

Looking for an encore career?

The guide to finding work that matters.





You may be asking...

- 1 Now that I'm ready to get started, what should I expect?
- 2 What do I need to know about job hunting these days?
- 3 How do I prepare for the possibility of earning less money?
- 4 How can I update my job skills?
- 5 How do I finance the transition to an encore career?
- 6 How can I turn volunteering into a job?
- 7 How do I transition from a corporate job to a nonprofit one?
- 8 What does it take to break into health care?
- 9 How do I become a teacher?
- 10 What is a green job, and how do I get one?
- 11 What are the encore career opportunities in government?
- 12 What are the options for striking out on my own?



WELCOME Marc Freedman

You've probably read a lot about how exciting (energizing, thrilling, rejuvenating) it is to start a new chapter in your life. What you probably haven't read much about is how challenging it is to be between chapters.

Searching for a new job, a purpose-driven job, isn't easy at any age. It's certainly not easy at, or beyond, midlife. What exactly do you want to do now? Can you afford to work for less? Is it worth going back to school? Will employers be receptive to what you have to offer?

If you're like most of the people I talk to, managing this transition feels like a do-it-yourself project, with few guideposts and little support. And yet you're hardly alone. The largest generation in American history is in transition, moving beyond midlife to a new stage of life and work. Tens of millions of people between the ages of 44 and 70 say they want encore careers that combine personal meaning, continued income, and social impact.

Life spans have grown by 30 years, on average, over the past century, but most businesses, higher education institutions, community organizations, and government agencies haven't adjusted to longer working lives and to boomers' desire to do work that means something beyond themselves. So while you may be ready to go, those institutions aren't ready to meet you halfway.

Civic Ventures' Encore Careers campaign is working to change that. At a time when there are so many critical problems to solve in our education and health care systems, in our government, in our environment, and on our streets, we want to make sure that your experience doesn't go to waste.

Through the generosity of the MetLife Foundation, we've been able to study what boomers need and want from work, encourage community colleges to offer more classes that prepare boomers for encore careers, and shine a light on employers and other organizations that find new ways to tap boomer talent. And, thanks to the MetLife Foundation, we've been able to produce this guide, which we hope will inspire you, get you started in your search, provide practical tips, and help you feel a bit less alone.

Let's talk more at Encore.org.

Freedman is founder and CEO of Civic Ventures and author of *Encore: Finding Work That Matters in the Second Half of Life*.



1

Now that I'm ready to get started, what should I expect?

"We like to think that the key to a successful career change is knowing what we want to do next, then using that knowledge to guide our actions," writes Herminia Ibarra, author of *Working Identity: Unconventional Strategies for Reinventing Your Career*.

"But studying people in the throes of the career change process... led me to a startling conclusion," Ibarra continues. "Change actually happens the other way around. Doing comes first, knowing second."

If you don't know what you want to do next, don't panic. Ibarra advises taking action, rather than waiting for a revelation.

What kind of action? Inspiration can lurk anywhere, she writes, so look everywhere.

Read, network, volunteer, take a class, join a nonprofit board, mine the experiences in your life (such as coaching a child's sports team or caring for aging parents), talk to people in the same situation.

"To reinvent ourselves," Ibarra writes, "we must live through a period of transition in which we rethink and reconfigure a multitude of possibilities."

ON THE FRONT LINES

The good life



In other words, it's a transition, not a transaction.

Among the hundreds of career-change stories people have shared on Encore.org—a clearinghouse and online community promoting encore careers—four basic stages have surfaced.

Job seekers explore paths they might want to pursue; prepare through formal education or other types of learning; find a job through networking and other tools; and connect to their new surroundings, continuing to grow. Keep in mind, though, progress can take a while.

"A lot of times, people come into transition and they think that they're doing something wrong because it's not moving as quickly as it should," says Linda Mercurio, founder of Transformative Impact, a leadership coaching and consulting practice in the Washington, D.C., area.

It's normal to feel that way, she says, but don't be hard on yourself. Remember: "This is a process."



A career that enriches your sense of purpose is part of living the "good life," as life coach Richard Leider describes it: "living in the place you belong, with the people you love, while doing the right work on purpose."

Leider, co-author of *Something to Live For: Finding Your Way in the Second Half of Life*, says "meaningful, absorbing work" aligns passion, talent, and values. He recommends taking stock of your life and concentrating on

areas you have neglected. Maybe, for you, that means an encore career.

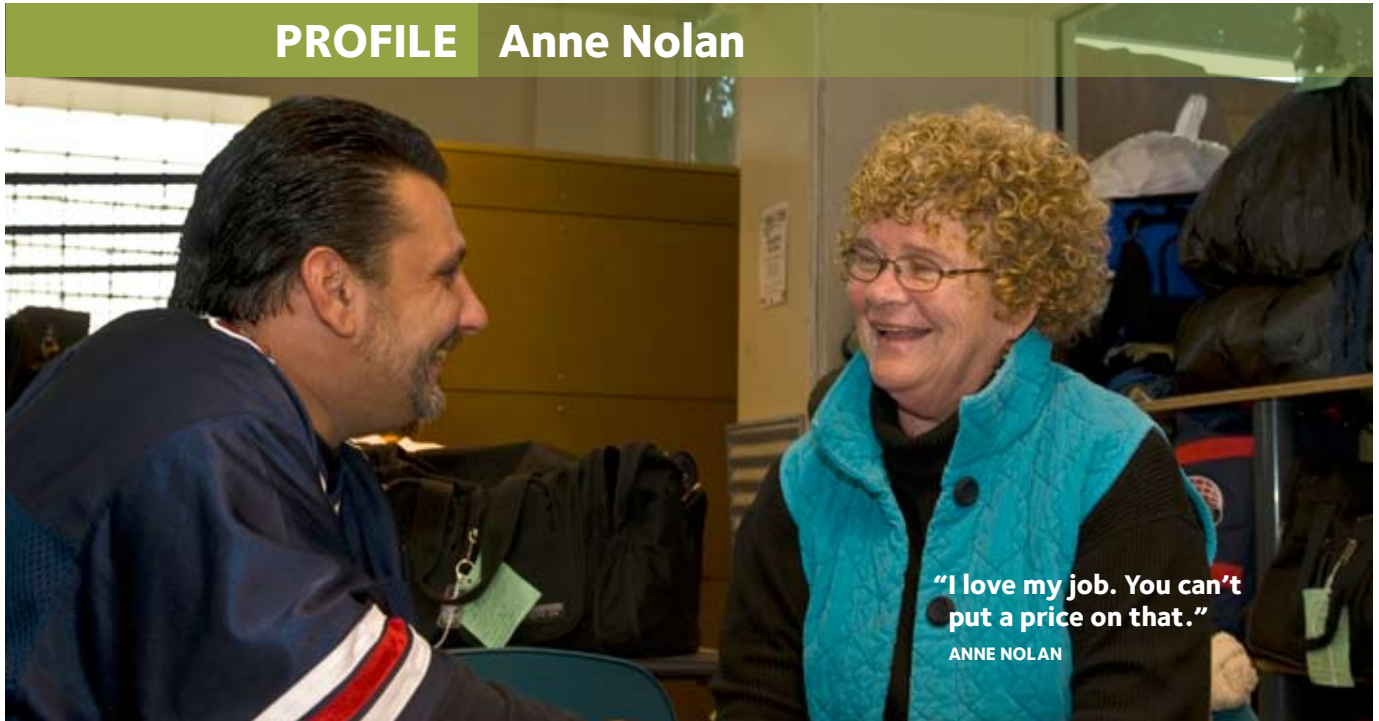
"We are looking for new maps, new models, new ways of thinking and doing things," Leider says. "Everybody... is an experiment of one."

41%

of Americans think they'll be able to live comfortably when they retire, down from 59 percent in 2002.

Gallup

PROFILE Anne Nolan



"I love my job. You can't put a price on that."

ANNE NOLAN

Anne Nolan had spent nearly 30 years working in a variety of corporate executive jobs, but the work didn't excite her anymore.

When her employer folded, she took time off and contemplated her next step. Nolan, in her mid-50s, visited the local Travelers Aid homeless shelter in Providence, Rhode Island.

Overwhelmed by the pain she saw within its run-down walls, she knew she had found her place.

In 2000, Nolan joined the board of directors as a volunteer and, less than a year later, became president of the shelter (now called Crossroads Rhode Island), the state's largest provider of services to the homeless.

The job demands the managerial, financial, fundraising, and human resources skills Nolan had acquired during her career and is a constant challenge. But her salary is about half of what she used to earn. To compensate, Nolan cut her expenses and tapped her home equity. "I love my job," she says. "You can't put a price on that."

"To find your calling in an encore career, ask yourself: 'What need in the world will ignite the passions in my heart; tap my natural gifts, educational background, and skills; and bring new vitality to all of life?'"

