BEAR'S 2019-20 NETWORKING GUIDE FOR WKU FINANCE STUDENTS SEEKING INTERNSHIPS AND JOBS

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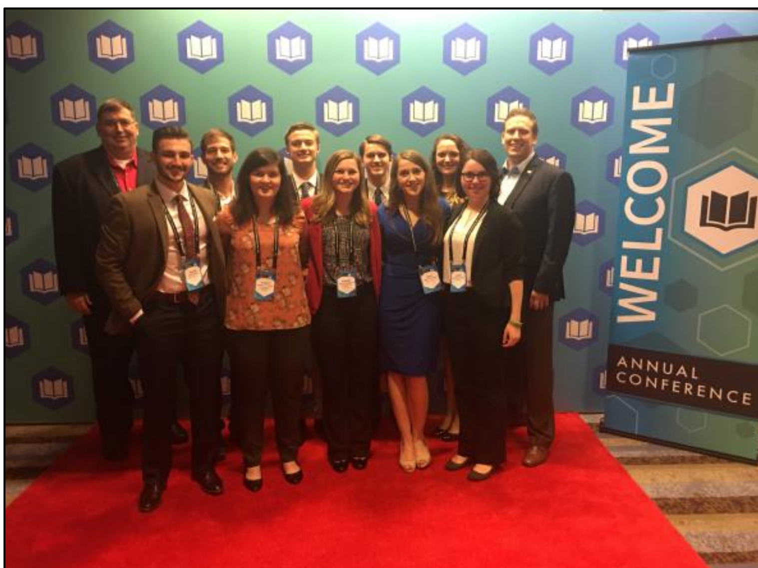
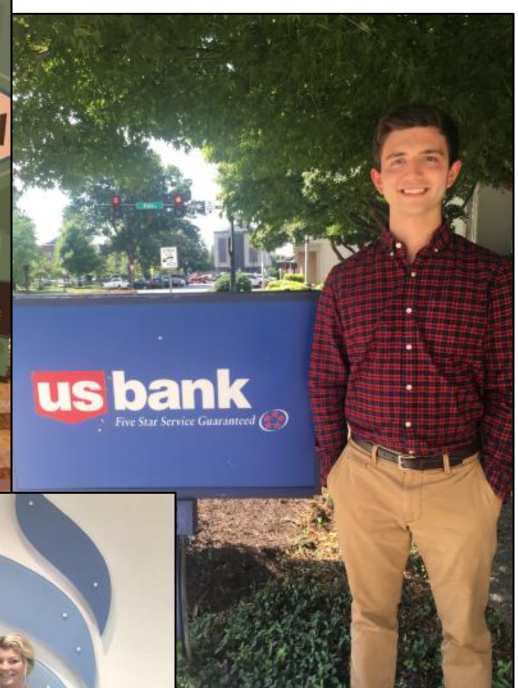
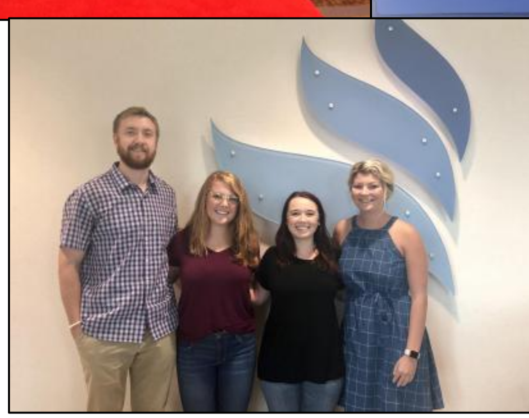






NETWORKING IS MERELY CONNECTING WITH OTHERS, WITH A GOAL IN MIND.

"NETWORKING" … the very term drives terror into the heart of many college students and recent graduates. So, let's change the word. It's all about **CONNECTING**.

