



## Successful interviews

WHEN FINAL EXAMS ARE OVER AND DONE AND YOU BEGIN THE JOB-HUNTING PROCESS IN EARNEST, REMEMBER THAT YOU MAKE YOUR FIRST IMPRESSION ON AN EMPLOYER LONG BEFORE YOU EVEN ARRIVE AT A JOB INTERVIEW. USUALLY THE FIRST CONTACT YOU HAVE WITH A COMPANY IS THROUGH YOUR CV.

If your CV fails to make a positive impression, you won't even get the chance to flash your winning smile at a face-to-face interview. You need to make sure that your CV captures your best attributes in an easy-to-read and attractive way. While it can be difficult to know where to begin, compiling your CV is the one part of the recruitment process that you have full control over, so take the time to do a good job.

### KEEP IT REAL

While implying that your accomplishments are more impressive than they really are might seem like a good way to guarantee yourself an interview, you're more likely to earn yourself a bad reputation when it all comes apart at the seams. Recruiters spend hours reading through CVs and are generally well equipped to spot a lie – even a white one. Any doubts can be dispelled with a few quick phone calls, so rather be honest in your CV.

### Taking it from the top

The first part of your CV is where you need to put all your personal details down – your name, address, driver's licence information, and (most importantly) your contact details. You can also add other useful facts that might be of interest to a recruiter here, such as the fact that you speak another language, and your level of proficiency in it.

The next part of your CV should cover your education and qualifications. List these in chronological order, starting with the most recent and going backwards. Also be sure to mention if you achieved good results.

### Working it

While you may not yet have garnered much work experience, every little bit counts. Any position you have occupied will show potential employers what sort of skills you have developed and demonstrate that you're a diligent and hard worker. Whether you worked as an after-noon au pair, a weekend shop assistant or even if you were on your varsity society's committee, make sure to mention it. Use the opportunity to write about what you learnt from the experience – perhaps you improved on your people skills or learnt basic accounting.

### Your turn to shine

The next section of your CV is where you can list your accomplishments, whether academic, social or cultural. Even if your achievements are not directly related to the type of job you're applying for, giving

### USEFUL INFO

Most recruiters see hundreds of CVs coming in for any given job. After reading a handful, they tend to start tossing anything that is difficult to read or understand onto the 'no' pile, with only a few making it onto the (much smaller) 'yes' heap. Make sure that you choose a font that is easily readable and make sure that your typing is neatly spaced. A discreet border or tasteful coloured paper (cream or grey perhaps) are sure to catch the eye, but watch out for ruining your chances by over-embellishing with graphics or glittery trimmings. A photo should only be attached if specifically requested.

recruiters a glimpse of your personality makes it more likely they'll want to see more. Don't, however, go to the opposite extreme and list things that are completely irrelevant. Cataloguing every swimming race you won in primary school won't win you any brownie points.

### Second opinion

The reference section at the end of your CV is very important as it provides recruiters with a way of getting a thumbs-up from other people about you. That doesn't mean you can include your best mate or your boyfriend as a contact person. Good ideas for reference contacts are your current or last employer (where possible and appropriate), an academic contact (such as one of your lecturers or tutors) or somebody that has served alongside you on a committee for a varsity society. Remember to check with people that they are happy to be contacted before you list them.

### STAND OUT FROM THE CROWD

Make sure that you double-check your CV for spelling and grammar mistakes before you send it. If possible, get somebody else to check it too. Your CV is the first impression you'll make, so let it be a good one.

Once your CV has done its work in convincing a recruiter to give you a chance, you'll be called up for a face-to-face interview, which can be nerve-wracking. However, proper preparation is half the battle won and should start the minute you find out about the interview.

**Fine-tuning**

Your CV is not only a record of all you have accomplished; it's also one of the primary tools in convincing a prospective employer that you are the right person for the job. As such, you should tailor your CV for the specific job you are applying for. Highlight skills that are relevant to that position and that would make you a valuable addition to the company.

**Days before**

First of all, start by researching the organisation (if you know which organisation you are being interviewed on behalf of) by looking at the company website and finding out as much as you can about it. This will not only help you to ascertain whether or not you will fit in and how you could contribute, but also shows you care. Recruiters are more likely to hire candidates that show a keen interest in the company and know how it operates.

Identify your key skills and attributes that you believe will be of benefit for the specific job and that match the corporate culture, and draw up a list of possible questions you may be asked. Make sure you include the toughest questions you can think of so that you're prepared for anything that comes your way. If possible, get a friend to do a trial-run interview with you to get practice in answering these questions aloud.

Most recruiters realise that graduates are unlikely to have much work experience, and rather than focusing on previous jobs you've held, they tend to use behavioural-based interview techniques that assume your past behaviour predicts how you will conduct yourself in the future.