THE REV. SAM SHAFER California Episcopal pastor who developed "Called to Serve," a seminar designed to help participants identify what's important to them



INFORMATION

Essential resources

- **Encore.org, Find Your Encore Career**
encore.org/find
- **Idealist.org, Mid-Career Transitions Resource Center**
idealist.org/en/midcareer
- **Bridgestar's Bridging to the Nonprofit Sector**
bridgestar.org/resources/toolkits/bridgers
- **AARP Crash Course in Finding the Work You Love: The Essential Guide to Reinventing Your Life**
Samuel Greengard
- **Strategies for Successful Career Change: Finding Your Very Best Next Work Life**
Martha E. Mangelsdorf
- **Change Your Career: Transitioning to the Nonprofit Sector**
Laura Gassner Otting



5x

The number of workers age 55 and older is projected to grow 46.7 percent by 2016, more than five times faster than the growth expected for the work force overall.

U.S. Bureau of Labor Statistics

2

What do I need to know about job hunting these days?

If you're thinking about an encore career that gives you the chance to contribute to a better world, you might begin by checking out these web sites:

idealist.org
philanthropycareers.com
nptjobs.com
work4agoodcause.com
opportunityknocks.org
encore.org

If Internet research is new for you, go to jobhuntersbible.com and click on "The Internet."

When you're ready to apply for jobs, you can get moving by:

Updating your resume. You may want to begin with an objective focusing on the kind of job you want and how you qualify. Highlight the skills and accomplishments of your previous career and volunteer work that transfer to a new job.

Refining your interview techniques. Learn everything you can about the place you want to work. Practice with others.

Setting up meetings. Ask people you know to help you arrange informational interviews with potential employers, so they can get to know you. Or call hiring managers

yourself to make appointments. (Always send a thank-you note after an interview.)

Mastering cover letters. Familiarize yourself with the job description and address the main job responsibilities, borrowing the language the organization uses.

Following up. Managers may get hundreds of applications for a single job. Call or e-mail the appropriate person at the organization and ask whether he or she received your materials and whether you may come in for an interview.

"No amount of pizzazz packed into a resume and cover letter can replace the value of presenting yourself in person."

STEVEN PASCAL-JOINER
Director, Idealist.org Career Transitions Program

ON THE FRONT LINES

The Internet's job-hunt drawbacks

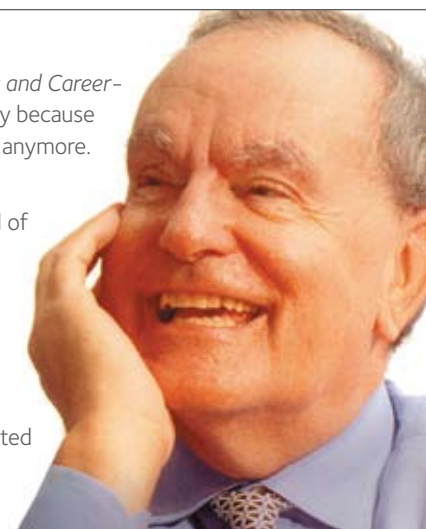
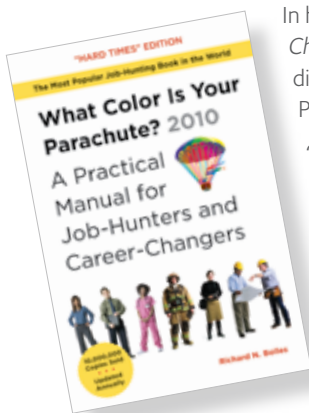
There are thousands of job postings online, but the Internet isn't the only place to look for jobs.

In his yearly updated book, *What Color Is Your Parachute?: A Practical Manual for Job-Hunters and Career-Changers*, Richard Nelson Bolles says searching job titles—as job sites do—can be faulty, partly because different employers use various words for the same kind of work. Old job titles may not exist anymore. Plus, many job openings never end up on the Internet.

"Sure, Internet job-matching works. Sometimes. Beautifully," Bolles writes. "But know ahead of time that you can't count on it necessarily working for you. In the end, it's a big fat gamble."

Bolles recommends different strategies, including: asking for job leads from family, friends, and others in your circle; knocking on doors of employers to introduce yourself and ask about job opportunities; browsing the yellow pages to identify the fields that interest you and calling employers listed within those subject areas.

"There are...alternative ways of looking for a job; but not all these alternatives were created equal," Bolles suggests. "It would pay you to know which ones are better, which ones are less draining of your energy."



43%

of Internet users born from 1955–1964 get job information online, while 36 percent of users born from 1945–1954 do the same.

Pew Research Center

PROFILE **George Wolf**



“My resume garnered many calls, some quite urgent. But once the in-person interviews made my age apparent, the excuses not to hire me were laughably imaginative.”

GEORGE WOLF

At 78, George Wolf needed work.

Finding encouragement from winners of the Purpose Prize—an award recognizing social innovators 60 and older—at a presentation in New York, he discovered his own encore career.

But getting to that point was a strain for the former garment industry entrepreneur, who left his native Czechoslovakia as a boy to escape the Nazis during World War II.

“My resume garnered many calls, some quite urgent. But once the in-person interviews made my age apparent, the excuses not to hire me were laughably imaginative,” the New Yorker recalls.

In mid-2005, Wolf saw that he couldn’t afford to maintain his business, which produced designer knitwear. So, for a good part of the next four years, he looked for a job. He landed some consulting work at first, but it didn’t last.

At the 2009 Purpose Prize event, he learned about ReServe, which links retirees with paid jobs at nonprofits and public agencies. Through that organization, he connected with a small Jewish charity, The Blue Card, which needed help.

“The budget of The Blue Card was minuscule, but so were my needs,” explains Wolf, who accepted a part-time public relations and marketing job there at age 81. “And with my interest in helping older adults in need, my background in business, and my familiarity with the Holocaust, it was a perfect match.”



INFORMATION

Essential resources

- **Monster’s Career Advice Guide**
career-advice.monster.com
- **Quintessential Careers: I am a Career-Changer**
quintcareers.com/career-changer.html
- **job-interview.net Interview Downloads**
job-interview.net/interview.htm
- **Change.org’s Jobs for Change**
jobs.change.org
- **The Nonprofit Career Guide: How to Land a Job That Makes a Difference** Shelly Cryer
- **Real-Resumes for Jobs in Nonprofit Organizations**
Anne McKinney
- **Boomers’ Job Search Guide: You’re Not Old; You’re Experienced**
Saundra Marling and Jill Pfaff Waterbury
- **Finding a Job after 50: Reinvent Yourself for the 21st Century**
Jeannette Woodward

11

Workers born from 1957 to 1964 held an average of 11 jobs from ages 18 to 42.

U.S. Bureau of Labor Statistics

3 How do I prepare for the possibility of earning less money?

Who doesn't need more cash?

Maybe you. For some, a fat paycheck doesn't necessarily bring a fat payoff. It may not fulfill, inspire, or move you. A job with meaning can eclipse money. The rewards are different.

"Money may or may not be on the list of values where it used to sit," says Sue Aiken, a career coach. "You have to feel like you're still viable, useful, that you're engaged in something that matters."

But let's face it, making less requires a change in attitude and outlook. "An unfortunate byproduct of a market-driven economy is that we live in a society where self-value is often derived from what someone else thinks we should earn," writes Laura Gassner Otting in *Change Your Career: Transitioning to the Nonprofit Sector*.

"You need to separate your own self-value from the number of zeroes printed on your paycheck."



Otting offers these suggestions:

Determine your readiness factor. House paid off? Kids in college? Assess your standing and commitments. Can you afford to make less?

Learn to value the intangibles. There is no direct correlation between your salary and your worth to society. In your new work, you may save spotted owls, teach a child to read, or otherwise help improve lives.

Change your lifestyle. Trim your expenses, including eating at restaurants or shopping for frills.

Don't settle for less. Seek work that will help you live comfortably. If jobs in the nonprofit sector pay less than you can afford to make, for example, consider businesses with socially responsible missions.

Not everyone is good at budgeting. To hone your cash flow projection, consult an impartial financial planner, not someone who sells financial products and not a friend or family member, Aiken recommends.

After examining your financial picture, you may see it's not the right time to switch careers. Maybe you're responsible for both your kids and your parents. Maybe you're just not ready to let go of your indulgences. For whatever reason, it could be a struggle to reduce your spending now.

QUESTIONS AND ANSWERS

Nonprofit compensation

Bridgestar, a program that helps nonprofits attract leaders, often fields questions about compensation for workers moving from the corporate to nonprofit sector—"bridgers." Karen DeMay, Bridgestar's regional director of talent and recruiting, addresses some common inquiries:

What can bridgers expect to earn when they move into the nonprofit sector?

Most people moving into the nonprofit sector expect to make less money. Executives in the nonprofit world tend to make less than for-profit executives with similar jobs or experience. But, like the for-profit sector, the nonprofit sector encompasses an enormous range of compensation levels, even within a given position or domain.

How can bridgers figure out whether they can make a salary they can live with in the nonprofit sector?

