

The first few months of the year are considered by HR professionals to be the best time of the year to look for a job or make a career change. Most companies start the year with new budgets and a back-to-business outlook; focused on sales forecasts that can only be met with the help of qualified personnel. Most companies also delay hiring in December, so there may be a multitude of listings awaiting you in January and February. Likewise, recruiters know that top talent generally waits until after the holidays (and any year-end bonuses) to look for a new job or career advancement in earnest.



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Here's why you're never too old for a career change

BY MICHAEL HOON



It's always scary to change jobs. But it can seem downright terrifying if you have given years (or decades!) to traveling one career path and want to make a complete switch. Don't let fear hold you back—sometimes, circumstances call for bold strokes. Whether you have a goal your current position won't allow you to reach, a list of regrets, or simply are bored and want to make a change, you can do it.

Here are a few reasons why it's never too late for you to get the job (and the career) you've always wanted. Making a change might involve hard work and risk, but if you focus and really want it, change is attainable at any age.

Your skills can transfer.

You've already spent time in the working world, which means you've acquired two sets of skills: general soft skills that apply to any job (think time management, communication, office etiquette) and skills specific to your chosen industry. The former will serve you well no matter where you land.

What you don't know, you can learn with time and hard work. And what you do know can easily be transferred into another field, position, industry, or path. Your job-specific skills might even bring a fresh element to your new career that would make you an attractive candidate.

You've earned enough to float.

At this point in your career, you're probably comfortable enough to have provided yourself a nice cushion for taking a pay cut to do what you love. That doesn't mean you should go into

debt or work for less than you are worth—just consider it not the end of the world to make less for a little while. Weigh your happiness against the salary loss and see what comes out on top.

You will NOT seem flaky.

Just because you picked a field in your early twenties doesn't mean you're stuck with it for good. Wanting a change, even a major one, doesn't make you fickle or indecisive. It just means you've grown up and identified your preferences. Good news! You're supposed to grow! Ignore people who say you don't know what you want to do with your life. The opposite is true: you do know, and you're actively pursuing it.

Your passion will be infectious.

Wouldn't you rather be bright, shiny, and positive about something again? If you're waking up every morning dreading your work day, it might be time for you to consider a change. Life's too short and you're running out of time! Make the changes you need to live the life you want. Your drive and excitement will bleed into everything you do inside and outside of work.

It's never too late to start something new, so don't hold yourself back because you think it's inappropriate. Keep in mind: you might have to start slowly, which is fine! You'll need to assess the gaps you might have in your skills or education, and then work to fill them before you become an attractive candidate. But if you think there is a way, you should probably go for it. You'll never know until you try.

The fastest growing jobs and industries through 2023 BY KATE LOPAZE

Even in a good economy, with significant job growth and high employment, there are shifts that favor some industries over others. According to a recent Careerbuilder study, this means good news and bad news for the U.S. job scene between now and 2023.

First, the bad news: middle-wage jobs (like customer service representatives, maintenance workers, construction workers, or truck drivers, for some examples) are not expected to keep pace with high-wage jobs (like nurses, accountants, and IT specialists) and

low-wage jobs (like home health aides, retail sales, and receptionists), which are both poised for serious growth. The study identified 121 jobs that will decline in growth between 2018 and 2023, and 75 of those jobs were considered middle-wage.

But now the good news: these high- and low-wage fields are about to experience significant growth, meaning millions of job openings—approximately 8 million by 2023. Let's look at some of the industries in the study, divided by high, mid-, and low-wage job types.



Fast-Growing Occupations By Wage Category	Jobs Added 2018-2023	% Change 2018-2023	Median Hourly Pay
HIGH-WAGE			
Registered Nurses	255,047	8.39%	\$33.55
Software Developers, Applications	143,466	15.57%	\$48.49
Postsecondary Teachers	110,955	7.25%	\$33.53
Accountants and Auditors	86,079	6.02%	\$32.33
Market Research Analysts and Marketing Specialists	83,187	12.60%	\$30.21
Computer User Support Specialists	54,044	7.48%	\$24.16
Plumbers, Pipefitters, and Steamfitters	43,625	8.58%	\$23.72
MIDDLE-WAGE			
Customer Service Representatives	120,673	4.21%	\$15.88
Medical Assistants	102,274	14.51%	\$15.62
Construction Laborers	92,182	6.56%	\$14.73
Maintenance and Repair Workers, General	83,931	5.41%	\$18.08
Licensed Practical and Licensed Vocational Nurses	55,345	7.34%	\$21.56
Light Truck or Delivery Service Drivers	48,837	5.12%	\$15.04
Billing and Posting Clerks	44,283	8.59%	\$17.85
LOW-WAGE			
Home Health Aides	207,732	22.42%	\$11.17
Waiters and Waitresses	146,281	5.49%	\$10.01
Retail Salespersons	108,229	2.37%	\$11.29
Cooks, Restaurant	100,664	7.46%	\$12.06
Nursing Assistants	96,384	6.33%	\$13.23
Security Guards	61,964	5.12%	\$12.97
Receptionists and Information Clerks	69,461	6.29%	\$13.70

