

# Would You Like Fries With That?

## A Job Finding Guide

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## **Basic Advice**

1. Finding work takes a lot of work. You must dedicate lots of time and energy to it. Plan on a minimum of 30 minutes to an hour per day while you're a senior.
2. Try your best to look, act, dress, and speak like you belong in the job you WANT.
3. It is "who you know." You must build a network of contacts.
  - a. Every person you meet might know someone who can hire you.
  - b. The more people you meet, the more likely you are to find the job.
  - c. There is no substitute for meeting people—just sitting by the computer all day and sending out resumes is not as effective as meeting someone.
4. The business world is a small place.
  - a. You NEVER know who you are talking to.
  - b. Assume that someone who will make a hiring decision is listening to your conversations in public, because they just might be.
  - c. Don't badmouth any person or company.
  - d. Don't reveal too much about yourself or your personal life.
  - e. What one person knows, you can assume everyone else knows. Be careful how you act and speak at any event.
5. You are ALWAYS interviewing.
  - a. Consider every encounter, every dinner, every lunch, every casual meeting, and every e-mail, to be an interview.
  - b. Some interviewers will get "too casual" and relaxed just to see how far you will go. So...
    - i. Do not get drunk at business functions.
    - ii. Only drink if the interviewer is drinking, and then in moderation, always using the excuse, "I have to drive later." (Remember, they may ultimately offer a company car, and they'd like to know that you're not going to drink when you drive it).
6. Facebook, Twitter and other social media DO matter:
  - a. Take down any/all online pictures of you that are unflattering and unprofessional.
  - b. Untag yourself from anyone else's pictures of you that are also unflattering and/or unprofessional.
  - c. If you have already gotten way too "risqué" with your Facebook, consider deactivating that account altogether.
  - d. Do not make negative comments on social media about classmates, professors or employers.
  - e. The reason you want to build a professional Facebook and LinkedIn is so that you can be found easily, and, you can market yourself.
    - i. Everyone who looks at it could potentially be your next employer.
    - ii. Many employers are now tracing your background on Social Media. A professional profile that you openly share with prospective employers could ultimately give them enough to look at that they don't look further at any other profiles you have created in the past.
    - iii. It's a chance to show off, subtly yet in your own way, what you can offer to an employer, how determined you are to find a job
      1. "I aced the property insurance test today!"
      2. "Career Fair was today. 42 employers, and yes, I met every single one of them. I've lost my voice but I'm really excited the possibilities."
      3. "Traveled to Raleigh today to have a lunch with my mentor. Got some really excellent advice. I feel a lot smarter now for some reason."

# **Job Finding Toolkit**

1. Things to Review Before You Start: Resources
  - a. College of Business Career Services: <http://www.ecu.edu/business/careers/>
    - i. TONS of resources on resume writing, etc.
  - b. ECU Career Center: <http://www.ecu.edu/cs-studentaffairs/career/>
    - i. TONS MORE resources!
  - c. A really good basic etiquette book. One of your choice that was written in the last 3 to 5 years. Manners never go out of style.
  - d. Monster.com has tons of advice and information. Spend an hour or two looking around their site, especially under "Advice."
2. Things to Buy/Acquire
  - a. A professional e-mail address for professional correspondence now and in the future
    - i. Gmail or Windows Live are both good choices
    - ii. Select a professional user id. If your name is David W. Morris you could use any of the following (if you use a newer e-mail system the odds of having your name available are greater).
      1. DavidMorris
      2. David.Morris
      3. DavidWMorris
    - iii. Do NOT use funny nicknames, slang terms, etc., in this e-mail address. The idea is to keep this with you throughout your career.
  - b. A professional Facebook ID and Linked In ID
    - i. Only use this for professional activities.
    - ii. No gaming, no dating, no joking, no religion, no politics, and no sex. Period.
  - c. Cell Phone Number You Can Keep Indefinitely
    - i. Put a professional but friendly outgoing message on your voice mail.
    - ii. Do NOT change cell phones!
    - iii. No ringback tones
    - iv. Do NOT let your phone get turned off due to nonpayment of your phone bill. An employer trying to call you will have concerns about someone who can't keep their phone working!
  - d. Business cards (with a nice metal or leather case to carry them)
    - i. That include:
      1. Name, address, phone number, your professional e-mail address
      2. Major / concentration
      3. Anticipated graduation date
      4. Linked in ID / Facebook ID
    - ii. Why?
      1. If you are going to enter the business world, you should look like you belong there!
      2. Business etiquette dictates that if someone hands you a business card, you should hand them one of yours in return.
      3. Having cards to hand to anyone you meet is a great way to get their business card in return. If they do not have a card handy, offer one of yours for them to write their contact information on the backside, and, you can follow up your meeting with a letter and copy of your resume.
  - e. Correspondence Kit
    - i. Resume paper and envelopes for your resume
    - ii. Note cards for sending handwritten thank you notes

- iii. First class postage stamps
- f. Pad folio and a Nice looking pen
  - i. These can start at \$10 and run on up in price.
  - ii. Can be small or large
  - iii. You need this with you for taking notes at interviews, career fairs, etc.
- g. Clothing for interviews: The very best basic suit you can afford
  - i. Tailored to fit you if possible
  - ii. Black, navy or gray
  - iii. White shirt/blouse
  - iv. Shoes and accessories to match
- h. Record-keeping supplies
  - i. This depends on your personal preference, but you need some system of tracking contacts, keeping business cards, etc.
  - ii. You can use
    - 1. Electronic system such as Outlook
    - 2. Rolodex file
    - 3. Cheap index cards
    - 4. File folders
  - iii. Just make sure you are set up and prepared to keep records of who you've talked with, who you're talking to, and, when you need to reach out to them again.

### 3. Things to Create

- a. List of everyone you know who can currently help you with your job search, plus their contact information.  
Possibilities include
  - i. Professionally-minded classmates
  - ii. Professors
  - iii. Previous employers
  - iv. Current employer
  - v. Contacts you have met at professional events
  - vi. Contacts you have met at job fairs
- b. List of online places to network for a job
  - i. General Jobs
    - 1. [www.monster.com](http://www.monster.com)
    - 2. [www.careerbuilder.com](http://www.careerbuilder.com)
    - 3. [www.indeed.com](http://www.indeed.com)
    - 4. [www.livecareer.com](http://www.livecareer.com)
  - ii. Insurance/Finance Jobs
    - 1. [www.insurancejobs.com](http://www.insurancejobs.com)
    - 2. [www.ultimateinsurancejobs.com](http://www.ultimateinsurancejobs.com)
    - 3. [www.insurancecareersite.com](http://www.insurancecareersite.com)
    - 4. [www.efinancialcareers.com](http://www.efinancialcareers.com)
- c. Self-analysis
  - i. What do you ideally want to do?
  - ii. What other jobs and options would you consider if you can't get your first choice?
  - iii. What things are most important to you?