Start by taking stock of your existing compensation package, including all of its components. Most people think of salary and bonus first and need to be prompted before considering health, dental, and vision insurance; retirement plan; discounts; transportation subsidies; and the many other elements these packages may include.

What are some of the specific factors that determine a nonprofit salary?

Key factors to look at include the role and its responsibilities; any required experience, education, and certifications; the size of the organization; the geographic location; and the overall compensation structure and traditions of the organization.

For more of DeMay's interview go to: bridgestar.org/resources/library/explore

82%

of participants in an informal poll said they would take a pay cut for the job of their dreams.

Monster.com

PROFILE Lupe Salas



Getting ready to move to a different state, Lupe Salas kept it simple. She gave away her furniture and anything else she didn't need.

She had made a nice living as a real estate agent and broker in California but realized her life could be more fulfilling without much material wealth. The Mexico native decided to move back to her adopted home state of Arizona in 1998.

"You have to be a little fearless," Salas says. "I was a loan officer, and I was making pretty good money. My family thought I was a little crazy that I wanted to come back to Arizona not knowing what I wanted to do."

Salas, who had been a teacher before entering real estate, hoped to get back to education or perform some kind of social work. She spent several years trying to figure out her path, along the way working for programs helping women, children, and families in need.

In 2007, she attended a job fair run by the Tucson-based Mature Worker Connection, a free job placement service for people 50 and older. She landed a job with the outfit and later joined the staff of its sponsor, the Pima Council on Aging.

Salas, now 66, works 25 hours a week as an elder outreach advocate, providing support and education to older adults on anything from housing to legal issues to Social Security benefits.

"I love it," says Salas, who has no plans to retire soon. "I am being of service, and I feel that people appreciate me."

She says adjusting to making less money wasn't that hard. At that time in her life, it felt right.

Salas advises those considering a lower salary for a worthwhile career not to stress about money: "Worry more about what you enjoy doing, what you wanted to do all your life but hadn't."



INFORMATION

Essential resources

- **AARP's Money Tools**
aarp.org/money/money_tools/
- **Kiplinger's The Basics of Money**
kiplinger.com/basics
- **Work Less, Live More: The Way to Semi-Retirement**
Bob Clyatt
- **The Budget Kit: The Common Cents Money Management Workbook**
Judy Lawrence
- **Escape the Mid-Career Doldrums: What to Do Next When You're Bored, Burned Out, Retired, or Fired**
Marcia L. Worthing and Charles A. Buck

"Your values are the things that matter most to you in your life and can't be placed on a back burner for the sake of your career. They will certainly have an impact on the choice you make about your job."

SUSAN D. STRAYER author, *The Right Job, Right Now: The Complete Toolkit for Finding Your Perfect Career*

30%

of survey respondents age 55 to 64 classified themselves as "career re-inventors" pursuing a long-standing passion or interest.

Career College Association

4

How can I update my job skills?

Community colleges can be a terrific option. Adults looking for flexibility and value may find both at two-year colleges.

As *The Wall Street Journal* reports, “The humble community college is turning out to be one of the best resources for older adults seeking new directions—and new jobs—in later life.”



Typically, the schools provide:

- flexible hours—night and weekend classes
- part-time course loads
- online classes
- credit for work experience
- technology support
- abbreviated courses
- certificate programs.

Two-year colleges recognize the value in accommodating boomers. “The numbers tell the story,” says Norma Kent (pictured above), spokeswoman for the American Association of Community Colleges. “There are 78 million individuals in this population and many of them are reaching what used to be retirement age.

“All the studies we have read say that if we lose the resource that these individuals represent, whether in work or service, it is going to be a tremendous loss to our economy and our society.”

Community colleges looking to attract midlifers are offering:

Fast-track options. Virginia’s community college system developed EducateVA, a program that accelerates teacher training. It’s available to anyone with a four-year degree and at least five years of employment history. In 16 weeks, graduates can earn a one-year provisional license that allows them to start teaching while finishing coursework online anytime and on Saturdays in person.

Short applications. California’s Coastline Community College turned a long application process into a single-page document for prospective gerontology students.

Career counseling. Florida’s Broward College recognized a dilemma facing many adults thinking about a new career: They don’t know where to start. So Broward set up a free career counseling course to help adults 50 and older explore their options and plan. If your local community college isn’t accommodating boomers, Kent advises assertiveness. “If I were interested, I would call up my local community college and ask, ‘What are you doing to meet my needs?’”

GETTING READY

Another path to the next stage

Seeing a demand among encore career-seekers, four-year colleges are developing or deepening programs to retrain and reinvestigate.

Harvard University has established the Advanced Leadership Initiative, which trains fellows for “next stage work: starting a foundation, a campaign for a cause, a social enterprise, or public office with the potential for big impact on a major social problem.”

The first fellowships began in 2009 with 14 participants, including leaders in military, business, and medical fields.

Reaching retirement age “is only the start of a whole period of life that for many people has no content,” says Harvard professor Rosabeth Moss Kanter, one of the initiative’s creators. “We now have a stage of life that stands there to be invented.”

There’s a growing movement among four-year schools to help potential students at all levels reach new, worthwhile career goals, says Mary Beth Lakin, associate director for special projects at the American Council on Education’s Center for Lifelong Learning.

But finding such programs can be tricky for the consumer.

“There’s not necessarily a big sign on the door,” Lakin says. She recommends contacting local schools to see what they offer.

40+

Of the 11.5 million students enrolled in community colleges as of the 2007–2008 school year, 16 percent were 40 or older.

American Association of Community Colleges

PROFILE Chuck Spayne

“It was a good place to work. I thought I would retire there.”

CHUCK SPAYNE



Chuck Spayne got an April Fools’ Day surprise that was no joke.

His employer, Intel Corp., laid him off after he had worked there for 27 years, mainly fixing and installing heating and cooling equipment.

“It was a good place to work,” says Spayne, 59. “I thought I would retire there.”

After a humbling couple of months looking for another job—getting no response from potential employers—Spayne turned to a community college to build on past experience to refresh his skills.

In the 1980s, Spayne ran his own side business installing solar panels for residential heating of water and air. The venture grew from tinkering at his own home. He had a pool he wanted to heat with solar power, which would also warm his home in the winter and save

money. He figured out on his own how to affix the panels and realized he had a talent for it.

But “when state and federal incentives went away, so did solar,” Spayne says. The demand evaporated.

As energy efficiency becomes a priority for homeowners, businesses, and government, Spayne sees opportunity once again in solar panels.

He took a \$2,500, two-week course at California’s Ohlone College, during which he learned about installing modern solar panels. One of his instructors asked whether Spayne would be interested in a more intensive class in the fall and the prospect of using his knowledge to help teach inner-city youth about the trade.

Spayne hopes the additional training will lead to a job. “I think solar is the next new thing,” he says. “It’s going to catch on.”



INFORMATION

Essential resources

- **American Association of Community Colleges’ Community College Finder**
www.aacc.nche.edu/pages/ccfinder.aspx
- **Osher Lifelong Learning Institutes**
usm.maine.edu/olli/national
- **National Center for Education Statistics’ College Navigator**
nces.ed.gov/collegenavigator
- **The Complete Idiot’s Guide to Going Back to College** Dolores A. Mize
- **The Adult Student’s Guide to Survival & Success** Al Siebert and Mary Karr
- **New Beginnings: A Reference Guide for Adult Learners** Linda Simon

“People can be kind of snooty about community colleges, but the schools are flexible and ready to go. Community colleges cost less to attend, are more accessible, and are focused on where the jobs really are.”

JUDY GOGGIN vice president, Civic Ventures



5

How do I finance the transition to an encore career?

The break between your midlife work and your encore career can last a weekend or several years. Taking time to prepare for the work you want is an investment in yourself. The reward is a job you love.

So how do you cover the cost of that investment? Savings are a start, but there are alternatives, including:

National service. Federal programs, including the Peace Corps and AmeriCorps VISTA (Volunteers in Service to America), can help you prepare for a new career at a nonprofit organization or government agency. Most service programs offer a modest stipend, health care, and a tuition award.

Student loans. Financial counselors suggest seeking federal loans and other federal aid before searching the private loan market. Typically, federal loans offer more favorable rates and terms. To apply, you must fill out a Free Application for Federal Student Aid form at www.fafsa.ed.gov.

Public Service Loan Forgiveness Program. The federal government may clear a portion of your federal school loans through this program if you work for 10 years in public safety, health, education, or the nonprofit sector.



Employer tuition benefits. Some companies help subsidize encore transitions. For example, IBM's Transition to Teaching defrays employees' costs of schooling and teacher certification up to \$15,000.

Workforce Investment Act. This federal law provides for retraining help under certain circumstances to laid-off workers. Find your local one-stop career center—where you can file for such benefits—at servicelocator.org.

Reverse mortgages. If you are at least 62 and own your home (or have a low mortgage), you may qualify for a reverse

mortgage, which provides you with monthly income by drawing from the equity in your home. Be careful; there are downsides.

