

# PVB Young Adult

Spring 2010

## Top 3 Tips to Discover Your Perfect Job

Right now, with unemployment still high, people are looking for easy answers when it comes to looking for a job.

Focus on Your Strengths and Your Mission: Make a list of what you do best and compare responsibilities of your perfect job to this list. Do they compliment one another? Also ask yourself if this career reflects your overall career mission.



Leave Your Comfort Zone: Be open and willingly to explore things outside of your comfort zone. When we challenge ourselves, we can often find a hidden ability that we never knew existed. This hidden ability may propel you into positions where you excel.

Network: Talk to as many people as possible in the fields you are considering. Making personal contacts is important when looking for a job. Not only will the employer find out more about you, but you will be able to see if the company is a good fit for your career aspirations.

## Ways to Cut Our Budget Sponges!

We all have one or two (or 10) unhealthy financial habits we cling to, no matter how difficult times may get. We manage to convince ourselves these little indulgences are a necessity. The fact is, however, our financial and physical health would likely be greatly improved by ditching these budget sponges.

### 1. Thank you for Not Smoking

Nicotine addicts with a pack-a-day habit see more than \$1,600 go up in smoke each year, and that's not even counting the medical costs associated with turning your lungs into the La Brea Tar Pits.

### 2. Cut the Coke

Forget dogs: Water is man's best friend. Even if you buy pop by the 12-pack, you're racking up hundreds of dollars yearly for this unhealthy vice.

### 3. Lovely Lattes

It escapes me why millions of Americans fork over \$4 each day for a cup of caffeine. That adds up to more than \$1,000 per year — without tip! Cut back to just three drinks a week and save roughly \$650 per year.

### 4. Shut It Off

Turn off your electronics. It's crazy to see all that energy being wasted, but many of us continue to leave our computers running all the time, simply because it's more convenient.

### 5. Quit Driving Like a Jack Rabbit

It's not a race. You can cut your gas budget by 30 percent if you stop revving your engine, speeding like you're at Daytona and making jack-rabbit starts. Here's an even better idea: Drive the speed limit in the city and 60 mph on the highway.

### 6. Cook!

Over-packaged, over-processed and over-advertised foods also are over priced. Sure they save time, but they're a killer at the cash register.

### 7. Stop the Shoe Madness

Nobody needs as many shoes (or purses) as Sex in the City's, Carrie Bradshaw. Shopping for clothes and accessories shouldn't be a form of entertainment. Find out what suits your shape and style and vow to shop only for classic styles that will look good next year.

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## Top 10 Highest Paying Jobs

Source: CNNMoney.com

1. **Anesthesiologists** - \$292,000. Anesthesiologists have one of the highest stress jobs in medicine. The big salaries also help make up for the 12 years of training required before an anesthesiologist can practice.
2. **Obstetrician/Gynecologist** - \$222,000. OB/GYN salaries reflect the sky-high malpractice premiums insurance companies charge because of the inherent risks related to their work. OB/GYNs are always in short supply, perhaps because of the high demands related to this profession.
3. **Psychiatrist** - \$177,000. Psychiatrists are one of the few mental health professionals who may prescribe medication, conduct physical exams, and order and interpret lab tests.
4. **Nurse Anesthetist** - \$177,000. Nurse anesthetists report to anesthesiologists but still carry a great deal of responsibility and work terrible hours. If an office worker makes a mistake, the worst thing that can happen is they lose a job. If a nurse anesthetist makes a mistake, he or she can lose a life. Enough said.
5. **Sales Director** - \$222,000. Sales is usually the last department to see layoffs because these are the people bringing in the money.
6. **Actuary** - \$129,000. Actuaries deal with the financial impact of risk and uncertainty. They must have a deep understanding of financial security systems, with a focus on their complexity, mathematics and mechanisms.
7. **Finance Director** - \$121,000. A finance director, or chief financial officer, is another position requiring a keen grasp of numbers. In addition to managing all financial aspects of a company, this officer is responsible for financial planning and record-keeping, as well as financial reporting to higher management.
8. **Software Architect** - \$117,000. Software architects and construction architects do, in essence, the same thing. They design a product, create models, develop documentation and make sure their construction fulfills basic requirements.
9. **Attorney/Lawyer** - \$115,000. Not every lawyer makes the big bucks, particularly if they work for the government or have a solo practice. But salaries for corporate lawyers begin in the six figures and can go sky high as an attorney progresses through the hierarchy.
10. **Insurance Broker** - \$273,000. As with lawyers, an insurance broker's salary is dependent upon the area in which they specialize. Those who work in such high-liability industries as oil, construction and pharmaceuticals can earn commissions of 10 to 15 percent of a contract's total. On the other hand, average small-group commissions range from just 2 to 8 percent of a premium.

Genius is 1% inspiration and 99% perspiration.  
Accordingly a genius is often merely a talented person who has done all of his or her homework.

*Thomas Edison*

## Top 10 Lowest Paying Jobs

Source: The U.S. Department of Labor

1. Food Preparation & Wait Staff - \$17,400
2. Fast Food Cooks - \$17,620
3. Dishwashers - \$17,750
4. Dining Room and Bartender Helpers - \$18,140
5. Shampooers - \$18,300
6. Cafeteria & Coffee Shop Counter Attendants - \$18,520
7. Restaurant Hostesses - \$18,570
8. Cashiers - \$18,880
9. Amusements & Recreation Attendants - \$18,930
10. Ushers and Ticket Takers - \$19,100