And, as you will learn in this guide, *everyone* can successfully undertake *connecting with others* – both those you already know, and new individuals you will meet (by way of introduction from others, or by meeting at events). Follow the steps in this guide, and you will connect with others in meaningful ways that can lead to internships and permanent jobs.

NETWORKING is all about CONNECTING.

YOU DO THIS BY LEARNING ABOUT OTHER PEOPLE.

YOU DO THIS WITH IN-PERSON COMMUNICATION.

WHY UNDERTAKE "CONNECTING"? TO PROPEL YOUR CAREER FORWARD.

About two-thirds or more of the internships and jobs students land are obtained not from submitting résumés in reaction to community job board postings, or connecting with hiring managers through social media. The vast majority of jobs are a result of assistance from *people you know.*

The fact of the matter is this … there are a large number of internships and jobs out there that are not advertised or promoted. The persons who obtain these positions gain them from their *connections* to other people.

And, even for advertised positions, hiring managers are much more likely to interview and hire those who are referred to then via a connection.

Whether the word used in "networking" or "connecting" – you likely still have some apprehension. But, if the you follow the recommendations set forth in this guide, you can be absolutely great at using your current connections, and gaining new connections. And, you will increase your chance at securing an internship or job offer (or multiple offers) ten-fold.

It does not stop there. Your career advancement, or moving to a new firm someday, will be greatly assisted by those you know. CONNECTING … it is that important!

Following are **SEVEN** steps you can undertake … to facilitate **CONNECTIONS** with others.

STEP #1. YOU ALREADY POSSESS A GREAT MANY CONNECTIONS. *MAKE YOUR "CONNECTIONS LIST."*

And the majority of those you know can assist you in connecting with others.

Perhaps not directly to the company, firm, or to the persons in a position to hire you. But, by connecting you to others, who in turn can provide you with introductions to those who influence or undertake hiring decisions.

In fact, your current connections can introduce you to new connections ("Level 2" as sometimes referred to in social media spheres), who then in turn introduce you to other new connections ("Level 3"). In fact, most jobs are obtained via Level 3 (and even Level 4) connections!

Let's suppose you desire to land an internship or job as a financial analyst at a corporation, or as a commercial lending officer at a bank, or as an investment analyst at a private equity firm, or as a personal financial advisor. Perhaps two or three different types of positions appeal to you.

First, take an inventory of your "connections." Since you will be adding notes about each connection, and potentially sorting the list (by strength of connection, or geographically, or by industry or job title or relationship to you), using MS Excel might be considered as you formulate your list. These could include:

- Family members;
- Friends of the family;
- Your own friends;
- Fraternity and/or sorority members you know;
- Former and current employers, and former and current co-workers;
- Those who you know from your involvement in any other organization or activity – religious organizations, student organizations, community service projects, etc.;
- Your professors;
- Guest speakers you have heard speak at the Financial Management Association or Financial Planning Association student chapters;
- Individuals you have met during field trips, or at industry symposia or conferences; and
- Any other person you know, who – even with a reminder from you of how you met – you

Now, suppose you desire to become a personal financial advisor. You desire to an introduction to personal financial advisors, so that you may interview them. (This "reverse interview" technique is explored in the pages following.) How do you gain such an introduction? Ask your current connections. They likely know a personal financial advisor.

Even if they don't, your current connection probably knows someone who does work with, or knows, a personal financial advisor. Perhaps a relative or friend of their own, or their banker, lawyer, or CPA – who you can then interview to seek out their perspectives on how financial planning adds value to clients, and who give you an introduction to one or more personal financial advisors located in a community.

STEP #2: LEARN MORE ABOUT THE CAREER PATH YOU ARE INTERESTED IN.