Retirement savings plans. You may be able to borrow from your 401(k) for education costs, though most financial advisers discourage the practice. Withdrawals from individual retirement accounts before age 59½ for education expenses are exempt from the 10-percent early distribution penalty.

If you have time to plan ahead, a 529 college savings plan (named after the federal tax code) may help. They're not just for college kids; you can open one at any age for your own use. The plans allow you to withdraw investments tax-free, as long as you spend the proceeds on higher education expenses.

The longer you plan to stay in your encore career—and the higher the income you expect to earn—the more time and money you can invest in your transition. A financial planner can help you weigh the risks and rewards.

For tips on finding a financial adviser, refer to *The Wall Street Journal's Complete Retirement Guidebook: How to Plan It, Live It and Enjoy It*, by Glenn Ruffenach and Kelly Greene.

“Workers must understand the connection between remaining in the workforce and their security in retirement. And they must understand this connection well before the cusp of retirement so they can make the investments in skills and relationships that will allow them to extend their careers.”

From Working Longer: The Solution to the Retirement Income Challenge ALICIA H. MUNNELL and STEVEN A. SASS

\$2,402

The average published tuition and fees at public, two-year colleges for the 2008–2009 school year.

College Board

PROFILE Jan Albert



When the housing market tanked, Jan Albert lost her real estate job but found her calling.

At first, she signed up with California's unemployment program, and with her newfound time, got more involved in taking care of her aging parents.

"Parts of their life were a mess," says Albert, 56, who had earned a bachelor's degree in social work 30 years earlier. "But the more I helped to get things in order, the more I liked it. I found I had a knack and the patience for it."

So, with the help of her unemployment benefits, Albert enrolled in the gerontology program at Coastline Community College in Fountain Valley, California. She had to cover her tuition for the three semesters she attended, around \$900. A government program (funded through the Workforce Investment Act) paid for her books, roughly another \$900.

"To go to community college was a lot less than I thought it would be," Albert says.

Then inspiration struck. Albert and her sister decided to launch a business, 24 Hour Angels, to place caregivers in clients' homes for general assistance, from light housekeeping to help with bathing.

Albert's commitment and persistence has led her to a rewarding encore career.

"I love working with the people," she says. "I like to be on the front lines and finding out what our clients need."

"I like to be on the front lines and finding out what our clients need."

JAN ALBERT



INFORMATION

Essential resources

- **Edamerica's Going Back to College Guide** edamerica.net/planforcollege/goingbacktocollege
- **FinAid's Guide to Financial Aid for Older and Nontraditional Students** finaid.org/otheraid/nontraditional.phtml
- **Corporation for National and Community Service, Overview – For Individuals** nationalservice.gov/for_individuals/overview
- **The Reverse Mortgage Book: Everything You Need to Know Explained Simply** Cindy Holcomb
- **The Busy Adult's Guide to Making College Happen! The Step-by-Step Guide to Finding the Time, Money, and Motivation to Complete Your College Degree** Geoffrey Schmidt
- **501 Ways for Adult Students to Pay for College: Going Back to School Without Going Broke** Gen and Kelly Tanabe

22%

of graduate students received tuition aid from their employers for the 2007–2008 school year.

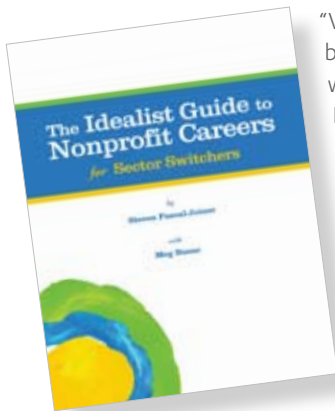
U.S. Department of Education

6

How can I turn volunteering into a job?

Volunteering can help you focus your career search in several ways. It gives you the chance to explore different causes, see the inner workings of nonprofits, try out different roles, build experience, and make connections—including job references.

If you have a long-term relationship with a particular organization, hiring managers there might look to you when they have openings.



“Volunteers or interns are frequently the first people considered, because it’s already apparent whether they will fit well, have a good work ethic, and meet the qualifications of the job,” writes Steven Pascal-Joiner and Meg Busse in *The Idealist Guide to Nonprofit Careers for Sector Switchers*—idealist.org/en/career/guide/sectorswitcher

If you have a history of volunteering for several organizations, you can demonstrate to a potential employer—through your resume and in person—that you’re serious about nonprofit work.

But make sure you’re committed to serving.

Pascal-Joiner and Busse advise against volunteering just because you think it will lead to a job. It might not: “There are always more volunteers than available positions. Your passion for the cause and desire to learn more should be your primary motivation.”

You may start by giving your time to an issue and organization that matters to you. Think about how the experience might bring you success in the job market.

Consider these steps:

Find volunteer work in an area that moves you.

Offer your expertise with a willingness to stretch into less familiar territory.

Show your range Move among several volunteer jobs.

Make yourself indispensable Take on more responsibility.

Identify an organizational need and make a plan to tackle it.

Incorporate your volunteer work into your resume.

INCENTIVES

Volunteer rewards

The Serve America Act, passed in 2009, provides two new incentives for adults 55 and older to volunteer:

People over 55 who provide at least 350 hours of service to any accredited community organization will earn a \$1,000 Silver Scholarship, which volunteers may spend on career training or transfer to children or grandchildren.

Midlifers who participate in an AmeriCorps program for a year and earn a \$5,000 education award will now be able to use that money for their own education or transfer it to their children or grandchildren.

For more about the Serve America Act, visit: nationalservice.gov/about/serveamerica



26%

About 62 million people—more than one quarter of the U.S. population—volunteered at least once between September 2007 and September 2008.

U.S. Bureau of Labor Statistics

PROFILE Michael Burke



When arthritis forced Baltimore chef Michael Burke to end his career of nearly 20 years, he signed on with Experience Corps—a national, nonprofit program that pairs volunteers with elementary school students for tutoring and mentoring.

“Kitchens and restaurants can be chaotic places,” says Burke, now in his mid-50s. “I wanted a change.”

And he hoped to feed a longstanding passion for enriching children’s lives. He had routinely given Sunday morning children’s sermons at his church. He had also built a reputation among neighborhood kids—who respectfully call him “Mr. Mike”—as someone who looks out for them.

Burke believes children need adults to guide them so the youngsters don’t turn mischievous behavior into “terrible other things.” When he sees kids acting up in the neighborhood or at church, he takes them aside to talk about manners and respect. He says he does it to show that “somebody cares and loves them.”

Experience Corps gave Burke the chance to expand his mentoring. He began helping elementary school students with reading skills. He also started volunteering in the Experience Corps office, filing papers. In his spare time, he took courses in typing, English, computer basics, and office technology.

Within about three years, the managers at Experience Corps Baltimore City—noting Burke’s commitment and skills—offered him a paying job as a program assistant. Volunteering was “the best training I could have had for a new career,” Burke says.

PRACTICAL TIPS

Make an impression

The Volunteer Center of Greater Milwaukee offers these tips on how to be a great volunteer:

- Be loyal to the mission of the organization.
- Be open to change.
- Find ways to be helpful.
- Share skills, energy, and enthusiasm.
- Communicate your needs and concerns.
- Ask questions and keep learning about the organization.
- Be realistic about the time you have to volunteer.
- Take commitment seriously. Keep appointments and schedules, or call ahead to make any necessary adjustments.



“About 12 percent to 15 percent of professional jobs are in the nonprofit sector. Almost all the people who work in those jobs began as volunteers. It’s like baseball’s farm team system. You can check out an employer, and they can check you out.”

STEVE VETTER *former Peace Corps volunteer, now CEO of Partners of the Americas*



INFORMATION

Essential resources

Check out these organizations for volunteer opportunities:

- **VolunteerMatch** is a top Internet recruiting tool for more than 65,000 nonprofits seeking volunteers. volunteermatch.org
- **The Corporation for National and Community Service**, a federal agency, runs AmeriCorps and other federally sponsored service programs. The Serve America Act authorizes 10 new Encore Fellowships—paid internships for people 55 and older—at nonprofits in each state. nationalservice.gov and serve.gov
- **boardnetUSA** helps volunteers find nonprofit boards of directors on which to serve. boardnetusa.org
- **HandsOn Network** has 250 centers nationally to help connect volunteers to meaningful service opportunities. handsonnetwork.org
- **Experience Corps** operates in more than 20 cities across the country—recruiting, training, and placing volunteers in schools. Research shows that students with Experience Corps tutors make 60 percent more progress in reading comprehension skills than students not enrolled in the program. experiencecorps.org
- **The Taproot Foundation** matches pro bono consulting teams with nonprofits. Volunteers donate three to five hours a week on a six-month, pro bono project. Offices serve San Francisco, New York City, Chicago, Seattle, Washington, D.C., and Boston. taprootfoundation.org

7

How do I transition from a corporate job to a nonprofit one?

Crossing sectors can take some doing.

Career counselors offer this practical advice for those who want to make the change.