Trends in hiring over the next 5 years



If you're in a field that's expected to decline, this news can be dismaying for your career outlook. However, it's also a great time to take stock of your career goals and your near future, and decide whether you're able to adapt your skills to be more industry-flexible, or whether you'd like to change careers altogether to maximize your job potential.

HEALTHCARE

Healthcare is one of the fields that is exploding now, and is likely to continue growing at a very fast pace for the foreseeable future. The healthcare field is popular because with a growing population (especially one that skews older and more in need of medical care), the need will continue to grow. But healthcare is also one of the most innovative fields, with digital equipment and recordkeeping requiring ever more tech-literate employees.

TECHNOLOGY

As everything becomes more technology-focused, more and more companies will need dedicated tech teams and services to provide the digital infrastructure necessary to do business. People with IT expertise and skills will find themselves in demand in many different fields and companies. Having a flexible skill set that's technologically advanced can help guarantee a spot in the digital jobs boom over the next several years.

DATA ANALYSIS

Everything comes down to data these days, from marketing and customer service to accounting and financial data. This is also an area where a strong set of analytical and problem-solving skills can be applied across different industries, in different roles.

Basically, the professional future is flexibility—if you're willing to develop future-facing skills to go along with your education and experience base.



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Getting ROI from a **Graduate** Degree

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Entering a graduate program is an important decision that can affect your life for 2-3 years and impact your bank account long after that. The decision to pursue a post-graduate education often comes down to the answer to the question: What kind of Return On Investment (ROI) can I expect from my degree? The difficulty, however in estimating ROI, are the intangibles. You can multiply the annual earning potential for an MBA or doctorate over the next 5, 10 or even 20 years. Then, compare it to your current salary, pre-degree. But keep in mind that those figures don't measure the value of the business skills, problem-solving acumen, or the intellectual IQ you can gain from continued study.

To help you gauge your options from the variety of graduate programs at Long Island-area schools, Newsday Brand360 offers our guide to graduate programs and grant options for 2019.

Is a Graduate Program Worth it in the Long Run?

A graduate degree isn't a necessity for getting a "career" job. But, according to the Graduate Management Admission Council in a 2016 survey, professionals with a graduate degree in business on their resumes earn between \$500,000 to \$1 million more during a 20-year career than colleagues who did not get an MBA or other advanced business degree. Stop and consider if graduate school is right for you. Weigh the possibility of greater earning power and career advancement against the mental and financial challenges of continued study.

Which Graduate Degree is Right for You?

Once you decide to seek a graduate degree, determine the type of degree that's right for you from these descriptions supplied by Study.com:

Master's degree programs are graduate programs that let students specialize in an area of study. They typically take 1-2 years to complete. Along with an undergraduate degree, enrolling in a master's degree

program usually requires a minimum GPA and an acceptance score on a graduate entrance exam, such as the Graduate Record Examination (GRE). Many master's degree programs require a thesis or capstone project for graduation.

Earning a master's degree may qualify graduates to work in advanced or executivelevel positions. A master's degree is also required for entrance into some doctoral programs. Different degree programs available at the master's degree level include

- Master of Arts (M.A.)
- Master of Science (M.S.)
- Master of Business Administration (MBA)
- Master of Fine Arts (MFA)

Doctoral degree programs are the most advanced type of degree program available. Admittance into a doctoral degree program may require individuals to hold a master's degree, although several programs accept candidates who only hold bachelor's degrees. Additional requirements to be

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accepted into these programs may include submitting standardized test scores and sending in letters of recommendation.

Completing a Ph.D. program usually takes several years, and often involves the completion of a dissertation and a major research project. Medical-related doctoral programs may have students complete hands-on clinical hours with real patients during the final years of the program.

Ph.D. graduates are qualified to work as experts in areas of business or research, and professors at the post-secondary level. Common types of doctoral degrees include those listed below:

- Doctor of Philosophy (Ph.D.)
- Juris Doctor (J.D.)
- Doctor of Medicine (M.D.)
- Doctor of Dental Surgery (DDS)

Studentaid.ed.gov calls grants and scholarships "gift aid" because they represent free money—financial aid that doesn't have to be repaid. Grants are often need-based,

while scholarships are usually merit-based. Grants and scholarships can come from the federal governments, state government, your college or career school and private or nonprofit organizations. Do your research, apply for any grants or scholarships you might be eligible for, and be sure to meet application deadlines!