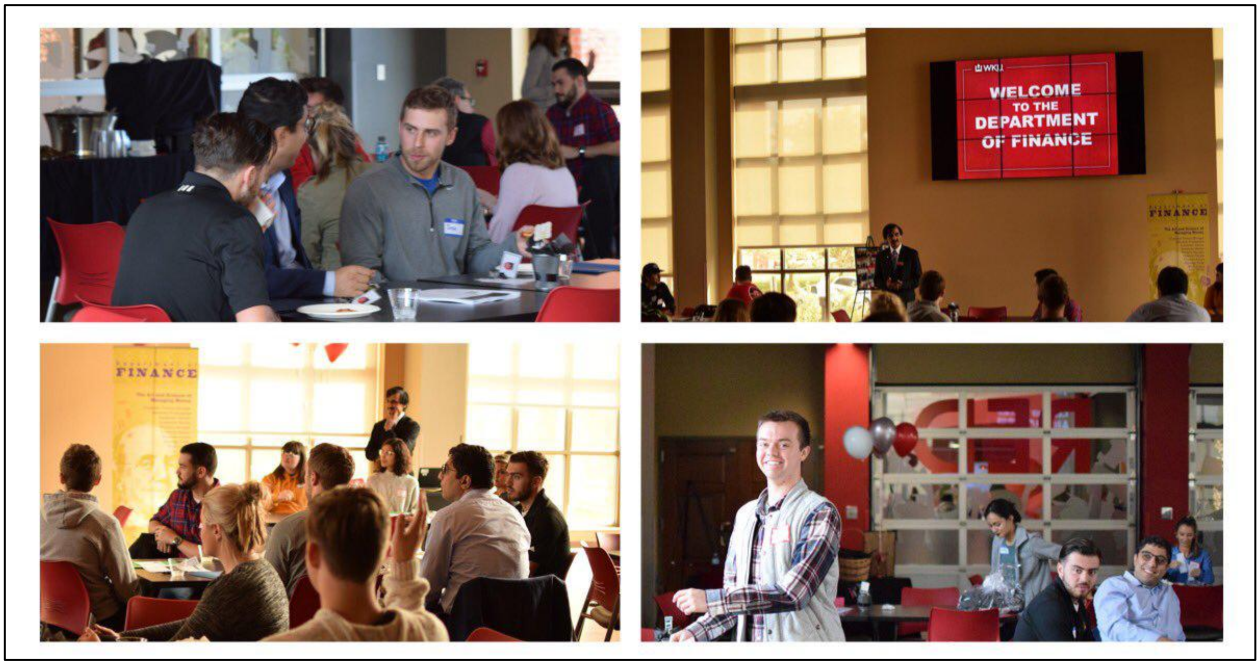
You already know something about your desired career path, just by virtue of choosing Finance/Financial Planning as a major (or minor, or certificate). But, you can always learn more. How?

- ***Attend the Financial Management Association Student Chapter, and/or Financial Planning Association Student Chapter, meetings.*** These meetings not only connect you to other students (who are "connections" for you, themselves), but also bring to campus guest speakers – who provide insight into their own career paths and "day in the life" of the job position you may be seeking.
  - Dates and times of these meetings are announced through the Finance Department "Currently Enrolled Student" Listserv. To receive these communications, ________
  - Dates and times of these meetings are also announced on the Finance Department's social media. Connect with Finance Alumni & Students via these social media platforms:
    - https://www.linkedin.com/groups/8457430
    - https://www.facebook.com/wkufinance/
    - www.twitter.com/wkufinance
    - www.instagram.com/wkufinance
  - Dates and times of these meetings can also be found via postings in the Finance Department display case on the 3rd floor, and in classroom postings.

  - For more information about how to join the FMA Student Chapter, please contact Dr. Jean Snavely, via email: Jean.Snavely@wku.edu.

  - For more information about, and how to join, the FPA Student Chapter, please contact Professor Andrew Head, via email: Andrew.Head@wku.edu. Or stop by the Center for Financial Success, in the Finance faculty wing, on the 3rd Floor, and chat with any of the students working there about the FPA Chapter.