- iv. What things do you require?
  - v. Where do you want to work geographically? (The more flexible you are, the better)
- d. An Industry Study
- i. Find the online and print trade journals that are read by executives in your industry. Start watching those headlines on a daily (definitely weekly) basis.
  - ii. Which companies are the biggest players? Which companies are the best employers, and why?
    - 1. Find all their websites
    - 2. Find all their job posting and human resource sites
  - iii. List of professional organizations in your field. Find their national, state and local chapter websites.
    - 1. A reference list is at the end of this guide for insurance and risk management sites.
- e. Resumes (you need more than one!)
- i. Use your new professional e-mail, facebook, and Linked in ID
  - ii. Create at least three resumes:
    - 1. General resume without a specific career objective
    - 2. Resume(s) with specific career objective(s)
    - 3. Online/digital resume. See these sites for instructions
      - a. <http://www.job-hunt.org/internetresume.shtml>
      - b. <http://www.rileyguide.com/eresume.html>
      - c. <http://jobsearchtech.about.com/od/resumes/l/aa090197.htm>
- f. Correspondence Portfolio
- i. You will be writing a lot of the same types of letters and notes, so it's good to know where to find templates for them.
  - ii. Here are some websites that offer sample letters, notes, and even some resumes:
    - 1. <http://jobsearch.about.com/od/coverlettersamples/a/coverlettsample.htm>
    - 2. <http://jobsearch.about.com/od/sampleresumes/a/sampleresumes.htm>
    - 3. [http://www.quintcareers.com/cover\\_letter\\_samples.html](http://www.quintcareers.com/cover_letter_samples.html)
- g. Your Network of Professional Contacts
- i. NEVER pass up a chance to meet people in your industry/field, even when you are a sophomore or junior. You MUST get off campus and start meeting people no later than the early part of your senior year!
  - ii. Your job search begins as soon as you're willing to consider a career in a particular industry.
    - 1. Your involvement in the industry should begin as soon as you consider that industry.
    - 2. This means your correspondence and interaction with companies should begin long before graduation.
  - iii. Classmates
    - 1. Some will be hired before you. If they know you, when a job becomes available at their firm, they could recommend you for it.
    - 2. Do not underestimate the power of your classmates!!!!
      - a. Employers typically ask students they have recently hired about other students they are thinking of hiring.
      - b. If you have proven to be unreliable or unpleasant in class, your classmates will not recommend you for employment later.
    - 3. Be sure to join the student organization(s) that have anything to do with your career goals. Attend those meetings, participate in field trips, and get to know the other students. They are your future colleagues.
  - iv. Professors
    - 1. They often know who is hiring and are contacted to find good candidates for jobs.
    - 2. Can connect you with alumni who work at the company you want to work for
    - 3. Can find professional mentors for you

4. Can get you invited to professional meetings and conferences, luncheons, and other networking events usually just by asking.
5. May be contacted by prospective employers for “unofficial” references

## **Job-Finding Action Plan**

1. Register with ECU College of Business Career Services.
2. Register with the ECU PirateJobs Service.
3. Register with all the online job findings services and post your resume on them.
4. Keep business cards and resumes with you at all times.
  - a. Keep some in your bag, your padfolio, and your car. NEVER be without them.
  - b. Replenish your stock in all locations at least once a week.
5. Let your faculty know what you want, and enlist their help.
  - a. First, realize that faculty in your major field do want to help you. Ask them to take a few minutes to think about how you can best market your particular set of skills and talents. See if they can help you identify your strengths.
  - b. Make sure that in the semester before you graduate, EVERY professor in your major field gets an e-mail from you that shares/conveys
    - i. When you are graduating
    - ii. What kind of job/employer/opportunity you are interested in finding
    - iii. Your resume
    - iv. Your request that they keep you in mind for any jobs or internships they hear about.
  - c. Follow up with them every month or so until you have a job, with regular updates about your search and if your interests have changed.
  - d. Once you find a job, e-mail them to let them know where you are going and what you are doing.
  - e. Send thank you e-mails for every job lead, and, let the faculty know how the interview or lead turned out. Even if it didn't go well, be positive and upbeat (don't criticize or complain)
6. Get active in industry organizations
  - a. In the preparation of your job finding toolkit, you were advised to find all the professional organizations in your field of interest.
    - i. Bookmark these sites
    - ii. Subscribe to any newsletters or publications that are free that you're eligible to receive.
    - iii. Check these sites weekly for news, updates, and events.
  - b. Many of these organizations have “student memberships” or other programs that welcome high school and college students.
    - i. Ask your professors if they are members of these organizations, and/or if they know anyone who is a member of those organizations that you could contact to find out more about becoming a student member.
    - ii. See if the organization's website has a job posting service/bulletin board. If so, check it *weekly*.
    - iii. Check their sites regularly to find out
      1. When their conventions and conferences take place
      2. Community service projects they are working on
      3. Special needs they might, such as for luncheon speakers, volunteers, etc.

c. Contact them!

- i. Most have a contact button on the website. If not, find the name of the officers and look them up on LinkedIn and contact them that way.
- ii. Send a short e-mail or message to introduce yourself. There are several things you might mention, here are some sample paragraphs:

*Hello! My name is Steve Stifler and I am a student at East Carolina University majoring in Finance with a concentration in Risk Management and Insurance. I will graduate in May of 2018 and my goal is to become an insurance professional, although I'm not exactly sure which specific job function I'm interested in just yet.*

*I was hoping that I might be able to attend one of your regular monthly luncheon meetings. I'll be happy to cover the cost of my own lunch, but I think it would be helpful for me to start getting to know your organization as I plan to be a member someday after I graduate.*

*I noticed that you are planning a "Good Works" project in November to change the batteries in the smoke detectors of citizens in urban housing projects. I was wondering if it might be possible for me to come out and help? I would love to work on this project, and it would be a great pleasure to have a chance to meet your members and learn more about the industry.*

- iii. Be sure to end your e-mail with a request for contact, plus your e-mail and phone number:

*Please feel free to contact me at <email> or call me at <phone>. I look forward to hearing from you.*

7. Seize any opportunity to meet people and expand your network

- a. At every networking opportunity you need to be willing to shake hands with strangers and say "Hello, my name is Fred, and I am an Insurance Major." That should get the conversation going.
  - i. If you aren't sure how to carry on a conversation with a stranger, just remember this one rule: most people love to talk about themselves. You are never rude if you ask someone else how they are doing/feeling!
  - ii. You can never go wrong by asking someone to talk about themselves.
  - iii. Have a "toolkit" of standard questions you can personalize to anyone and any situation, but, that also gives the other person something to say about how they feel. Such as:
    1. "I see you're wearing \_\_\_\_\_, is that your favorite color?"
    2. "I love your \_\_\_\_\_. May I ask where you got it?"
    3. "This is my first time at \_\_\_\_\_. How about you? How long have you been coming here?"
    4. "I got here about an hour ago, when did you arrive? How has your stay/visit been?"
    5. "Did you try the \_\_\_\_\_? Did you like it/them?"
- b. Attend
  - i. ANY school function at which alumni or other business persons might also attend.
  - ii. Every career fair offered by the school
  - iii. Industry and networking functions
  - iv. Departmental or club field trips
  - v. Guest speaker lectures on and off campus
    1. Be sure to introduce yourself to the speaker afterwards, and hand him/her a business card.
- c. Make sure you follow up EVERY meeting by e-mailing the people you meet, individually, and saying, "It was nice to meet you. Please keep me in mind if your company is hiring in the future. I'm interested in applying. I'm attaching my resume in case you need it."