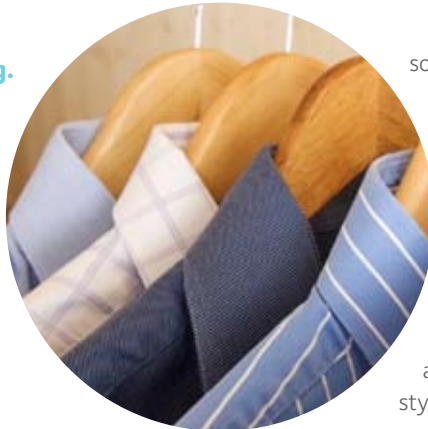
Learn about the nonprofit world.

Look up organizations that appeal to you on the Web, and talk to volunteers or others who work there. Explore the differences (and similarities) between the business and nonprofit sectors in *Good to Great and the Social Sectors*, by Jim Collins.

Get some experience and demonstrate

commitment in the nonprofit world. You can begin as a volunteer, fundraiser, event worker, or member of a nonprofit board.

Assess your skills and interests and their value in a nonprofit career. Do you have experience creating a positive work environment, managing employees, or solving other workplace issues? Has



something in your personal life inspired devotion to a particular issue or cause? Check out: encore.org/find/advice/online-tools-help-you

Connect your experiences with the organization's goals. Have a clear idea about how you can help the nonprofit you have in mind fulfill its mission. Be sure to show a high degree of respect for the work—and complexity—of the nonprofit world. Express your business savvy as an asset, and promote your willingness to adapt your style to the nonprofit's needs.

Tailor your resume and cover letter to the organization and position you are pursuing. Stress how your corporate experience can provide unique value for the organization, highlighting abilities and responsibilities that have prepared you for nonprofit work. Provide insight into your motivations—explaining why you're eager to work on the issue at hand.



"Be very humble about the corporate experience you bring. Always ensure that you understand the context in which things are done before judging."

LYLE HURST former corporate executive who started his encore career at Partners in School Innovation, an education nonprofit in the San Francisco Bay Area

5.9%

In 1994, U.S. nonprofits employed 5.4 million people, or 4.4 percent of all workers. By 2007, 8.7 million people worked for nonprofits—that's 5.9 percent of all employees.

U.S. Bureau of Labor Statistics

PROFILE Scott Kariya

After retiring at 50, Scott Kariya found himself analyzing his hobbies and interests to find a clear career choice.

Nothing took hold until he read a newspaper article about an organization that sounded perfect for him: ReServe. He called the group, which matches experienced adults with part time, paid work at local nonprofits in the New York City area. But there were no job openings that interested him.

Kariya pivoted quickly and in the same phone conversation sold ReServe on the idea that his professional background would help the organization make more matches. ReServe agreed to a trial run, and now Kariya's working part time in the main office.

"As a job searcher, you have to anticipate what you think an organization or industry might need and how you might play a role," he says.

"Corporate sector workers can do so much good for nonprofits," according to Kariya. "It just galls me to think that there are so many valuable skills that people have that are not being used."



"I was good at every job I ever had—except retirement."

SCOTT KARIYA

EXPERIENCE SAYS

Learn, listen, understand

With more than 25 years of work experience, many as a corporate marketing executive, Louise Smith is making her next move.

In 2009, she became an Encore Fellow at the nonprofit Community School of Music and Arts in California's Silicon Valley, one of the 10 largest community schools for the arts in the nation. Smith is helping to drive the school's new marketing plan.

With nonprofits, she says, it's important to:

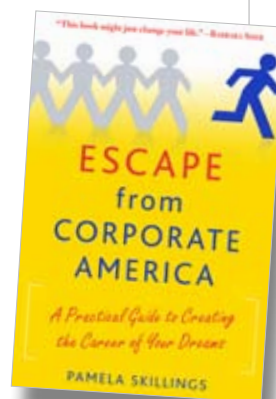
- **Deeply learn the mission**—not just what it is, but what it means to and for everyone involved.
- **Listen, ask, consider, offer your opinion**—in that order.
- **Understand the decision-making process**, then adjust your skills and outlook accordingly. It may seem clear to you that the organization could improve its methods, but recognize that change probably will happen gradually.

For more information on Encore Fellowships: encore.org/about#encore-fellowships

BOOK SMART

Making your move

Does your career leave you stressed out, burned out, or just plain bummed out? You're not alone. Career expert and corporate escapee Pamela Skillings offers *Escape from Corporate America*, inspiring the cubicle-bound and the corner-office-cornered to break free and create the career of their dreams—without going broke.



INFORMATION

Essential resources

- **The Idealist Guide to Nonprofit Careers for Sector Switchers**
idealist.org/en/career/guide/sectorswitcher/index.html
- **Change Your Career: Transitioning to the Nonprofit Sector**
Laura Gassner Otting
nonprofitprofessionals.com
- **Bridgestar's Guide to Shifting to the Nonprofit Sector**
bridgestar.org/resources/toolkits/bridgers

27% of workers change occupations after their early or mid-50s.

AARP

8

What does it take to break into health care?

While many sectors of the economy are shrinking, health care is growing. And the industry is expected to expand dramatically during the next 20 years as boomers age and increase demand.

The health care industry is on track to open 3 million new jobs in the period from 2006 to 2016—a 22-percent increase.

Bottom line: It's a good time to explore a health care career.

"You have a lot to think about, because there are so many types of health care jobs," says Debra Stock, vice president of member relations at the American Hospital Association.

Positions are open for nurses, physician assistants, audiologists, physical trainers, and dieticians, to name a few. Health care also offers various settings: hospitals, nursing homes, schools, sports organizations, pharmacies, and other environments.

EARNING POWER

U.S. Bureau of Labor Wage Estimates

Annual income (in 2008) Dollars in thousands



Source: U.S. Bureau of Labor Statistics, 2008

Stock suggests starting your search with the *American Medical Association's Health Care Careers Directory*.

The publication—online at ama-assn.org/go/alliedhealth—explores 81 careers, their job responsibilities, salary averages, and educational requirements.

After you have a sense of what you'd like to do:

Talk to others in the field. If you don't know anyone personally, ask around or contact professional associations that may put you in touch with members. Another option: Post questions to online message boards related to your profession of interest.

Determine your commitment level. A career in the health field usually takes some type of certification or training. Becoming a registered nurse, for example, could take between one and four years full time, depending on your previous course work and the pace of the program.

Look at area colleges. See what nearby community and four-year colleges offer and ask whether the training options will fulfill your state's requirements.

Check program availability. Many nursing programs, for example, have waiting lists. If your local college has one, consider adding your name and taking general education courses in the meantime. Or you may train in a related health care occupation (technician, aide, etc.) and continue to pursue your long-term goal.

Consider how you will pay for the training. Do you have savings or an individual retirement account? Will you need student loans? (See Question 5: How do I finance the transition to an encore career?)



Workers over 50 "are reliable, committed, loyal, and methodical, which is especially important in health care, because it results in fewer errors."

DARLENE STONE *vice president of human resources, Central Florida Health Alliance*



PROFILE Jacquelyn Khan

As she approached retirement age, Jacquelyn Khan realized she should have left her job sooner.

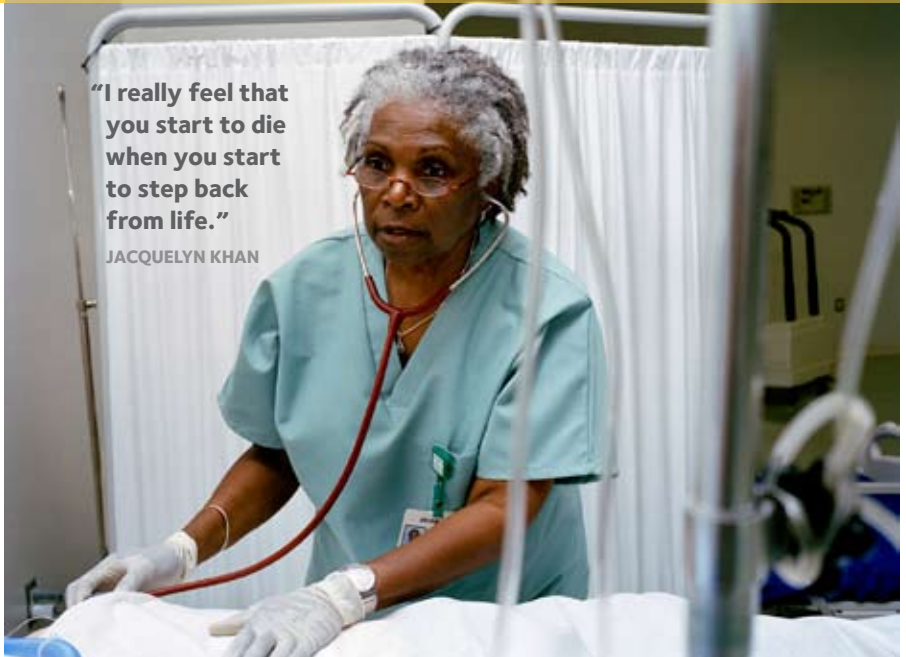
Three decades investigating student absences for Detroit public schools had drained her. More and more, she thought: "I've got to get out. This is really killing me."

