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a newsletter for Alliant Credit Union young adult members

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How to ace four of the toughest job interview questions

Your mission during a job interview is to outshine the other candidates and land the job. (Also to determine if the job is something you really want.) Sometimes the experience can feel like an obstacle course – with job interviewers asking tough questions that can trip you up. Fortunately, you can anticipate and prepare for some of the toughest and most common ones.



Before we begin, here are a few pointers.

- Interviewers are usually more interested in how you address a question rather than the words you actually say
- Stay positive. Avoid saying anything negative about your last job and the people you worked with
- Deep down, there are only three answers that need to come through with what you say, according to interview expert Scot Herrick: “that you can do the job, that you are motivated to do the job and you will fit in well with the manager and the team”

Now for the questions:

1. Why should I hire you? Do your homework before the interview to find out the job requirements. Then, throughout the interview listen carefully and, if needed, ask specifically for what attributes they are looking for. Use this information to sell yourself as the best person to meet their needs.

2. What is your greatest weakness? Don't take this question lightly or offer a phony-sounding response, such as “sometimes I work too hard for my own good.” If possible, bring up something that you're trying to improve about yourself. One example, from Monster.com career expert Charles Purdy: “I'm always working on becoming a more effective presenter. I found that joining Toastmasters was very helpful.”

3. What are your salary requirements? If you already know what the job pays (for instance, a set

hourly rate), say you're OK with the pay. Otherwise, the goal is to set yourself up to earn the most they will offer. It's a negotiation game. “If possible, find out the other person's hand,” says Jonathan Mazzocchi, a staffing firm manager. If need be, simply state your desired salary range. “The bottom line,” says Mazzocchi, “is that you want to get to the offer stage. Once you know they want you, you will have much more leverage.”

4. Where do you see yourself in five years? It's OK to be vague with this question and not answer with a specific job title. Say something, such as “I look forward to being continually challenged with the job at hand and to grow my skill set so I can take on additional responsibilities here.”

Sources: usnews.com, CBS MoneyWatch.com, cuberules.com and *The Washington Post*

DIVIDEND

July Savings Dividend

DECLARED JUNE 23, 2011

The **July 2011 Savings and IRA dividend**, declared 06/23/11, provides a Compounded Annual Percentage Yield of

1.15%^{APY}

Dividends are paid on the last day of the month to accountholders who have maintained an average daily balance of \$100 or more. Savings dividend is subject to change monthly.

July Checking Dividend

DECLARED JUNE 23, 2011

The **July 2011 High Rate Checking dividend**, declared 06/23/11, provides a Compounded Annual Percentage Yield of

1.10%^{APY}

Checking dividends are paid on the last day of each month to accountholders who meet the requirements of the account. Checking dividend is subject to change monthly.

Snapshot of how recent grads are doing

How optimistic are recent grads about their job prospects and how prepared are they to succeed? Here are findings from a recent survey by Adecco, a job placement company:

- 57% of grads from the class of 2010 are now working full-time. (It took them an average of six months after graduation to find a job. It took the class of 2008 more than nine months)
 - 43% work at a job that does not require a four-year degree
 - 70% wish they had done more during college to prepare for the job market
- If you're still in college, take their advice: network more, start the job search earlier and apply to more jobs before graduation

Source: bnet.com



Some serious blunders to avoid during your job interviews

Competition for jobs among recent college grads is fierce and you'd expect candidates to put their best foot forward. Yet, some, through ignorance or sheer folly, botch their opportunities by shooting themselves in the foot.

Here are a few examples:

- One guy wore a hat to the interview that said, "Take this job and shove it"
- One job-seeker ate all the sweets from a fairly full candy dish while answering questions
- Another refused to answer even the simplest questions without referring to a huge binder of notes he brought along



What are the most common, annoying blunders? Here's what hiring managers said in a recent CareerBuilder survey:

- 71% said answering a cell phone or texting during the meeting
- 69% said dressing inappropriately
- 69% said the applicant yawned, slouched or otherwise looked bored
- 66% said the applicant acted arrogantly
- 63% disliked the applicant for talking negatively about a current or previous employer
- 59% said chewing gum



Here are some other frequent mistakes job candidates make:

- Arriving late or too early
- Wearing sunglasses, a Bluetooth earpiece or a ton of perfume or cologne
- Asking too many questions or none at all
- Failing to research the employer beforehand
- Forgetting to bring a copy of your resume or forgetting what you wrote on your resume
- Sounding too rehearsed
- Being too jokey and familiar
- Lying about your skills and experience
- Failing to show enthusiasm and to ask for the job



Sources: *The Washington Post*, *U.S. News & World Report* and *CBS MoneyWatch.com*

10 of the wackiest job interview questions

Aside from the typical "tell me about yourself" interview questions that job candidates can expect to handle, there is another breed of questions: oddball ones. These questions may be addressed to you to break the ice, interject some humor or to give you a chance to show how well you think on your feet.

This list of questions (and where they were asked) was gathered by Glassdoor, a job-posting website.

1. If you were shrunk to the size of a pencil and put in a blender, how would you get out? (*Goldman Sachs*).
2. If you had 5,623 participants in a tournament, how many games would need to be played to determine the winner? (*Amazon*).
3. If you could be any superhero, who would it be? (*AT&T*).
4. Why do you think only a small proportion of the population makes over \$150,000? (*New York Life*).
5. How do you weigh an elephant without using a weighing machine? (*IBM*).
6. On a scale of one to 10, how would you rate yourself in terms of being weird? (*Capital One*).
7. A train leaves San Antonio for Houston at 60 mph. Another train leaves Houston for San Antonio at 80 mph. Houston and San Antonio are 300 miles apart. If a bird leaves San Antonio at 100 mph, and turns around and flies back once it reaches the Houston train, and continues to fly between the two, how far will it have flown when they collide. (*USAA*).
8. Explain to me what has happened in this country during the last 10 years?" (*Boston Consulting*).
9. How many basketballs can fit into this room? (*Google*).
10. What is the philosophy of martial arts? (*Aflac*).

A spokesperson from Aflac said a good answer to the martial arts question would be to quote the character Caine from the 1970s Kung Fu TV show: "I seek not to know the answers, but to understand the questions."

In general, how should you handle such oddball questions? Here are three ways, suggested by writer Kimberly Weisul:

1. Don't take the questions seriously. Give a light response and use the question as a way to engage the interviewer into a conversation.
2. Address the concern underlying the question, such as showing your research, math or reasoning abilities. Add that you would likely ask for help from someone with superior expertise on the matter.
3. Skip over the question and reframe the discussion to show how you would be a good fit for the company. Meanwhile, ask yourself if you want to work for a company that may enjoy challenging you.



Sources: *bnet.com*, *suntimes.com* and *finance.yahoo.com*

office closings

Alliant will be closed in observance of the following holiday:

Labor Day

–Monday, September 5, 2011

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