- ***Attend the Finance Department Social.*** Held each Fall semester, the Social provides you with the opportunity to meet the professors in the Department of Finance, as well as other students in the major, minor and certificate programs. Often a few alumni and/or local employers are in attendance, as well. Look for the announcement of the date/time/location of the Fall Social, and mark your calendar and attend.



- ***Meet with your professors for career guidance.*** Nearly all of the professors in the Department of Finance possess real-world experience in their field, and several continue to undertake consulting engagements (i.e., work within the field). One or more of your professors will be able to provide you with insight into your chosen career path.
- ***Sign up for a field trip.*** The Department of Finance conducts field trips to visit companies and firms, and to attend symposia and conferences, each academic year. Some field trips are by "invitation only" (i.e., students are selected by the faculty to attend), but others are on a first-to-sign-up basis. During these field trips you will meet with, and learn from, those in your desired career field. Most students inform us that these field trips are among their top experiences in college. And some students report that the connections made during these field trips led to securing internships or jobs.

STEP #3: MEET WITH THE PROFESSIONALS – FOR REVIEWS OF YOUR RÉSUMÉ AND COVER LETTER, FOR MOCK INTERVIEWS, AND FOR GUIDANANCE ON CAREERS AND INTERNSHIPS

Consult with Adrianne Browning, MAE, for career guidance and to review your résumé and cover letter, and to undertake a "mock interview." The Gordon Ford College of Business is so very pleased to have Ms. Browning assist our students. To schedule an appointment with her, sign up for free at Handshake: https://www.wku.edu/business/internships/handshake.php, and then click on (at top right) "Career Center"/"My School", then at the right "Schedule an Appointment." Here are some recent summaries of students' experiences with Ms. Browning:

- "I chose to meet with Adrianne Browning to perfect my résumé. I was applying for the Assistant National Bank Examiner position with the Office of the Comptroller of the Currency. It was the first time that I had been putting together a federal résumé, and those are quite a bit longer and more detailed than a normal résumé. Adrianne was amazing and helped me so much. She gave me pointers on what to add or take off the résumé, what to include in the cover letter, how to word things, as well as helping me with what to bring up during the interview. I owe a lot of thanks to her, because I did end up receiving an offer and accepting the job from them. I would not have felt comfortable about my résumé without her help. I recommend this activity to anyone who has questions regarding their résumés, or someone who just wants a final look through with a different pair of eyes. Adrianne is extremely helpful and a very sweet and caring lady."
- "I chose to have my résumé reviewed by my family members and Adrianne Browning. I let a few of my family members look over my résumé before I met with Miss Browning. They claimed it looked alright, but to be honest, some of them aren't exactly experts when it comes to knowing what should be it. Adrianne Browning was a huge help! She pointed out things that I would've never thought of on my own. After she gave me some good suggestions, I decided to make some revisions. I showed my family members my r résumé post-revision and they unanimously agreed that my résumé was a lot better after meeting with her. I encourage everyone to go see her at some point while you're at WKU because she's great!"
- "The first time I met with her she helped me reformat and rephrase my résumé. After she worked it on it looked more professional and more organized. I have also met with Mrs. Browning for the mock interview. She recorded my responses and gave me great feedback. Doing the mock interview gave me a lot more confidence for real interviews. I give a lot of credit to Mrs. Browning for the job offer I just received this week."

For guidance on internships, consult with Monica Duvall. While internships in most areas of finance are still somewhat hard to come by, they also often provide the most meaningful experience you can obtain during your college years, in terms of confirming your desire career path and/or forming connections for future employment. Nationally, 57% of internships lead to permanent job offers. Nearly all internships in finance are "paid" – i.e., you receive wages. While you can undertake a finance/financial planning internship "for credit" (by making arrangements prior to doing the internship with a faculty member and Ms. Duvall), most students don't currently apply for academic credit. The Gordon Ford College of Business is very fortunate to have Ms. Monica Duvall as our internship coordinator. For more about internships, and to learn contact information for Ms. Duvall, please visit: https://www.wku.edu/business/internships/. Here's just a couple of the many positive comments we've received from students about Ms. Duvall:

