



## Enthusiasm key to an excellent interview

By Joeth Zucco  
Staff Reporter

Researching the organization or position for which you are applying is as important as the interview itself, said Janel Queen, assistant coordinator of the Career Planning and Placement Center.

Before getting to the interview stage, interviewees should know what they want by doing self-assessments of their needs, she said.

Queen said the center has literature on 400 corporations, 35 VCR tapes and several directories so students can do research. She said that they're trying to buy videos of sample interviews, which should be helpful. The center also has handouts and holds workshops on interviewing and resume writing during the beginning of each semester.

Next to knowing the company, knowing how to dress for the interview is the key. Queen said that before interviewees have opened their mouth to speak, the employer has formed opinions about them.

"Appearance is so important because the manner of dress and appearance make up about 80 percent of first impressions they get of you," she said.

Deciding what to wear should be done early. Queen said that it's so important to get comfortable in the new clothes so the interviewee will be more relaxed. Conservative outfits are best because they're less likely to be outside the norm, she said. Wild hair and wild outfits are a disservice, she said.

"They'll remember what you look like and not what your qualifications are," Queen said.

After appearance, practice should become second nature. Queen said the center provides sample questions. Practicing with a roommate, tape recorder or mirror helps the student see how he's coming across. The center also films the student so he can see himself in an interview situation.

"Seeing yourself may help you see if you're coming across as being positive and enthusiastic," she said. "A lot of people aren't being as positive as they should be."

Queen said the answers to certain interview questions should vary with the organization and position because "you're targeting your response to that organization. The more targeted the answer, the more successful."

"The whole process of interviewing and job hunting in general involves a lot of rejection, so it's a shock to your ego," she said.

The UNL Placement Manual, put out by the Career Planning and Placement Center, suggests that most interviews occur in five basic stages.

During the first stage, the interviewee makes his first impressions. Even while the interview participants are shaking hands, making initial eye contact and chatting about the weather, the interviewee is saying something about himself to the perspective employer.

Stage two usually covers the interviewee's qualifications. Topics of conversation probably will include grades, choice of school and major, special interests and achievements, previous work experience, activities and interests outside of school.

During stage three, the interviewer probably will ask about career goals. The interviewer will be trying to find out what the interviewee's motivations, long-term goals and expectations are.

Near the end of the interview, in stage four, the conversation probably will turn the company. The interviewer will ask to know what prompted the interviewee to seek a position with that firm, what he or she is looking for in the job, what he knows about the company or its product, whether he is willing to travel and other related questions.

At the conclusion of the interview, the participants will discuss the next step, whether it be filling out formal applications, sending transcripts, interviewing again or waiting for results; further steps the company

will take and when the interviewee will be notified of interview results.

Here are some questions often asked during interviews:

- What do you see yourself doing five years from now?
- What do you want to do in life?
- How would you describe yourself?
- What motivates you to do your best?
- How has your education prepared you for your career?
- Can you take instructions or criticism without feeling upset?
- What kind of supervisor do you prefer?
- Describe your most rewarding college experience.
- If you were hiring someone for this position, what qualifications would you look for?
- Why did you select your college or university?
- What have you learned from your mistakes?
- How do you spend your spare time? What are your hobbies?
- Tell me a story.
- How would you describe the ideal job for you after graduation?
- What types of books have you read?
- What types of people seem to "rub you the wrong way?"
- What are your greatest strengths, weaknesses?
- What kinds of problems do you like to solve?

## Interviews contain common stages

## Interest grows in banks, not on trees

By Kent Endacott  
Staff Reporter

Recent college graduates starting their careers and earning a substantial income for the first time are often financially unsophisticated and need advice in managing their money, financial experts say.

Dave Lebsack, vice president of the National Bank of Commerce in Lincoln, said establishing a checking account at a bank is the first step a college graduate should make.

"A checking account is a must," Lebsack said. "There are a variety of checking accounts, from straight to interest earning. If you're fresh out of school, it's probably wise to get a straight checking account."

Lebsack said graduates probably will need to secure consumer loans before long, and that will be easier if they've kept their accounts in good shape.

"The majority of all recent college graduates are going to need to borrow money to make a purchase," he said. "The key thing is establishing a relationship with one institution. The longer you've been a customer the easier it is to get a loan."

Lebsack also urges college graduates to open savings accounts as soon as cash flow will allow.

"They need to try and save some money," he said. "I know when I was in that position, it seems like there's more money going out than comes in. But you need to get in the habit of saving money, even if it's just \$5 or \$10 a month."

Graduates may also want to consider investing their money or buying insurance.

Paul Bruckner, an agent with Guarantee Mutual Life Co., said life insurance is the best buy for college graduates while they're young. Insurance premiums are calculated with a formula that takes into account age, medical history and whether or not the customer is a smoker.

Three basic life insurance options are available from the industry:

- Under term life insurance, the customer pays an annual premium, which becomes more expensive with time. The customer is allowed to choose the amount of coverage.
- Under whole life insurance, a young person pays an inflated premium, which remains constant throughout his life-time. It pays a return on money invested.
- Under the universal plan, the customer pays a variable premium and has some control over how his money is invested. It is a relatively new concept in the insurance industry.

"There are a lot of agents who sell life insurance as an investment," Bruckner said. "I don't see it that way. I think the main concern and the reason it was created over 200 years ago is protection. The important thing is that you probably will need it and doing it while you're young makes sense."

Bruckner said that college graduates should remember to keep agents from talking them into buying more coverage than they need.

"It's all arbitrary," he said. "One thing I stress, and I think it's the most important thing, is that you feel comfortable with a premium. If you can't afford dinner, then it's not going to do you any good."

Tom Haley, a broker with A.G. Edwards & Sons, said college graduates should have their debts taken care of and have at least \$1,000 in savings before they begin investing in stocks and bonds, Haley said mutual funds and money market accounts are good first investments.

"With a limited income, just getting out of school you don't want to have a lot of just one issue," he said. "One approach is putting \$50 a month into mutual funds or money markets until you get to the point where he has \$3,000 or \$4,000 that he doesn't need for anything else, like a car."

"I wouldn't recommend putting less than \$1,500 into any one deal. The brokerage charges get to be so much that it doesn't pay to do that."

Most young people just getting into the stock market are better off paying a broker to help them make their decisions, Haley said.

"Most people don't have the time to make a study of the stock market," he said. "That's why they rely on us. It's a full-time job. You can make money on any stock. It's the timing that matters."

Still, he cautioned, "brokers aren't perfect. If they were, they wouldn't need the customer."

Haley said that today's financial climate makes it a good time to invest in the stock market.

"The best time to buy stocks is in periods of relatively little or no inflation. Like now. And low interest rates, like now."

However, he said, investors should stay away from long-term bonds. Bond prices move in the opposite direction of interest rates.

"Interest rates have nowhere to go but up," he said.