Khan had always been interested in health and nutrition. She got it from her mother, a licensed practical nurse. Khan hoped to carry on the tradition while challenging herself.

"I wanted something that was going to keep me on my toes," says Khan, now 68. "I really feel that you start to die when you start to step back from life, when you stop going full speed."

Years earlier, Khan had earned a bachelor's degree in sociology and a master's degree in counseling, but she needed new expertise. While still working for the Detroit schools, she took prerequisite courses for a nursing program at her local community college. She started the program a week before retiring from the school system in 1999.

Since earning her associate's degree, Khan has been a critical care nurse at a Detroit



"I really feel that you start to die when you start to step back from life."

JACQUELYN KHAN

PHOTO BY ALEX HARRIS

hospital, earned her bachelor's degree, and worked as a home health nurse. She now picks up hospital shifts through a nursing agency, typically working two 12-hour days a week. The flexibility allows her to spend winters in Florida.

Khan admits that chronic understaffing can make nursing unpleasant sometimes. But she still loves her work, because it keeps her moving, learning, and interacting. "You have to be extremely flexible," she says, "but it is rewarding."

QUESTIONS AND ANSWERS

Making the transition

Martha Koelemay, 66, is a registered nurse in Pine Ridge, Arkansas.

She became a paramedic in her 40s and took additional courses in her 50s to become a registered nurse. Since graduating, she's worked in an emergency room, a psychiatric ward, and in private homes. Now, she's a night shift nurse in a rural hospital's intensive care unit.

How did you juggle work, school, and family?

I applied for nursing school, got in and kept working. I had the advantage of being by myself with my kids grown. I could come and go, and I could work weird hours. I was stressed, and I was exhausted. But it was only two years.

How did your work experiences prepare you for being a hospital nurse?

In the ambulance I had all the emergency skills, but the day-to-day care of patients was new to me. In home health, you go to people's homes and do maintenance and watch for red flags. When I went to the hospital, I did in-depth patient care, and it was a nice blend with my emergency and home health background.

Were there advantages to becoming a nurse later in life?

I had been places and done things and been exposed to things that [the younger nurses] hadn't. I had seen old people die, you know, aging grandparents. And I think it just made me a better nurse that I was older and lived a good bit of my life before I became a nurse.



INFORMATION

Essential resources

- **NursingLink's Guide to Starting a Nursing Career** nursinglink.com/benefits
- **U.S. Department of Labor's Career Voyages** careervoyages.gov/healthcare-main.cfm
- **ExploreHealthCareers.org — Introduction to Health Professions** explorehealthcareers.org
- **Field Guides to Finding a New Career: Health Care** S.J. Stratford
- **Career Opportunities in Health Care** Shelly Field
- **Careers in Health Care: WetFeet Insider Guide** WetFeet

22%

The increase of new health care-related jobs in the period from 2006 to 2016.

U.S. Bureau of Labor Statistics

9

How do I become a teacher?

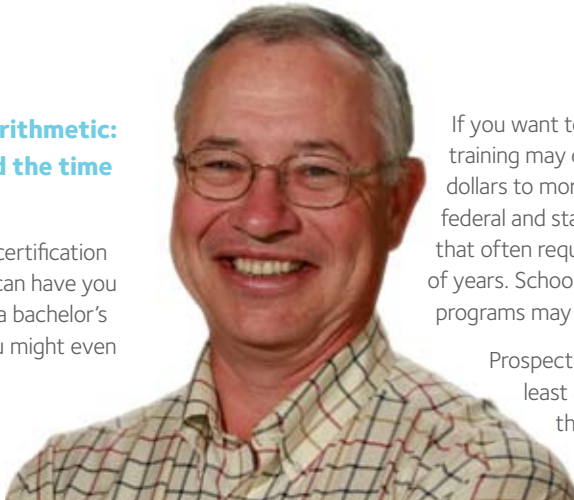
You can start with some simple arithmetic: Calculate whether you can afford the time and money involved to train.

Across the country, accelerated teacher certification programs—typically based in colleges—can have you teaching in one or two years if you have a bachelor's degree. Depending on your flexibility, you might even be able to keep your full- or part-time job while earning your credentials.

Wylie Schwieder, right, jumped on the fast track through EducateVA, a program of the Virginia community college system for career switchers who want to transition to teaching. The former corporate manager, who eventually became a math teacher, appreciated the pace.

"It's easy, and it makes sense," Schwieder says. "It's like dominoes falling into place."

The emergence of accelerated programs is partly related to demographics and an ongoing teacher shortage. More than half of the country's teachers—1.7 million—are boomers who will retire in waves, according to the National Commission on Teaching and America's Future.



If you want to help counterbalance the exodus, the training may cost you anywhere from a few thousand dollars to more than \$15,000. You may qualify for federal and state grants and loan forgiveness programs that often require you to teach for a certain number of years. School districts affiliated with the certification programs may help, too.

Prospective students "should be looking for at least a yearlong program that involves more than half of that time working with students alongside accomplished teachers," advises Thomas Carroll, president of the National Commission on

Teaching and America's Future.

When considering a program, Carroll says, check for how many career changers it has served, how many graduates land in teaching positions, and how much mentoring and coaching it offers.

"If I'm a midcareer changer, [I'd want] a pathway that gives me lots of experience in the kind of classroom I want to teach in," Carroll says.

In other words, training at high-achieving schools is unlikely to orient you for teaching in low-performing ones, where the need is greatest.

PRACTICAL TIPS

Preparing for classroom survival

Most jobs don't prepare you for leading a classroom of 20-plus teenagers or a bunch of 8-year-olds.

While your skills and expertise may transfer to a teaching career, understanding the unique environment of a classroom can be tough.

One of the best ways to figure out whether teaching suits you is to try it out. If you're interested in substitute teaching, find out

about qualifications from your local school district. You may need to have a bachelor's degree and take an aptitude test.

Many volunteer programs can also help you see how you fare in a classroom. Some examples:

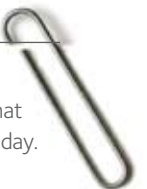
Experience Corps matches older adults with at-risk kids for mentoring and literacy tutoring. experiencecorps.org

Citizen Schools arranges for volunteers to work on school-based projects that draw from the volunteer's field of expertise. citizenschools.org

Principal for a Day programs give community members a chance to see what it's like to be a school administrator for a day. (Check with your local school system.)

Read Across America is a National Education Association yearly event. The March 2 volunteer opportunity, which marks the birthday of children's author Dr. Seuss, encourages visiting schools to read to students.

nea.org/readacross



PROFILE Julie Greene

"I have wonderful colleagues.
I am energized by the students."

JULIE GREENE



After several years as a stay-at-home mom, Julie Greene wanted to get back to paying work. But she didn't want to go back to marketing.

Greene, who had come from a family of teachers, felt discouraged by American students' lagging performance in science and math. So she took her respect for the teaching profession and joy of learning and set out to become a teacher at age 48.

"I did not want a job for which I had to sacrifice time with my daughter," she says. "The corporate world was no longer the right place for me."

Building on mathematics classes she had taken over the years, Greene enrolled in a fast-track certification program at Collin College, outside Dallas. She took classes three days a week for a semester and spent the second semester student teaching at Wakeland High School in Frisco, Texas.

"The student-teaching experience was invaluable," she says. "It was on-the-job training and a great networking opportunity."

Greene earned her certificate in May 2008 and by August joined Wakeland's staff to teach geometry. "Teenagers are frustrating, fun, and inspiring all in one," she says. "Never a dull moment."

Greene says she enjoys the work and appreciates having a paycheck again, even if it's less than what she used to earn. And her schedule matches her daughter's—a huge plus. "I have wonderful colleagues. I am energized by the students," she says. "I believe the students benefit from my knowledge of math and my experience."



INFORMATION

Essential resources

- **U.S. Bureau of Labor Statistics, Teacher: What Is This Job Like?**
bls.gov/k12/help01.htm
- **American Federation of Teachers, Loan Forgiveness Programs by State**
aft.org/tools4teachers/loan-forgiveness.htm
- **National Center for Alternative Certification, Search for Alternate Routes to Teaching**
teach-now.org
- **EnCorps Teachers Program**
Designed for midlife career changers, this California initiative helps enrollees earn credentials to teach math or science.
encorpsteachers.org
- **American Board for Certification of Teacher Excellence** This organization assists participants with certification in nine states—Florida, Idaho, Mississippi, Missouri, New Hampshire, Pennsylvania, South Carolina, Utah, and Oklahoma—and helps graduates find jobs.
abcte.org
- **Troops to Teachers**
Military personnel may receive financial assistance and coaching to become teachers through this federal program.
proudtoserveagain.com

"I truly believe that second-career teachers are the ones who are going to change the face of public education. These are people who have valuable experience and really want to come back and make a difference."