- "I scheduled an appointment with Ms. Monica Duvall to talk about potential internship opportunities. She gave me many opportunities of where to pursue internships on Handshake, LinkedIn, and other companies that were hiring interns for the summer. She connected me with a couple of financial firms that I knew a mutual person there so I could easily talk to them about that. Overall, I think it is a great idea to schedule a meeting with her because she is full of information and knowledge about finding the right internship for what you are majoring in. She has also helped me out by telling me about classes and the finance credit for working an internship over the summer."
- "I decided to sit down for a week and apply to a lot of internships in Nashville. Before applying for all these internships, I set up a meeting with Monica Duvall to go over what I need to do for applying. She was very helpful on providing me tips and advice when applying for these internships. She was also able to review my résumé to make sure that it was set up the right way. On Saturday I actually got an email from Sherwin-Williams, one of the internships that I applied for, letting me know that I met their requirements and was able to set up a day for an interview. Overall this was one of the most successful activities I have undertaken."

STEP #4: UNDERSTAND THE THREE MAIN OBJECTIVES OF CONNECTING, WHEN YOU ARE SEEKING AN INTERNSHIP OR JOB

Always know what your goals are, whenever seeking a connection with another. While your ultimate goal is to secure an internship or job, your goals *during the time you connect with others* are more finite.

And, know this … your goals are <u>not</u> to hand your *résumé, nor your business card, nor ask for a job.*

Your goals during connection time, whether such a new (or current) connection occurs during a symposium break time, conference reception, or during an in-person "reverse interview" (discussed in a later section), include:

1. **Obtain new information about your future career.**

   To do this, you must ask questions, listen, and – when possible – take notes.

   When you meet a potential connection, you should be armed with a list of questions. At a conference reception, you should have 5-6 questions memorized. For an in-person reverse interview, 8-10 questions are proper.

   Questions might be:

   > What is your position with the firm/bank/corporation? Did you start in that position? What positions did you have before your current one?
   >
   > What do you like most about being a (position)?
   >
   > Where do you think the future lies, for (job title or position)? For the industry/profession?
   >
   > What recent changes have you seen in (industry or position)?
   >
   > If you were still in college, what would you do differently to prepare yourself for your position today?

   If you are interviewing a person, that is scheduled in advance, you should also ask specific questions about that person and that person's employer. To do this, you research the person and firm. For example, you might view the person's LinkedIn profile, and do a Google search about her/him. For the firm, in addition to a Google search and a comprehensive review of the firm's web site, you might pull financial reports about the company (if the company is publicly traded). You might also ask your professors, and fellow students who may have interned with the firm, about both the company and the person you meet. From this knowledge, you will acquire a list of 3-5 questions that are specific to the person and firm.

With these and similar questions, you will gain insights into your industry or profession. These insights can be conveyed in subsequent job interviews. Hiring managers like candidates who stay abreast of changes that may be underway.

2. **Acquire new connections to your "Connections" listing.**

   When you meet someone at a conference, your goal is not to hand them your business card. Rather, it is to obtain theirs. At the end of your brief meeting, you ask for the person's card. If, then, the person asks for your card, only then do you hand your card out.

   Whether at a conference or during an in-person interview, a great question to ask is: "Are there other individuals whom you might suggest I meet, in order to gain further insights about careers and (this industry)?" Obtain the name of the individual, and his/her firm (you can look up contact information from there, usually). Then ask, "Would it be permitted if I could reach out to them, and tell them you referred me?"

3. **Gain an advocate – who will connect you to others.**

   With every new connection you make, the more likely your name will be circulated among those in your desired community of professionals. Through active networking (either by attending conferences and events, as discussed in Step #5, or via in-person reverse interviews, as discussed in Step #6, or both), you substantially increase your chances of obtaining an interview for an internship or a permanent position.