8. Build good regular habits:

a. Once a week,

- i. Spend an hour or two going through your business cards, contacts, e-mails, and make sure you have corresponded with everyone you intended to.
- ii. Send thank you notes and follow up letters
  1. If you forgot to write someone, just send them an e-mail or call them and say "I'm sorry I didn't get in touch with you sooner..."
  2. Don't make up excuses or explain where you've been and why you haven't contacted them.
- iii. Check all job posting websites you are keeping track of.
- iv. Check websites of all the employers you are interested in to see if there are new job postings to apply for
- v. Check industry group and organization websites for news, updates and events.
- vi. Replenish business cards and resumes in your bag, car, etc.
- vii. Post updates to your professional Facebook account.

b. Once a month

- i. Write or call any human resources recruiters, professors, head hunters, or anyone else you have been talking to about a job. Let them know you're still in the market, and, any changes in your credentials, preferences about job location, etc.
  1. Do NOT send mass e-mails or blind copied e-mails. Send individual e-mails to each person, addressing them by name.
  2. When possible, include a personal detail or question, such as
    - a. Last time we talked, you were about to leave on vacation. How was your trip to Barbados?
    - b. How are your classes going this semester?
    - c. Last time we talked you were not feeling well. I hope things are better!
- ii. Call/write a former classmate and ask about their career since graduation. See if their employer is hiring

c. As needed

- i. Add new accomplishments to your resume
  1. Update it on all sites
  2. Update your Facebook and LinkedIn
- ii. Surf the web for new job-hunting sites
- iii. Get clothes pressed/drycleaned and ready for the next interview (which could come at a moment's notice)

# Preparing Your Resume

Until the employer meets you in person, you are nothing more than a resume. Make it look good, and make sure it contains QUALITY information. Several books are available on how to write a resume. Do not pay a resume writing service to make a boiler-plate resume for you. It is a waste of money. Here's what you should consider when creating a resume:

## General Style & Appearance of the Resume

1. You can find lots of samples online to give you good ideas for content and wording.
2. Make sure that all spelling and typographical errors are corrected (one spelling error can get your resume thrown in the garbage!).
3. Be sure to check your tenses carefully. If you are speaking about a current job, you should describe it in present tense. All previous jobs should be described in PAST tense.

## Career Objectives/Goals

1. Do NOT put a vague statement like this: "Seeking entry-level position with a growth-oriented company that will utilize my skills and education with the possibility for advancement." (That's what everyone wants!)
2. Plan on creating several version of your resume for different jobs/positions, and, have one that specifies no career objective or goal. You can always state an objective in a cover letter that you attach to your resume when you send it to someone.
3. For example, if you are interested in working as either a claims adjuster or an underwriter, you could have two versions of you resume: one that says you want to be a claims adjuster, and one that says you want to be an underwriter. You could even have a third version that says you're willing to do either claims adjusting or underwriting. When applying for a specific job, send a copy of the most appropriate resume.
4. One very important point for students concentrating in RMI:
  - a. NEVER put on your resume that you are seeking a job with an insurance company in the hopes of eventually moving into risk management.
  - b. That tells the insurance company that you are planning on leaving as soon as you can find a risk management position, and gets your resume thrown in the garbage can immediately.
  - c. If you are willing to work in either risk management OR insurance, prepare two different resumes and send the appropriate one to each type of employer.

## Content

1. Under Education, the FIRST thing you should list is the thing that is most impressive about you, whether that is:
  - a. How much of your education expenses you earned yourself, assuming you earned a significant portion of them (example: "Earned 80% of all college education expenses.")
  - b. Grade point average
  - c. Leadership positions in campus organizations
2. Some will tell you that if your GPA isn't impressive, don't include it. But if it isn't impressive, you must show the reader WHY
  - a. For example, you were working 40 hours a week plus going to school, and you earned 100% of your education expenses.
  - b. I personally think you should list it because not doing so tells the employer it's not great anyway, but, there are various opinions on that and ultimately you have to decide what's best for you.
3. In describing your work experience
  - a. List specific duties of your jobs, plus any accomplishments, awards, and extra responsibilities you were given.
  - b. Avoid vague meaningless statements like "Worked well with customers" or "Good people relations." Those sound pretty corny, and who DOESN'T think they work well with others? (Seriously, would anyone write, "I ticked off just about everyone"???)

- c. Prove your interpersonal skills by describing your specific managerial responsibilities, promotions, etc.
  - d. Do not list tons of little jobs you kept for 2 or 3 months each, unless those were specifically summer or temporary jobs, then be sure to note that the jobs were “summer-only” or “temporary position.”
4. Specifically list the software you can use.
5. Personal Interests Section?
- a. As a new college graduate, this section should only be included if it adds value to your image as a professional who is well-rounded and interesting. Don’t include it if all you can say is “I like reading and going to movies.” (Most people do, by the way).
  - b. A unique hobby might catch an interviewer’s attention and give you something to talk to them about in the interview, indicate you have acquired skills that might be useful in the job you seek, or, reflect your overall intelligence. Some examples:
    - i. Collector of DVDs of vintage films from pre-1970.
    - ii. Avid reader of historical fiction and Stephen King novels.
    - iii. PADI-certified SCUBA diver, with over a dozen deep-sea dives since becoming certified
    - iv. Breeder of AKC Certified Chihuahuas.
    - v. Skilled musician with mastery of the guitar, mandolin and banjo.
    - vi. Collect and restore vintage Ford Mustangs.
    - vii. Highly-skilled at carpentry and home improvement.
    - viii. Self-taught watercolor artist.
    - ix. Competitor at \_\_\_\_\_ (fill in the thing you compete in!)
    - x. Won numerous awards playing chess.
6. You are advised to leave off any personal interests that pertain to politics, sex or religion. Not because you don’t want to be yourself, but because it only takes ONE person to throw your resume in the trash can. Can you imagine...
- a. Having a resume that states you’re a member of the Student Communist party reviewed by a diehard conservative Vietnam War veteran?
  - b. Mentioning that you are an organizer of the local chapter of the National Organization for Women, and how a closet male chauvinist might view you as a result? (Yes, they do still exist, unfortunately).
  - c. Professing your never-ending devotion to the Church of the Flying Spaghetti Monster, only to find that the human resources director is a huge believer in prayer in schools?
7. The One Page Rule?
- a. Many experts tell you that a resume of over one page is a mistake--which employers will only look at the first page anyway, and some will even throw out lengthy resumes.
  - b. If you’re CLOSE to one page and just have a few lines over, try to squeeze it all in to the one page:
    - i. Try a smaller font, but, don’t go below 10 point.
    - ii. Change your page margins, but don’t go below .5”
    - iii. Consider if there are a few things you could delete that wouldn’t really change the content too much.