REBECCA WATERS program manager, EducateVA, a Virginia community college system career-switcher program

42%

of college-educated 24- to 60-year-olds would consider teaching as a second career.

The Woodrow Wilson National Fellowship Foundation

10

What is a green job, and how do I get one?

The increasingly popular phrases “green job” and “green-collar job” refer to any work that contributes to improving environmental quality. And despite the economic slump, the number of green jobs is growing.

The American Recovery and Reinvestment Act, also known as the stimulus package, includes billions of dollars to support energy efficiency activities nationwide.

This public-private effort to transition to protect the planet is driving a new industry. Among the opportunities: weatherizing, or protecting houses and buildings from the elements; retrofitting old windows, pipes, and lighting to promote energy efficiency; and installing systems that harness energy from the sun and wind.

There’s also need for workers—including lawyers, financiers, planners, and accountants—who have valuable experience across industries.

For example, a manager could become a sustainability director, a job in high demand in government, business, and universities, according to Kevin Doyle, president of Green Economy, a Boston-area consulting and training firm. Typical responsibilities include setting goals to reduce an institution’s harmful emissions, reducing waste, and conserving water.

“In these institutions, sustainability managers are often hired more for their leadership and communication abilities than for any detailed knowledge of technical sustainability practices,” Doyle says.

For a budding green career, consider:

Taking classes. Find out what local community or four-year colleges offer. Or, you can search for businesses and organizations that offer training, both in person and online. For example, the nonprofit Solar Energy International runs workshops in several green areas, including sustainable building, solar electricity, and renewable fuels.

solarenergy.org

Get certified. A LEED (Leadership in Energy and Environmental Design) credential qualifies you to verify that building design and construction promote energy savings, water efficiency, carbon dioxide emissions reduction, and improved indoor environmental quality.

usgbc.org/leed

Attend green conferences. For upcoming meetings, check area community or four-year colleges or environmental groups. Identify speakers who interest you, and then begin to network like crazy.

Use your current skills. Experienced electricians, building engineers, and shop teachers, for example, are in demand to train and advise young people eager for entry-level green jobs.

Get your hands dirty. Try out different volunteer roles with environmentally friendly groups and see what you enjoy. Your service will link you to people in the industry who may lead you to a job.



37

Number, in millions, of U.S. green jobs estimated for 2030, up from 9 million in 2007.

American Solar Energy Society

PROFILE Judi Henderson-Townsend

Judi Henderson-Townsend didn't start out thinking green.

She jokes that while she may live in the San Francisco Bay Area, she's never been a "save-the-planet, granola-eating, Birkenstock-wearing type of girl—an image that many people have about people doing environmentally conscious work."

"I stumbled upon my new career while searching for a used mannequin for an art project for my garden," Henderson-Townsend, a former account executive in the health care and travel industries, recalls.

She ended up buying 50 mannequins on impulse from someone closing a mannequin rental business. Having never touched a mannequin or worked in a retail environment before, it occurred to Henderson-Townsend that renting mannequins would be a fun part-time business.

But the move quickly led to a full-time venture. In 2001, Henderson-Townsend and her husband, Jay Townsend, formed Mannequin Madness to sell, rent, and recycle new and used mannequins to event planners, trade show vendors, museums, artists, and independent retailers.

Why recycling? It turns out that retailers routinely throw mannequins in landfills when the models are old or broken or if a store is closing. Because mannequins are made of materials that do not easily biodegrade, Henderson-Townsend persuaded major retailers to let the Townsends collect and recycle unwanted mannequins.

Though business has been rough the last year with the recession, Henderson-Townsend says she knows she's in the right line of work and is proud she has helped expand the notion of what's recyclable.



Now 52, she admits she wouldn't have had the confidence to start Mannequin Madness when she was younger: "I needed all my previous work experience to help me launch and sustain this business."

ON THE FRONT LINES

Working green

Jim Cassio, co-author of *Green Careers: Choosing Work for a Sustainable Future*, has a lot to say about preparing for green work:

Virtually all green jobs require some training or education prior to employment. Some may require a Ph.D. Many others require a bachelor's degree. But there are also many technical and skilled positions that require a training certificate or one to two years of college.

There are more education and training programs to choose from, but no directory from which to identify and compare the choices. Community colleges typically offer some green classes and certificate programs, usually at a very reasonable cost. But those classes may fill quickly, given

the great demand that currently exists for green job training. Universities have degree and certificate programs that are designed at least in part to prepare people for green careers.

Private schools and training providers offer green classes and programs, and some are very effective, but they can also be

expensive—ranging from \$999 for a single class to several thousand dollars for a full program.



INFORMATION

Essential resources

- **All for Good's Volunteer Search**
allforgood.org
- **GreenBiz.com's Green Jobs Search**
jobs.greenbiz.com
- **Planet Green's Green Careers**
planetgreen.discovery.com/green-careers
- **Green Jobs: A Guide to Eco-Friendly Employment**
A. Bronwyn Llewellyn, James P. Hendrix, and K.C. Golden
- **Careers in Renewable Energy: Get a Green Energy Job**
Gregory McNamee
- **The Complete Idiot's Guide to Green Careers**
Barbara Parks and Jodi Helmer

"Green-collar jobs are created across the entire base of the economy, everything from high-end technical skilled jobs for engineers and architects all the way through to laborers and people who are actually going to do the solid blue-collar, entry-level jobs in the construction trades."

BRACKEN HENDRICKS *senior fellow, Center for American Progress*

11

What are the encore career opportunities in government?

As the country's single largest employer, the federal government offers jobs across the country and across vocations, from landscaper to laboratory scientist.

Look out for more "help wanted" signs in the near future. Max Stier, president of the Partnership for Public Service and an expert in federal hiring trends, predicts that the federal government will hire 600,000 people over the next four years. And the U.S. Office of Personnel Management estimates that 37 percent of the government's full-time work force will retire by 2016.

Available jobs run from entry-level to senior positions in "key areas where the government has a real need for talent and are vital for the agencies' running," says Leslie Ann Pearson,

senior program manager at the Partnership and head of its FedExperience program, which aims to help the government attract highly qualified boomers.

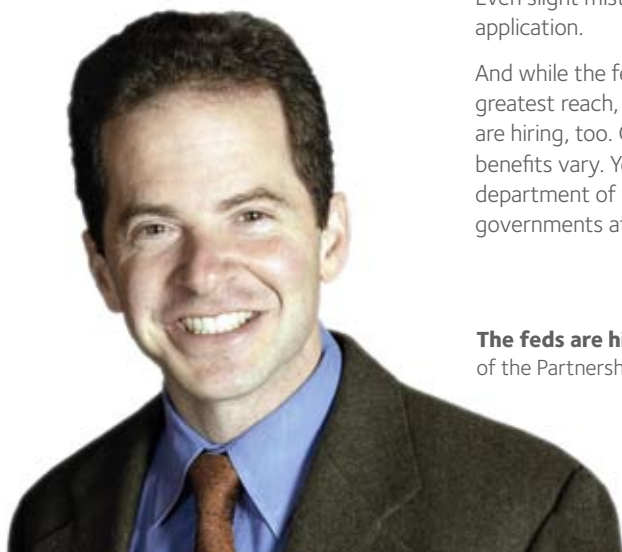
More people of all ages are seeking federal jobs, some inspired by President Obama's call to service and others by an interest in stable jobs with good benefits. Base salaries average \$43,900 on the low end and \$56,900 on the high end. Benefits include health, dental, vision, life, and long-term care insurance.

The application process for federal jobs can be an obstacle, acknowledges Pearson. Though applications vary across agencies, they contain multiple parts and can take hours to complete.

It's crucial to research the procedures to improve your chances, Pearson says. Even slight mistakes can disqualify your application.

And while the federal government has the greatest reach, state and local governments are hiring, too. Opportunities, pay, and benefits vary. You can find your state department of labor and links to local governments at statelocalgov.net.

The feds are hiring, says Max Stier of the Partnership for Public Service.



957,000

Number of federal employees who will be eligible to retire by September 30, 2016.

U.S. Office of Personnel Management

PRACTICAL TIPS

The federal job application

Ten tips for filling out a federal job application, from usajobs.gov, the official government job site:



- 1. Use words wisely.** Write in an easy, readable style.
- 2. Keep sentences clear.** Short, direct sentences get to the point.
- 3. Make your message stand out.** Keep your paragraphs brief, usually between five and 10 lines.
- 4. Focus on outcomes.** Discuss the whats, hows, and breadth of your experiences.
- 5. Showcase your role.** Did you work on your own? As part of a team? As a supervisor?
- 6. Remember, time frames count.** What were the dates or length of time you worked on a project or job?
- 7. Highlight the value of all your experience.** You may have gained valuable skills through leadership positions, volunteer work, and other activities.
- 8. Show and tell.** Telling about your experience is great, but use examples, too.
- 9. Resist additions.** Don't send copies of awards, publications, training certificates, letters of recommendation, writing samples, or photos unless the agency specifically asks.
- 10. Don't repeat your resume.** Spotlight important facts or give examples that expand on your resume.