Federal Grants

and TEACH, are awarded to students with financial need. If you are interested in Federal grants, or in any federal student aid, you have to start by submitting a Free Application for Federal Student Aid (FAFSA) form. You have to fill out your FAFSA form every year you're in school in order to stay eligible for federal student aid. Once you've done that, you'll work with your college or career school to find out how much you can get and when you'll get it.

There are thousands of scholarships, from all kinds of organizations. You might be able to get a scholarship for being a good

Almost all Federal grants, like Pell, FSEOG

be able to receive free tuition. In some cases, graduate schools might waive your

student, a great basketball player, or a

member of a certain church. You may even

tuition and give you a stipend for living expenses in return for taking on the work of a teaching assistant or research assistant.



For more information on federal grants. check out www2.ed.gov

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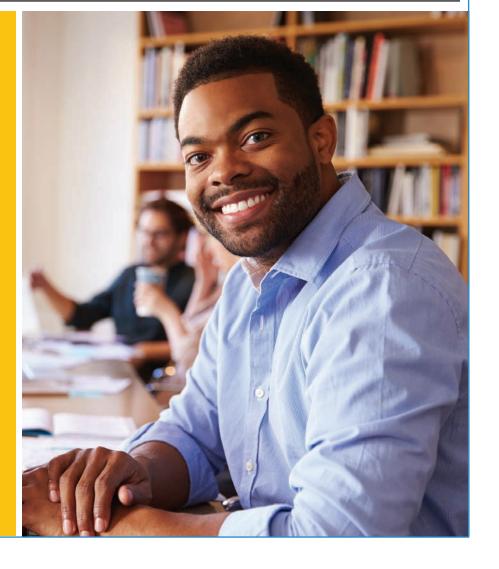
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What a New Report Reveals About Job Hopping Across Generations



We're all familiar with the narrative: Baby Boomers are devoted workaholics. Gen Xers are ambitious revenue generators, Millennials are entitled and disloyal, and Gen Zers, who are only just entering the workforce now, are likely to be even more opportunistic than their older counterparts. The idea that the generation you belong to impacts your tendency to job hop is a popular opinion. But for the most part, it's also just that: opinion.

In fact, the LiveCareer's 2018 Job-Hopping Report has shown that this trend is more linked to life and career stage than generational factors. In other words, millennials and Gen Zers aren't more likely to jump ship just because

they are millennials and Gen Zers, but rather because they're younger and at an earlier juncture in their careers. In fact, longitudinal surveys reveal that older generations were just as flighty when they were young professionals in a similar phase of their work life.

The report concludes that as employees move further along their career path, they tend to stay longer in roles.

So, the good news for all you younger workers is that you now have a strong counterargument when someone labels millennials as the job-hopping generation. But that doesn't mean you can relax entirely. There is another demographic factor that is, apparently, a good gauge of job-hopping tendencies. and that's education.

The curse of being too educated

Simply put, the analysis found that the more educated you are, the more likely you are to change jobs regularly – a high school graduate, for instance, tends to

stay put for longer than someone with a bachelor's degree. This trend is linked to another finding that today, job seekers often possess a higher level of education than is required.

As being overqualified is linked to an affinity for job hopping, possessing a degree you don't need for a position might damage your chances of getting the job. And because millennials are more educated than previous generations (65% have a higher education, as compared to 57.2% of Gen Xers and 48.5% of Baby Boomers), they're most likely to be hit the hardest by this truth.

To list or not to list qualifications on your resume?

So, what do you do if you've gone to the trouble of earning a degree, but the job you want doesn't call for one? To avoid being seen as a potential flight risk, consider leaving your higher education off your resume - particularly if you're

applying for a non-professional role. We're not promoting dishonesty, but it may be in your interest to play down your qualifications in the earlier stages of the job application process to at least get an interview.

The answer lies in the job ad

The best way to know whether you should or shouldn't list your degree on your resume or sign up for that certificate program is to carefully examine job ads. And not just the ad for the role you're currently eyeing; scrutinize a wide range of postings relevant to your field and take note of the highest level of education listed and of any credentials regularly cited as must-haves.

By doing so, you'll get a good idea of the kind of qualifications employers consider critical. And if you pitch yourself at this level and make sure your resume closely matches requirements, you can avoid being labeled a job hopper, regardless of your generation.



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