# **Correspondence Portfolio**

**PROOFREAD, PROOFREAD, PROOFREAD!** Many employers, upon spotting one typographical error in a resume or cover letter, will immediately throw it in the garbage can. Grammar and spelling are equally important, so make sure that someone checks your writing before you send ANYTHING off to an employer. Even excellent writers can benefit from proofreading, so do not excuse yourself from this important step.

Here is a checklist of correspondence items you should keep handy and refer to during your job search. Be sure to keep a copy of all correspondence.

## **Letter of Application**

1. Identify the position for which you are applying, and tell how you heard about it.
2. Briefly explain WHY you are applying for this position.
3. Describe your major qualifications for the job.
4. Refer the reader to the enclosed/attached resume.
5. Request the next step in the application process (a personal interview, an answer to your letter, etc.)

## **Thank-You Letter or Note**

1. After ANY personal interview, you MUST write a thank-you letter. While a thank-you e-mail is acceptable to some employers, most tell me that they love to see a handwritten thank you note mailed to them. You may also type this if you have a lot to say or if your handwriting isn't so hot.
2. Thank the interviewer for his/her time.
3. If you definitely want the job, be sure to sound enthusiastic about the interview. Recall a point in the discussion or some other detail to show the interviewer that you remember him/her.
4. If you are absolutely, positively certain that you do NOT want the job, and never will want the job, politely ask that your name be withdrawn from consideration. DO NOT fail to write a letter just because you know you don't want the job.
5. If you aren't sure that you want the job, write the letter as if you DO. Don't burn any bridges behind you.

## **Letter of Acknowledgment of Offer**

1. If you are made an offer over the phone, or in the mail, write a letter or e-mail expressing your thanks.
2. Tell the company when you expect to make a decision (if you haven't already made one).

## **Letter of Acceptance**

1. Accept the offer.
2. Refer to the offer letter or document you were given. If none, refer to the phone call, and request written confirmation of employment.
3. Restate (for clarification purposes) any details regarding employment terms or salary which may not be included in the offer letter.
4. Tell your travel plans and anticipated starting date at the company.
5. Express your appreciation and excitement for the job you have been given.

## **Letter to Decline Offer**

1. Decline the offer politely.
2. Express your appreciation for the offer and for the company's interest in you.

## **Filling out a Job Application**

1. Many employers require an actual application in addition to a resume. Your signature on this usually agrees that everything on it is truthful. It is a legal affidavit that is part of your employment file. Make sure everything on it is absolutely truthful.
2. Certain things will AUTOMATICALLY get your application thrown in the NO pile, so be mindful of these:
  - a. Sloppy handwriting.
  - b. Incorrect spelling
  - c. Poor grammar or expression of ideas
  - d. No work experience (employers want to know you have earned a paycheck. Work experience at McDonald's or Foot Locker is important to them!)
  - e. Unexplained large gaps in employment
  - f. History of job-hopping (keeping jobs only 2 or 3 months)
  - g. Leaving jobs because of "personal differences" or other interpersonal conflicts. If you really did leave a job because you didn't get along with your boss, or because you were fired, write "Will Discuss," then read on in this guide to find out how to handle it.

## **Career Fair Savvy**

1. What to Bring:
  - a. Resumes
  - b. Business Cards
  - c. Pad folio and pen (to write quick notes)
2. Be Prepared
  - a. Get the list of employers before the fair and figure out which ones are most interesting. Research those companies and know something about them.
    - i. Have a question or two prepared for each company to show that you have done your homework.
    - ii. It's fine to write those questions down. It shows the recruiter you came prepared!
3. How to Act/Look
  - a. Wear Professional dress
  - b. Have a firm handshake
  - c. Make eye contact
  - d. Big smile!
4. What to Do
  - a. Work the room systematically.
    - i. Visit every booth you possibly can, with plans to spend more time with the employers you are most interested in.
    - ii. Don't skip any opportunities just because you don't recognize the name!
    - iii. Show genuine interest in every employer, even if you aren't sure which ones are your favorites just yet.
  - b. Be prepared to ask open-ended questions whenever possible, such as
    - i. What is the company culture like?
    - ii. What training opportunities are there? How about continuing education opportunities?
    - iii. What do you like best about working at the company?
    - iv. What qualities do you look for in the ideal candidate
  - c. Conclude the talk with this:

- i. “If I am interested, what should I do next?”
- ii. *Always* get an understanding of next steps to take.
- d. Be sure to get a business card from everyone you talk with.
- e. Thank everyone for their time.

5. After the Fair

- a. Take careful notes on all the things you learned, people you met, etc., and make note of who you want to follow up with in
  - i. A week
  - ii. A month
  - iii. Never?
- b. E-mail everyone you spoke to.
  - i. Send individual e-mails (not a group or blind-copied e-mail).
  - ii. Yes, even the companies you aren’t interested in deserve to be thanked for their time.
  - iii. Specifically mention the company and what you liked or noted about it.
  - iv. If you are interested in that company as a prospective employer,
    - 1. Request more information about employment opportunities
    - 2. Attach your resume again.
    - 3. Express your interest in moving forward with the application process.
  - v. Did someone offer to take you to lunch or let you visit their company? If you’re interested, mention that in the e-mail and ask when it might be possible.
  - vi. Thank them for meeting with you, sharing their information, and supporting East Carolina University.

## Interviewing

### **Appropriate Appearance for the Interview**

The goal is to look like you belong at the place you’re interviewing. You want to blend in and not stand out in any unpleasant or garish kind of way. The day after your interview, do you want the managers of the company to refer to you as “Cindy, the really sharp professional young woman from Goldsboro?” or do you want them to say “Cindy... you know, the girl with ‘the hair’?”

The first thing to do is research the company and the corporate culture. Find out how most people dress for work. If it’s strictly a “white shirt” kind of place, then you need to interview in a white shirt. If people are encouraged to show some personality in their clothing, a colorful tie or scarf might be just fine. Here are some other important tips

1. Clothing

- a. Cheap clothes make you look cheap. Invest on one or two QUALITY interview suits. Get the right shoes and accessories to match. Buy the best you can afford.
- b. Sloppy clothes make you look lazy. Your clothes should FIT and flatter you.
- c. Extremely tight clothes, regardless of how stylish they may be, look risqué.
- d. If you’re going to work as an artist, you will want to show a little creativity in your dress. For Corporate America, err on the conservative side. Even if the company is business casual, you should still wear a suit to your interview.
- e. Always do a complete “dress rehearsal” a few days before the interview to make sure clothes are in good shape, there are no stains on them, your accessories match, etc.
- f. Make sure clothes are freshly pressed and clean.