   Your third objective in networking is simply this – increase your potential opportunities substantially by acquiring a personal advocate for you – i.e., someone who is willing to undertake positive action on your behalf. For some of your connections, this may simply be contacting you when your connection hears of an internship or job opportunity. For others, your connections might actively forward your résumé to someone they know is hiring, might stay abreast of internal openings within her/his own firm, or may contact you later with additional ideas for new connections (and even introduce you to someone else).

   You may also gain, via your connection, a "mentor," who you can reach out to for your questions as you go through the hiring process, and early in your career. For someone who has assumed the role to advocate on your behalf, asking that person to serve as a "mentor" to you – i.e., someone you can pose questions to about what is proper, or how to handle a situation, or steps you can take to further yourself – is a significant embellishment of the "advocate" role.

STEP #5-A: ATTEND A SYMPOSIUM, MEETING, OR CONFERENCE – AND CONNECT.

There are two main methods to Ïmake contacts within your industry or profession: First, you can attend an industry-specific meeting, conference or other event. Second, you can reach out to schedule in-person "reverse interviews" (discussed in Step #5-B).

The Gordon Ford College of Business and its Western Kentucky University Department of Finance seeks opportunities for its students to network, by conference attendance several times each year. Some of these conference attendance opportunities are open to all (often on a "first-to-sign-up" basis). When more limited opportunities exist, your Department of Finance professors will select the students to invite.

For 2019-20, conferences and events you might attend include:

- **The Department of Finance Social** – held mid-day, typically on a Wednesday in September, at the "Garage" in Downing Student Union. You will have the opportunity to meet the Department of Finance professors, and receive information about upcoming events.
- **The 2nd Annual WKU Personal Financial Planning Symposium** – Friday, Sept. 20th, and open to all Department of Finance students. The registration fee to attend this all-day Symposium is $35 (scholarships are available, however, for a large number of students – contact Dr. Rhoades via ron.rhoades@wku.edu to inquire about the scholarship to pay this registration fee). To learn more, visit https://www.wku.edu/cpd/finance/.
- **Field trips to visit firms, banks, and companies**. In addition to the "Career Trek" undertaken by the Gordon Ford College of Business each Spring, additional field trips to visit firms, banks, and companies are scheduled by your Department of Finance Faculty each year. Look for emails and social media postings that announce these opportunities.
- **Invitation-only conferences and events.** Getting to know your professors, and expressing your interest about upcoming trips to conferences, symposia, and meetings, can often lead to an invitation to join a professor and group of students as they attend an industry conference. This coming academic year, invitations will occur to students to attend conferences and meetings in Nashville, Louisville, Atlanta, St. Louis, and other destinations.
- **Your local Chamber of Commerce meetings.** This is an often-overlooked opportunity. Nearly every county has a Chamber of Commerce, and most of these have monthly networking events. These events are attended by bankers, financial advisers, corporate business owners and executives, small business owners, and many more.
    - For example, suppose that you decide you would like to live in Nashville. Your Google search reveals that this Nashville Chamber hosts "Chamber East" and "Chamber West" "Networking Coffees." You then call or email the Chamber, inquiring if you – as a student – may attend, and what the cost might be.

Tips for Networking at a Conference or Other Event.

If you are attending a conference or symposium, don't just hang out with other students. Instead, seek to sit near those who don't know.

<u>*Start Up Conversations, and Ask Questions*</u>. Prior to each session, just sit down near someone and introduce yourself, such as by saying:

"Hi, I'm ________________, a student at Western Kentucky University."

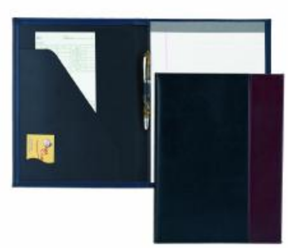
The other person will answer, typically (at a minimum) with his or her name. Often both of you will have on nametags. At this point, you should inquire about his/her firm, and delve into the list of questions you have memorized. (See Step #4.)