PROFILE Sharon Ridings



Sharon Ridings took a gamble.

She forged her career path from banking to the bright lights of the gaming industry. But she left corporate life to join the U.S. Environmental Protection Agency, where she is in charge of training and leadership development.

Ridings' husband, already a government worker, suggested that she look into a federal job, but a good friend told her she was too old. "I love a challenge, so I went for it anyway," Ridings says. "I don't like when people tell me that I can't."

The application process astounded her: "I'd never seen anything like that before. I tried to cut it down to its simplest components. I answered the questions exactly how they were asked."

Months passed before Ridings got two job offers on the same day, one from the U.S. Department of Housing and Urban Development and the other from the EPA. She says she took the EPA job because it was more challenging and she identified with its mission, though she had to start at a more junior level than her previous position.

Ridings, now 53, says her previous experience served her well when she started at the EPA in 2000. And now, she feels like she's helping to further a worthy cause: "The training that I do is very critical to the agency's work."

"I don't like when people tell me that I can't."

SHARON RIDINGS

INSIDER KNOWLEDGE

Joining the public work force

Career changers have unique concerns coming into the federal government. The Federal Citizen Information Center offers these suggestions:

Estimate your pay level. The federal government classifies positions according to the complexity of duties and responsibility level. People qualify for a given level (or "GS," for "general schedule") based on education, experience, or a combination. help.usajobs.gov/jobseeker/faq (What is my grade?)

Understand job requirements. Vacancy announcements often say that a worker needs experience equivalent to a particular GS grade. A vacancy announcement at the GS-12 level might require a year of experience at the GS-11 stage. If the work described in the job announcement is only slightly more complex or responsible than your past work, you might be eligible.

Be flexible about titles. If you want to be a manager or supervisor, don't limit yourself to openings with those words in the job title. Jobs with widely varying levels of responsibility are often listed under the same title.

Explain past job titles and experience. Use titles that clearly describe what you did and be specific about your experience. You may want to put the equivalent federal titles in parentheses.

Consider the Senior Executive Service. If you have substantial experience in high-level leadership positions, you might qualify for a job helping to lead the federal civilian work force. opm.gov/ses



INFORMATION

Essential resources

- **FedJobs' List of Federal Job Fairs**
fedjobs.com/chat/jobfairs.html
- **Senior Environmental Employment Program**
seeprogram.org
- **Work for America, from CareerBuilder.com**
workforamerica.com
- **The Everything Guide to Government Jobs: A Complete Handbook to Hundreds of Lucrative Opportunities across the Nation** James Mannion
- **Ten Steps to a Federal Job: How to Land a Job in the Obama Administration** Kathryn Troutman
- **How to Land a Top-Paying Federal Job: Your Complete Guide to Opportunities, Internships, Resumes and Cover Letters, Application Essays (KSAs), Interviews, Salaries, Promotions and More!**
Lily Whiteman

429,000

Number of federal workers 55 and older.

Partnership for Public Service

12

What are the options for striking out on my own?

Get into self-reflection mode. Do you find it hard to seek or take advice? Are you unable to make hard decisions about money? Are you a risk-taker?

"You really need to understand the personality you bring into this venture," says Barbara Reinhold, career coach and former director of Smith College's Career Development Office.

Reinhold suggests this exercise: Make a list. On the left, detail everything you know and care about doing. On the right, identify potential consumers.

"It becomes clear when they've written all this down where the passion is and who might pay something for it," says Reinhold, author of *Free to Succeed: Designing the Life You Want in the New Free Agent Economy*.

Now, she advises, identify the holes, the parts of your personality that could jeopardize a new enterprise, and enlist people who have

the skills and mindset that you don't to help you. "People—especially women—are very prone, pathologically prone, to underestimating their own strengths," she says.

Reinhold tells of a friend who started two socially responsible businesses that failed. The entrepreneur had a hard time managing the money and, overall, balancing too many roles. Reinhold told her that she needed to collaborate with people whose talents supported hers.

Now with a partner who has a banking background, Reinhold says, the woman is building support from local government and business leaders for a consultancy or nonprofit that would train low-income women to repair windows on historic buildings, boosting energy efficiency.

When considering your own undertaking, Reinhold says, explore the alternatives. Do you hope to be an independent consultant? Do you want to start a nonprofit? Do you have an idea for a for-profit endeavor with a social purpose?



ON THE FRONT LINES

What does it take?

Social entrepreneurs take initiative and create nonprofit or for-profit ventures for the greater good. Can you count yourself among them?

The Skoll Foundation describes social entrepreneurs as:

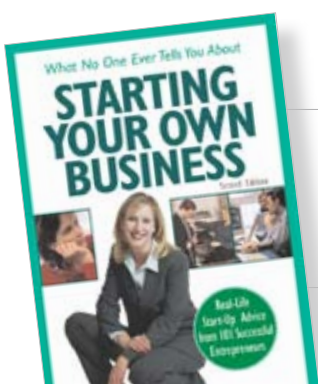
Ambitious. They tackle major social issues, from increasing the college enrollment rate of low-income students to fighting poverty in developing countries.

Mission-driven. Generating social value—not wealth—is the central criterion of a successful social entrepreneur.

Strategic. Social entrepreneurs see and act upon what others miss: opportunities to improve systems, create solutions, and invent new approaches that create social value.

Resourceful. Social entrepreneurs must be exceptionally skilled at mustering and mobilizing human, financial, and political resources.

Results-oriented. Social entrepreneurs open new pathways for the marginalized and disadvantaged and unlock society's potential to effect social change.



"Before you run off and do something you'll regret, take a deep breath and think about what you need to launch your enterprise successfully. If you don't have enough information and market research to point you in the right direction, now's the time to get it."

JAN NORMAN author, *What No One Ever Tells You About Starting Your Own Business: Real-Life Start-Up Advice from 101 Successful Entrepreneurs*

PROFILE Gordon Johnson



“Focus less on making money and more on satisfying a personal goal.”

GORDON JOHNSON

Gordon Johnson decided to change the system.

During a decades-long career protecting abused and neglected children, he had seen families torn apart in a system of foster care that too often made things worse.

Even as chief of Illinois' Department of Child and Family Services, Johnson knew that to change the system he had to leave it. Having led the state agency and a Chicago nonprofit serving at-risk families, he felt ready to make the move.

“These experiences gave me the confidence I needed to set up my own nonprofit,” says Johnson, now 76. “I would not have done it, however, without the full emotional and monetary support of my wife, Deloris.”

By pooling their resources, the pair was able to come up with the start-up funding for Neighbor To Family.

Johnson formed the nonprofit foster care agency in Daytona Beach, Florida, in 1998. The organization focuses on keeping siblings together, while providing quality care. Johnson's innovation: providing foster parents a salary and benefits for full-time parenting and accountability.

Neighbor To Family has opened shop in five other states—Georgia, Maryland, North Carolina, Texas, and Virginia—with programs pending in Ohio, Washington, and Nevada.

Johnson's advice to those starting out: “Focus less on making money and more on satisfying a personal goal or mission. Start small; many nonprofits fail in the first two years because they attempt too much. When you lack a necessary expertise, reach out to others.

“Take your time to make sure your first steps are in the right direction, and finally, be persistent.”

PRACTICAL TIPS

Working your idea

With a million and a half nonprofits in the United States, how will you know whether the one you want to start is unique enough to thrive? The National Council of Nonprofits identifies some first steps:

Get help. It takes more than a solo founder to keep a nonprofit alive. Having lots of people willing to help—such as board members and volunteers—can signal broad community support.

Determine feasibility. Develop detailed business and strategic plans that include mission, organizational structure, budget, fundraising, marketing, governance, and staffing.

File paperwork. Initial filings generally involve incorporating at the state level; securing federal tax-exempt status; and filing operational paperwork at the state and local levels.

Find quality professional assistance. Seek an attorney or accountant who has experience working with nonprofits.

Consider other options. Instead of starting a nonprofit, think about sharing your idea with an existing organization or volunteering to create your idea as a new program.



INFORMATION

Essential resources

- **How to Change the World: Social Entrepreneurs and the Power of New Ideas** David Bornstein
- **Life Entrepreneurs: Ordinary People Creating Extraordinary Lives** Christopher Gergen and Gregg Vanourek
- **The Nonprofit Handbook: Everything You Need to Know to Start and Run Your Nonprofit Organization** Gary M. Grobman
- **Starting and Managing a Nonprofit Organization: A Legal Guide** Bruce R. Hopkins
- **Finding the Sweet Spot: The Natural Entrepreneur's Guide to Responsible, Sustainable, Joyful Work** Dave Pollard

1.5 Number, in millions, of nonprofits in the United States.

National Center for Charitable Statistics

52% of small businesses are home based.

U.S. Small Business Administration

Learn more. Share your story.

Join the movement.

Encore.org



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