2. Grooming and Hygiene
  - a. Personal hygiene is important, and don't forget the little details, like your nails and your ears.
  - b. Do not wear perfume or cologne. Many people are allergic or sensitive to scent.
  - c. Do not chew gum or eat candy under any circumstances during the interview, but DO freshen your breath with a strong mint before you go into an interview.
  - d. Piercings & Tattoos
    - i. PLEASE, while you are in school, consider the long-term ramifications of seriously altering the visible parts of your body. Stretching out your earlobes so you can wear metal washers in them seems like a nifty idea when you are a freshman, but, you cannot expect to be hired in most fields if you still sport them when you are a senior.
    - ii. Facial piercings, numerous ear piercings, and/or visible tattoos are still not generally welcome in the business world. Remove those items or cover them with make-up. Consider surgical removal/repair. If the interview time comes before you have a chance to remove it, just tell the interviewer the truth: you will have it removed as soon as possible, and, that you hope they will not hold it against you.
  
3. Tips for Females:
  - a. Do not wear anything tight/revealing/elegant/frilly/sexy/masculine. A simple suit what you need. Financial services industries are historically conservative in dress, so, when in doubt wear a black or navy suit and a white blouse.
  - b. Go easy on the make-up, but DO WEAR SOME--you want to look polished.
  - c. Avoid dramatic lipstick colors. People should see you, not your shiny red over-done lips.
  - d. Do NOT wear bright nail polish or have excessively long nails
  - e. SHINE YOUR SHOES. Many women walk into interviews with scuffed, torn high-heels.
  - f. No "big" hair or "wild" hair. Keep it simple.
  - g. When you buy your suit, have it professionally altered to fit and flatter you. Some stores (like Nordstrom) include alterations for free. Otherwise, you can figure on \$100-ish per suit to have it altered to fit, but, this is money well-spent.
  
4. Tips for Males:
  - a. Cut & clean your fingernails, unless you are applying for a job as a mechanic.
  - b. Get rid of any facial hair.
  - c. Cut off your ponytail. Avoid trendy hairstyles and sideburns.
  - d. Shine your shoes.
  - e. Get your tie on straight, and make sure it is the proper length. Your tie should touch the top of your belt buckle at a minimum. It should not go much below it (no more that 2"). Do NOT make it too short!

## **Etiquette and Demeanor for the Employment Interview**

1. Be prompt! Plan on the worst possible traffic so that if you encounter it, you will still arrive on time.
  - a. It is preferable to arrive 15 minutes early to freshen up and check your hair/teeth/clothing in the restroom
  - b. If you see that you will be running late for any reason, call the interviewer immediately to advise them of the situation, and, ask if they would like to reschedule or have you arrive late.
2. Keep your suit jacket on at all times. Do not get casual unless you are expressly encouraged to do so by the interviewer.
3. Watch your posture! Sit up straight, do not slouch.
4. Don't flaunt other job offers. Do not bring them up unless the interviewer asks you about them.
5. Don't act as if you are too good for the employer, or, that you are doing them a favor by interviewing there. If that's really how you feel, do not accept an interview with them in the first place.
6. Do not invade the interviewer's personal space. An HR person told me once about a job applicant actually coming around to her side of the desk, putting down his chair and sitting just two feet from her. She didn't hire him.
7. Be enthusiastic about the job. Playing it cool signals indifference.

8. Be as courteous as you possibly can. “Yes Ma’am” and “Yes Sir” are not out of style!
9. Listen carefully. Do not interrupt.
10. Consider your potential service to the employer. How can YOU benefit the company?
11. Don’t criticize yourself or sell yourself short.
12. Don’t emphasize salary, especially in the first interview. Salary and benefits are usually negotiable, but, the employer must first want to hire you.
13. Don’t make elaborate promises you can’t keep, or oversell yourself.
14. Don’t talk too much, but, don’t talk too little, either.
15. Don’t volunteer information about your personal life. It is typically illegal to ask those types of questions of you; however, employers often have a way of finding out about your family status. Take note:
  - a. **Interviewer:** Sometimes we need people to work late. Is there anything that would prevent you from staying until 7:00?
  - b. **Typical answer:** No, my husband will pick up the kids from daycare.
  - c. **Better answer:** No, not typically.
  - d. **Best answer:** I don’t mind working late at all and would do my best to always be available.
  - e. If you do have limitations on your ability to stay late, you might ask for clarification, such as “Is this something that comes up suddenly, or, is there advance notice?”

## Homework Before the Interview

1. The best way to lose an interviewer’s interest is to let him/her see that you didn’t care enough about the job to find out about the company!!!! Before you go into the first interview, you should know:
  - a. What the company does
  - b. Current events impacting the company
  - c. Company’s past performance record
  - d. Scope of the company’s operations (regional, national, international?)
  - e. Corporate culture (including appropriate dress for the interview)
  - f. Corporate mission statement and philosophy
  - g. Corporate code of ethics
2. Sources of information
  - a. Google searches
  - b. Company’s home page
    - i. Look at how the CEO and other senior executive are dressed for clues about the best thing to wear in the interview.
  - c. Annual report
  - d. Company’s blog
  - e. Better Business Bureau website
  - f. Professors
  - g. Alumni (you can get in touch with them usually through a professor)
  - h. Human resources department
    - i. Usually has a recruiting packet
    - ii. May be able to get you other information upon request
  - i. Your Parents and family members may know someone who works for the company
3. Review interview practice questions and have answered prepared for all of them.



4. You'll most certainly be asked if you have any questions, so have some prepared.
  - a. General questions for any employer/interview:
    - i. What are the opportunities for personal growth?
    - ii. Identify typical career paths based on past records. What is a realistic time for advancement and promotion?
    - iii. How is an employee evaluated and promoted here?
    - iv. What is the retention rate of people in the position for which I am interviewing?
    - v. Describe the typical first year assignments of this position.
    - vi. Do you encourage continuing education, such as obtaining professional designations?
    - vii. Assuming I followed the same type of career path of those who have been recently hired, where could I expect to be in 5 years?
  - b. Company-specific Question Examples (that prove you did your research)
    - i. I saw in the *Wall Street Journal* that you recently expanded your operations to include Mexico. How is that going? What prompted you to do that?
    - ii. I looked up your complaint ratio with the North Carolina Department of Insurance. It seemed low compared to some other companies. That's impressive, do you know why that is?
    - iii. I have talked with several ECU alumni who work at your company, and, they say that after five years they are all in middle-management positions. Is that standard? Assuming I met your performance expectations, could I expect a similar career path?
    - iv. As I understand it, your CEO just took that position 8 months ago. I'm curious what improvements s/he has made in terms of the overall corporate culture?