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As an example, if you have shown initiative in the past, you're likely to do so in the future. Be prepared to answer specific questions about how and when you demonstrated characteristics that will be important in the job you're being interviewed for. Being able to provide actual examples of what the company is looking for, such as how you dealt with a deadline or high levels of pressure in the past, gives a real-life picture of how you behave, rather than vague suggestions about your character.

**1 day to go**

Make sure that you have copies of your CV to take with you, as well as any other documentation that may be required, such as your ID,

driver's licence and proof of your qualifications. Phone and confirm your appointment and make sure that you know exactly what time it is scheduled for and how to get there. If you are unsure of the location, do a test drive.

Choose an appropriate outfit for the interview – one that matches the corporate culture of the company. Make sure that it is both professional and comfortable. If you're fiddling with your clothing or jewellery the whole way through the interview you will come across as distracted and less confident.

Get a good night's sleep so that you are fresh and can concentrate during the interview.

**On the day**

Leave early in case of traffic, and try to get to the interview at least 10 minutes before you're due to give yourself a chance to prepare yourself and to show that you are enthusiastic about the position. Never be late for an interview.

Before the interview, check yourself in the mirror to make sure you don't have lipstick on your teeth, toothpaste on your tie or dog fur on your suit. Turn your cell phone off.

**During the interview**

Pay attention. Listen carefully to what the interviewer is asking and respond clearly. When nervous, people tend to talk too quickly, so keep your voice slow and don't panic if a question comes up that you haven't prepared for – take a second or two to think it over before responding. Rather than making you seem unprepared, this will show the interviewer that you are giving thought to the inquiry and not merely answering by rote. At the end of the interview, shake hands with the interviewers and thank them for their time.

**After the fact**

As soon as you get home, write everything down – your thoughts and impressions about the interview, the names of the people you met and the questions you found easy, struggled with or hadn't thought of. Not only will this allow you to prepare better for future interviews, it will also help you to remember important information that you may need if called back for a second interview.

**USEFUL INFO**

A day or two after the interview, send a thank you e-mail or fax. This once again demonstrates your enthusiasm and is also a polite way of reminding the company that you exist.

# Managing your money

DID YOU KNOW THAT ONLY FOUR PERCENT OF SOUTH AFRICANS RETIRE WITH ENOUGH MONEY? WHILE RETIREMENT MAY SEEM AEONS AWAY, ANY FINANCIAL PLANNER WILL TELL YOU THAT THE SECRET TO MAKING YOUR MONEY WORK FOR YOU IS STARTING AS EARLY AS POSSIBLE.

As a student you may have been fortunate enough to receive a monthly allowance from your parents or at least not have to worry about paying for your own food and accommodation. Unless you plan on living with your folks indefinitely, once you start working you'll need to start treating your salary as a monthly income to be carefully managed, rather than pocket money to spend as you please.

Chances are that the first time you get your salary cheque you'll blow it on a shopping spree. You definitely wouldn't be the first (or the last) to do so. But as you get used to the idea of financial independence, you'll realise that drawing up a budget and sticking to it will not only mean your money lasts until the end of the month, but will also keep you free from debt and leave you money to save.

**The basics of budgeting**

While drawing up a budget may not seem like the most thrilling way to spend an afternoon, it will help you to figure out exactly how much money you can afford to spend on various necessities and how much you have left over to save or spend on things you don't need, but really want. Below is a table showing general expenses and how much of your salary should be allocated to basic expense categories. These are not firm rules, but good general guidelines. Remember to include tax in your list of expenses.

**Setting financial targets**

People who set goals achieve more than those who don't know what they want to achieve, so write down a list of financial goals, dividing your list into three categories: short-term, medium-term and

long-term goals. Short-term goals are targets you hope to achieve within the next five years, such as buying a car or taking a trip to Greece. Medium-term goals should be achievable within the next six to ten years and could include things like being able to afford a down payment on a house, while long-term goals will take more than ten years to achieve and could include things like sending your own children to university or being able to retire comfortably. It may seem very early to think of these things, but it will definitely improve your chances of not being one of the 96% that can't afford to retire properly when the time arrives.

**Credit and debt**

There are hundreds of companies offering credit cards, loans and retail accounts, and all of these can be useful if managed correctly. For example, it is much easier to book domestic airplane tickets over the Internet using your credit card than to visit the airport and pay cash, while most people would not be able to afford building a home without the assistance of a bond. On the other hand, it is extremely easy to fall into debt by not controlling the way you use credit cards, so be sure to use them responsibly.

**Saving makes sense**

It may not seem like buying that expensive pair of designer jeans will make a huge difference in the greater scheme of things, but getting into good spending and saving habits now will pay off later in life and help you to reach your financial targets. Saving should become a priority.

EXPENSE	AVERAGE PERCENTAGE OF GROSS INCOME
Housing and basic amenities	25% – 40%
Transportation and upkeep	15%
Food	10%
Clothing	5%
Savings	10% or more
Entertainment and holidays	5%
Credit cards or loan payments	5%
Other expenses	5% and up
Tax	Varies according to your salary bracket