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## DISPELLING THE MYTHS OF HOLIDAY JOB SEARCHING

By **John Bateman-Ferry**

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Five Tips from the Experts at Lee Hecht Harrison to Make the Most of the Season's Opportunities

Contrary to popular belief, the holiday season is actually a good time to conduct a job search. While many who are looking for work tend to become depressed at this time of the year, they should instead view the holiday season with a positive attitude as a time ripe with opportunity.

If you believe the myth that job searching is a waste of time between Thanksgiving and mid-January, you may be reducing your chances of landing an offer when many hiring decisions are being made.

This is a time when competition is reduced and when most organizations have developed their budgets for the coming year and can predict their hiring needs and goals for the year ahead.

If you are ready to get into the spirit of things and capitalize on the many opportunities the season has to offer, here are five tips:

**Set measurable goals:** Don't give in to depression or procrastination. Decide how many networking contacts you will make during the season, how many meetings you will set up with hiring managers and how much research you will conduct. Taking daily action will lift your spirits and bring you closer to your goals.

**Attend holiday gatherings:** Now is not the time to stay at home alone! Holiday parties can provide valuable opportunities to network. Let people know you are looking for a new position when the subject of careers comes up, but remember not to be too aggressive—while it is a chance to network for you, it is still a party for others.

**Be flexible:** The end of the year can be a busy time for most organizations, so be prepared to interview at the last minute, very early in the morning or late in the day. Don't plan to take your vacation during this time if you are serious about your job search! Staying available will give you the edge over other

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candidates who may have holiday plans.

Volunteer your time for a worthy cause: While there are opportunities to volunteer all year long, many charitable organizations need extra help during the holidays. Volunteering will not only make you feel better about your own position, but can offer great chances to network.

Send holiday cards to companies you've recently interviewed with: It's a great way to follow up and remind them that you are still open to meeting with them. Keep the cards simple and secular, avoiding overt religious themes. Don't send them to companies or people with whom you've yet to interview. Remaining upbeat and making the most of the many job searching opportunities that the season brings will not only give you the jump on your fellow candidates, but may lead to a great new year, replete with a new position.

John Bateman Ferry is the senior vice president and general manager of leading career services company Lee Hecht Harrison.

### **Private Student Loans - dispelling the myths**

**By Vanessa McHooley**

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Private Student Loans - dispelling the myths

If savings, grants, scholarships, and federal loans don't cover the cost of your education, it's time to turn to private loans. But young college students can't qualify for a private loan, can they? Wrong! This article addresses this and other myths about student loans that you may run into.

I don't have any collateral, so I can't get a private loan.

Private loans are usually unsecured, which means no collateral is required. On the downside, this may also mean a higher interest rate.

I don't have a good credit history (or no credit history at all)

Since the government doesn't back private loans, your credit history is a consideration in being approved for a loan. If your credit history is bad or non-existent, you may be subject to a higher interest rate. And remember, you can always get a co-signer. Pay your loan off on time, and soon you will have a good credit history!

I have enough funds for tuition and fees, so I can't get a private loan

In addition to paying tuition and fees, funds from private loans can be used to cover living expenses, supplies, computers, and other everyday living needs.

I can't afford to make payments on a loan while I am still in school

For most loans, your principal and interest payments can be deferred while you are enrolled in school. Another option is to make interest payments while you are in school but defer paying off the principal. Your interest payments might even be tax-deductible!

I missed the deadline for applying for financial aid this year

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You can apply for private student loans any time - there is no deadline. Depending on the financial institution you choose, you can be pre-approved in minutes and have the money (which will be sent directly to you) within a matter of days.

I don't have a bank to apply through

Private loans are offered by thousands of banks, credit unions, and other financial institutions. Just search the internet for "private student loans" and you will find many places to apply to.

If you need the additional funds provided by private loans, don't let myths and misconceptions keep you from applying!

This article is distributed by NextStudent. At NextStudent, we believe that getting an education is the best investment you can make, and we're dedicated to helping you pursue your education dreams by making college funding as easy as possible. We invite you to learn more about Private Student Loans at <http://www.NextStudent.com>.

My goal is to help every student succeed – education is one of the most important things a person can have, so I have made it my personal mission to help every student pay for their education. Aside from that, I am just a pretty average girl from SD.<http://www.nextstudent.com/>

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