## Interview Questions & Answers

### General Advice

1. Do not mislead the interviewer about anything. Even if you think your grades, your graduation status, or any other information will hinder your chances at getting the job, it is imperative that you tell the truth.
  - a. Some interviewers will call the professors in your major field of study even if you do not specifically list them as references.
  - b. Most employers will forgive low grades, but will not forgive deception or lack of integrity.
2. Answer questions truthfully, but tactfully.
  - a. For example, suppose you are a devoted animal rights activist. The interviewer has a multitude of stuffed deer heads hanging on his wall, along with a bear skin rug on the floor.
  - b. Assuming you are still interested in this job, and he asks you "What kind of person really gets on your nerves?" you would be foolish to say "Those murderers who hunt and kill innocent animals."
3. There are no stupid questions, so break the habit now of saying "This might be a stupid question...."

### Interview Questions by Industry, Current Interview Questions, etc

1. Check <http://answers.monster.com/> for a list of commonly-asked questions by industry, along with lots of other helpful advice!
2. Here is Monster's top 100 questions you should also review and prepare yourself to answer:  
<http://career-advice.monster.com/job-interview/interview-questions/100-potential-interview-questions/article.aspx>

## Sample Interview Questions: By Dr. Brenda Wells

How to use this list prepare for an interview:

- a. Think about how you would answer each and every one of them. Write out answers if you have to, then run those answers by a friend or mentor.
- b. Have a friend ask you these questions at random to see how well you can think on your feet.
- c. PRACTICE makes perfect when it comes to interviewing. You will ultimately get asked questions you aren't ready for. But, if you have already worked through the huge list of questions here, you'll have thought enough about yourself and your goals and values to answer just about anything else.
- d. This list is by no means exhaustive, but it does contain many of the commonly-asked questions you may have to deal with in an interview. Consider these questions BEFORE you interview, and learn to think on your feet. In many cases, there is no right answer! The employer is just trying to get to know you better and/or see how you behave under pressure.

1. What are your future career plans?
2. In what school activities have you participated? Why? Which did you enjoy?
3. In what type of position are you most interested? Why?
4. Why do you think you might like to work for our company?
5. What jobs have you held? How were they obtained and why did you leave?
6. What is your greatest strength?
7. What are your weaknesses?
8. Why did you choose your particular field of work/study?
9. What percentage of college expenses did you earn? How?
10. How did you spend your vacations while in school?
11. What do you know about our company?
12. Do you feel that you have received enough training in school for this job?
13. What qualifications do you have that will make you successful in this job?
14. What extracurricular offices have you held?
15. What are your ideas on salary?
16. Were your extracurricular activities worth the time you put into them? Why?
17. What do you think determines a person's progress in a good company?
18. Why do you think you would like this job?
19. Do you prefer working with others or by yourself?
20. What kind of boss do you prefer?
21. Are you primarily interested in making money, or do you feel that service to humanity is your prime concern?
22. Can you take instructions/criticism without feeling upset?
23. Tell me a story.
24. How did previous employers treat you?
25. What have you learned from your previous jobs?
26. Can you get recommendations from previous employers or professors?
27. What interests you about our product or service?
28. When did you choose your college major? Why?
29. Do you feel you have done the best scholastic work of which you are capable?
30. Why did you go to college in the first place?
31. Which classes have you enjoyed the most? Which ones have you enjoyed the least? Why?
32. Do you like regular hours?
33. What size city do you prefer?
34. Which of your college years/classes/experiences was the most difficult?
35. Define cooperation.
36. Do you demand attention?
37. Do you have an analytical mind?

38. Are you eager to please?
39. What job in our company would you choose if you were entirely free to do so?
40. What types of books have you read lately?
41. What types of people seem to rub you the wrong way?
42. Tell me about yourself.
43. Tell me why I should hire you.
44. Who was your worst/best boss ever, and, why?
45. What skills have you learned in your classes that would be useful to this company?
46. Our company spends \$80,000 on you the first year you are here, by the time we pay for your training, salary, benefits, etc. Tell me why you are worth that investment.

## Sample Interview Questions: By Prof. Sharon Justice

### 1. ADAPTABILITY

- a. Tell me about an important project/task/assignment you were working on for an internal customer in which the specifications changed. (What did you do? How did it affect you?)
- b. Tell me about a situation in which you had to adjust quickly to a change in organizational, departmental, or team priorities. (How did the change affect you?)
- c. Your assignment as \_\_\_\_\_ is certainly very different from what you were doing before. Can you compare and contrast the assignments? (How long did it take you to feel comfortable doing the new work?)

### 2. COACHING

- a. Tell me about a direct report/team member who became more successful as a result of your assistance/coaching. How did you assist/coach him or her?
- b. Describe a recent time you coached someone. (What was the task? How, if it at all, did you involve the person in the process? e.g., Did you offer suggestions, listen to their concerns?)
- c. We've all had a time when our coaching efforts weren't successful. Tell me about a time you worked with someone, but that person failed to improve.
- d. Describe a complicated task you had difficulty teaching someone to perform. (What approach did you take? Why were you successful/unsuccessful?)
- e. Tell me about a time you provided feedback to someone after they performed poorly.

### 3. FORMAL PRESENTATION

- a. Have you ever given a presentation to your supervisor/manager/team leader? Tell me about one of those presentations. How did you prepare?
- b. We've all had presentations in which something major went wrong (lost overheads, defective audiovisual equipment, hostile audience, etc.). Tell me about your most memorable presentation and what went wrong.
- c. Have you given any classroom or workshop training? Tell me about a specific course or workshop you conducted.
- d. It's hard for anyone to do a good job delivering a presentation for the first time on a new topic. Tell me about a presentation you did for the first time that didn't go very well.

### 4. INITIATIVE

- a. What has been your biggest achievement at \_\_\_\_\_. (What steps did you take to achieve it?)
- b. Have you taken any steps to improve your skills or performance? (Give me an example.)
- c. Describe a situation in which you saw a problem and took action to correct it rather than wait for someone else to do so.
- d. Give me some examples of things you have done that go considerably beyond what is required by your job.

### 5. NEGOTIATION

- a. In what types of negotiations have you been involved? (Describe a recent situation. What was your role? What was the outcome?)
- b. the outcome?)
- c. Tell me about a time you had to negotiate expectations with \_\_\_\_\_ (parents, professor, peers).
- d. What types of negotiating techniques have you used? (Describe a situation when you used them.)

## 6. PROBLEM SOLVING

- a. Describe an occasion when you decided to involve others in making a decision. (Why did you do so? To what extent did you use their inputs?)
- b. What factors influenced your decision to change jobs?
- c. Describe a problem you've recently been asked to solve. (What did you do? What alternatives did you consider?)
- d. We've all had the experience of working against a really tight deadline that didn't allow the luxury of carefully considering all options before making a decision. Give me an example of a time this happened to you.

## 7. RISK TAKING

- a. It is impossible to predict the exact outcomes of a risky decision. Tell me about a risky decision you wish you had made but didn't.
- b. Describe a time you decided to take a risk and you were glad you did.

## 8. INTEGRITY

- a. We don't always work with people we consider ethical or honest. Tell me about a time you saw a fellow employee do something that you didn't think was appropriate. (What did you do?)
- b. Give me an example when you were asked to do something you didn't think was right. (What did you do?)
- c. Give me an example of a situation that required you to compromise one of your basic principles.
  - i. What was the situation?
  - ii. What principle did you compromise?
  - iii. Why did you compromise?
  - iv. How did you feel about it?

## 9. ATTENTION TO DETAIL

- a. We've all experienced times when we were just too busy to check all the details of a project. Tell me about a time this happened to you, and some errors slipped through.
- b. Tell me about a time the details of something you were doing were especially important. How did you attend to them?
- c. Describe a time you identified an error or problem that had escaped another's attention.

## 10. CUSTOMER SERVICE

- a. Tell me about the most you've ever done to try to satisfy a particular customer.
- b. Tell me about a time when you effectively handled an internal/external customer complaint.

## 11. LEADERSHIP

- a. Tell me about a time you inspired someone to work hard to do a good job. (How did you do that?)
- b. Give me an example when you led others in solving a problem?
- c. Give me an example of how you have specifically set an example for another employee?

## 12. INNOVATION/CREATIVITY

- a. Give me an example of a new way you were able to apply existing knowledge to solve a problem.
- b. Tell me about a creative idea you had to improve one of your company's products or services.
- c. In your job as \_\_\_\_\_, tell me about the biggest contribution you have made.

### 13. PLANNING AND ORGANIZING

- a. What procedure have you used to keep track of items that needed your attention? (Tell me about a time you used that procedure.)
- b. What objectives did you set for this year? (What steps have you taken to make sure you're making progress on all of them?)

### 14. TEAMWORK

- a. Describe a time you worked with a group/team to determine project responsibilities. (What difficulties did the group have? What was your role?)
- b. Describe a situation in which you were able to help out a peer or team member?
- c. Tell me about a situation in which you became frustrated or impatient when dealing with a peer, team member or other employee. (What did you do?)
- d. What was the last idea you shared with a peer/team member? (Why did you share it with that person?)
- e. Tell me about one of the toughest team/groups you've had to work with. (What made it difficult? What did you do?)
- f. Tell me about a time when you helped a teammate or fellow employee.
- g. Give me an example of your involvement in a successful team effort.
  1. What role did you play?
  2. Why was the effort successful?
- h. Give me an example of your involvement in a team effort that failed.
  1. What role did you play?
  2. What factors led to the failure?

### 15. LIKES/DISLIKES

- a. When were you most satisfied/dissatisfied in your work? What was most satisfying/dissatisfying about that?
- b. Tell me about a time when you had many/few opportunities for \_\_\_\_\_ in your work. How satisfied were you with that and why?
- c. Tell me about a time when you had a lot of challenge in your work. How satisfied were you with that and why?
- d. Tell me about a time when there wasn't much room for advancement in your job. How satisfied were you with that and why?
- e. Tell me about a time when you were able to lead others. How satisfied were you and why?
- f. Tell me about a time when you were the center of attention. How satisfied were you and why?
- g. With what kind of people do you most enjoy working? Why?
- h. With what kind of people do you have difficulty working? Why?
- i. With which of your past work groups did you most enjoy working?
- j. With which of your past work groups did you least enjoy working?

## Consider What Your Answers Imply: The Subtext

As if you weren't worried and nervous enough... now you have to think about reading between the lines on your own answers! This is not to make you paranoid, but, it is designed to make you really question the kinds of answers you give to questions, and, get you thinking about what a smart answer will or won't look like. Not every interviewer will take everything you say so sensitively, but, just be prepared for someone to hear something you did not intend to say:

1. My goal is to be where you (the interviewer) are in five years. .  
*What they might think: You want to steal my job, kid?*
2. I am very interested in underwriting, and eventually want to own my own insurance agency.  
*What they might think: We'll spend money training you, then you'll quit.*
3. I left my last job because the boss was really unfair and made me work a lot of overtime.  
*What they might think: You don't have much respect for bosses, and, maybe you're lazy.*
4. I have a fiancé but s/he is willing to relocate with me after we're married.  
*What they might think: Your fiancé controls what you do, when you do it and how you do it.*
5. I really want good benefits, especially health insurance, since we want to start a family soon.  
*What they might think: You're going to cost us a fortune in health benefits and maternity leave.*

(I am not implying that you should be dishonest when answering questions. But, you should consider the signals you send with your answers.)

## What to Expect In a Professional Interview

1. Every company interviews candidates in its own way. Be prepared for anything.
2. Some interviews begin with some sort of career profile test, intelligence test, or other screening device.
  - a. Do not be offended or surprised by this.
  - b. It is normal and usually expected of everyone who applies at that company to take that test. You are not being singled out or treated differently from others.
3. Some interviews consist of lots of "one-on-one" meetings, while others may have you in a room with a group or panel of people asking you questions. Again, be prepared for anything.
4. If you need a break during the interview, just ask if you can please have a few moments to excuse yourself, and if you need to ask for directions to the nearest restroom.
5. Some interviews will include a meal or snack. Use your best dining etiquette and table manners for this.

## What if You Drop the Ball Before/During/After an Interview?

Okay, so you make a mistake. You draw a blank when the interviewer asks you a question, or, you notice that there IS a stain on your suit just before you walk into the interview. DON'T GIVE UP TRYING to impress the interviewer. While you should project the most polished image you can, sometimes accidents happen, and an interviewer will probably understand that you are human (if they don't, would you really want to work for them?).

The most important thing is to keep your chin up, don't dwell on the mistake, and project a confident image. EVERYONE makes mistakes at one time or another--just don't let yours' paralyze you.

Years ago I met a man whose dream job when he graduated from college was to work at Chubb. He worked so hard to get the interview, but froze up during it. He knew when he left that he hadn't done anything to sell himself on the interviewer. He promptly Fed-Ex'd a letter to the interviewer, explaining that he knew he hadn't done a good job because he was nervous, and, that he was nervous because employment with Chubb was very important to him. He asked for a second chance, was granted one, and was hired by Chubb.

And then there was my friend in graduate school, who realized after he left an interview that his pants zipper was open, and, his white shirt was sticking out of it. The interviewer really should have told him, but instead went through the entire interview process. My friend didn't realize it until he left the interview. He was so mortified he never contacted the interviewer again. A better way of handling that would probably be to call the interviewer, make a joke about it, and ask if you could have another chance. The worst they can say is "no."

## Miscellaneous Advice and Information

### Explaining That You Were Fired/Terminated

1. Do not disclose it on a resume.
2. Do not disclose it on an application unless asked specifically "Were you ever terminated from a job?" In that case, answer "Yes," and then where the application asks for an explanation, write "Will discuss."
3. If you are listing your job history and it asks "reason for leaving," do not write anything but "Will discuss." Do NOT write
  - a. Terminated/fired
  - b. Personality conflict
  - c. Boss was mean
  - d. Unhappy
4. Regardless of the reason you left, you must speak well of the job experience and the lessons you learned from it! You can do this with three easy steps:
  - a. Keep your reason very simple but honest – avoid gory details!
  - b. Express remorse that it didn't work out.
  - c. State what you learned from it.
5. Examples:
  - a. *"It was the first and hopefully the last time I have ever been fired. If I had done a better job, it wouldn't have happened. I was only 18 at the time and really immature. I had a lot of growing up to do. I just couldn't see that then."*
  - b. *"I was terminated because the supervisor and I had a serious disagreement that we just couldn't work out. I really regret that, and if I had it to do over again I would try harder to get along. I learned a hard lesson on that one and don't want to ever have it happen again."*
  - c. *"I had worked there for over a year, and got transferred to a new position under a new supervisor. What she expected of me and what I was willing to do were vastly different. So, I got fired. I'm embarrassed to say that, but it is the truth. Since then I have taken on several leadership positions in student organizations that really helped me learn to manage and deal well with change. I won't ever let anything like that happen again."*
6. Suppose you were fired/terminated wrongfully?
  - a. Do NOT discuss it. Do NOT point fingers, place blame, or express bitterness!
  - b. Just simply state that there as a difference of opinion and that in the end, you were terminated.
  - c. Example of How Such a Conversation in an Interview Might Go:
    1. **You:** Well, the company grew and I grew. And, we grew in very different directions that ultimately ended up in us parting company at their request. I was sorry it happened, but, it has opened me up to exploring lots of other careers and avenues and I figure everything happens for a reason. So, here I am.
    2. **Interviewer:** So can you explain more about that? Why were you fired?
    3. **You:** We had a difference of opinion that just couldn't be resolved. It was just not a good fit for either of us. I don't really feel good about bad mouthing them here—they did me a favor, actually. I'm more interested in my future with you than my past with them, if that's okay.
  - d. Do NOT be tempted or baited into bad mouthing the former employer!!!! No matter what the interviewer says or assures you of, the minute you bad mouth the former employer, you have just probably cost yourself the job. It is best that they view you as mature enough not to talk bad about another company.

## Explaining a Criminal Record

1. If you have been convicted of a crime and if asked, you must be truthful and honest about it.
2. Do not make excuses for your behavior, do not blame others, take full responsibility.
3. Express what you have learned from the experience and what steps you have taken to ensure that never happens again. NO blame. NO finger pointing. NO sour grapes.
4. Examples:
  - a. *"I got two DUIs. I realized then that I was being irresponsible. I discovered I could not handle my alcohol so I chose to stop drinking altogether."*
  - b. *"I was 16 and got mixed up with the wrong crowd of friends. Ultimately I am still responsible for my own actions and I can't blame anyone but me—but we ended up making some terrible mistakes. I have had nothing to do with that group of friends since, and I hang around with a much better crowd of people. I regret that this follows me for the rest of my life, it is a mistake I wish I could undo. I'm really just grateful that it happened to be when I was that young, so I had time and ability to straighten up and behave better. That was 8 years ago and I have not had so much as a traffic ticket since, and I would never make those mistakes again."*

## How to Spot Questionable Employers

Make certain that any employer you are meeting with is legitimate, and, worthy of your time and attention. This section explains some "warning signs" to look for in evaluating a company. I am not saying that you should ignore any job lead for which one or more of these characteristics exists, but, you should do your research on the company and check with your faculty members if you have questions or concerns before signing up to work for the firm. Watch for employers or recruiters:

1. Offering large "salaries" up front of "100,000-\$150,000," but in the fine print it states "commission-only."
2. That require YOU to write checks or pay fees to become a part of their organization. There are several very reputable employers that have commission-only positions that are WONDERFUL, and, provide excellent training. But, they also invest in you by paying for your license and helping you develop as a professional. Your professors should be able to guide you towards these reputable employers.
3. Who have business cards with no physical address, and/or a "voice-mail only" phone number.
4. Have websites that contain little if any real "content" or contact information.
5. Have professional designations that you have never heard of, and, for which a Goggle search shows no real educational institution that offers the designation.
6. That offer you a position on the spot without asking you anything about you or your abilities.
7. Offer positions to "everyone" in a meeting or in your peer group, without having you complete any sort of formal application or job screening process.
8. That have you fill out an application asking for "personal references" and not for "employment references." One of these multi-level recruiting firms asks for six names of references, including family and friends, with contact information. It is perfectly acceptable when you are not comfortable to write on the application, "references available upon request." When the recruiter asks about them, let him/her know that you will provide the information after you learn more about the company.
9. Who use a high-pressure approach to "sign up now" with the company, without performing any background check on you.
10. Are vague in describing the compensation, benefits, responsibilities, etc.
11. Offer positions that are unusually lucrative. If it sounds too good to be true, you can safely assume that it is.
13. Will not answer your questions with direct answers, but instead change the subject to talk about themselves, their successful colleagues, etc.



## **Reference List of Insurance and Risk Management Organizations**

ECU Gamma Iota Sigma – Beta Theta Chapter [www.ecurmi.com](http://www.ecurmi.com)

Risk and Insurance Management Society (RIMS): [www.rims.org](http://www.rims.org)

Carolina RIMS: [www.carolinasrims.org](http://www.carolinasrims.org)

Piedmont RIMS: [www.piedmont.rims.org](http://www.piedmont.rims.org)

(There's a RIMS Chapter in/near every major city)

Chartered Property and Casualty Underwriters: [www.cpcusociety.org](http://www.cpcusociety.org)

Eastern NC CPCU: [www.easternnc.cpcusociety.org](http://www.easternnc.cpcusociety.org)

Piedmont CPCU: [www.piedmontnc.cpcusociety.org](http://www.piedmontnc.cpcusociety.org)

Charlotte CPCU: [www.cpcucharlotte.com](http://www.cpcucharlotte.com)

(There's a CPCU Chapter in/near every major city.)

IIABA: Independent Insurance Agents and Brokers of America: [www.iiaba.com](http://www.iiaba.com)

IIANC: Independent Insurance Agents of North Carolina: [www.iianc.com](http://www.iianc.com)

(There is an IIA office in every state and in most major cities, too)

NAPSLO: National Association of Professional Surplus Lines Offices: [www.napslo.org](http://www.napslo.org)

NCSLA: North Carolina Surplus Lines Association: [www.ncsla.com](http://www.ncsla.com)

AAMGA: American Association of Managing General Agents [www.aamga.org](http://www.aamga.org)