<u>*Identify and Connect with Attendees in Advance.*</u> Are there particular persons you desire to meet? Ascertain if a "List of Attendees" for the event or conference is available (from the conference organizer, and sometimes available on the conference web site – at least to those who have registered). If so, "Google" them. Check them out on LinkedIn. Review their firm's web site.

Then, email a person in whom you are interested in meeting, stating: "I'm a student in the ____________ degree program at Western Kentucky University. I was reading about (something they wrote, or said, or "about your firm" – try to make it something specific/unique/laudable about the firm you discerned from researching it). I was hoping to be able to chat with you for a few minutes at the conference, to gain any insights you may have for a person, such as me, just starting a career as a __________. Would it be possible to meet with you, briefly, at some time during the conference?"

<u>*Follow the 70/30 Rule*</u>. The best conversations are interactive – both the person you are conversing with, and you, ask questions and follow-up questions. But, even better in most instances are conversations that follow the "70/30" rule – you get the other person to speak 70% of the time, and you only speak about 30% of the time. Those who are primed with questions, and who speak about themselves (or their firm, bank, or company) will leave the conversation with positive feelings. If you are the one doing most of the talking, the other person is far less likely to have great feelings about the conversation, or to consider becoming an advocate on your behalf.

<u>*Have a Portfolio Binder with You.*</u> Don't forget to take notes. To do this, when attending any conference, symposium, Chamber of Commerce meeting, or other event in which networking exists, you should possess a pad portfolio. The more professional this looks, the better. Your portfolio should be letter-size, contain a place for business cards, have a pen holder, and possess a pocket for handouts you receive (or your own résumé). A faux leather portfolio, in black, is best. You can find these at office supply stores, the WKU bookstore, and at Amazon.



Acquire Business Cards from Others. Toward the end of any conversation, ask for the person's business card. When you receive it, handle it gently – i.e., with reverence. Look at it closely for a couple of seconds, before putting the card in your pocket or purse or folder.

When you have a break, make notes on the back of the card (or on a pad of paper), about what you learned about the person, and what you "next steps" might be. A next step for every new contact is a thank-you card (covered in Step #6) – and having the person's business address facilitates your mailing of same.

Learn and Observe. As you connect with those already in the "real world," observe each person's skills and abilities, as related to their job or occupation. Also, observe how they act in a professional setting. Write down notes of "what to do" and "what not to do."

Eat and Drink at Receptions? Yes, it's acceptable, but don't eat or drink too much. Receptions at conferences often contain food. Alcoholic drinks are also available, and if you are 21 or over you can have one drink (not more) at a reception.

> Conference receptions are not fraternity parties. Nor is the "hospitality suite" (which usually opens up about 8 p.m., and remains open to 11 p.m. or so) at conferences a "party" – it is simply another way to network (not party).

But other times are not appropriate for eating/drinking alcohol. A common practice among some recruiters is to host a reception during the evening after interviewing students all day long. Or, when interviews are done at a firm, taking the student out to a reception followed by a dinner. If student eats or drinks too much, it's a negative. I landed a job at a top law firm, in part because I ordered Ginger Ale instead of drinking alcohol.

Realize – Not Everyone You Meet Will Be Receptive. Even experienced practitioners, can be shy. Some may be preoccupied. Don't get discouraged if your first or second attempt to connect with another does not work out. Just move on!

Correctly Break into Conversations. Some people inappropriately break into conversations. You've probably heard of this, too—there's "open" and "closed" networking conversations.

Typically, if two people are facing each other having a conversation, that would be a "closed" conversation and very, perhaps rude, to try to break into a conversation where two people are face-to-face talking. If the two are at an angle to each other – i.e., not facing each other directly, that is an indication that they might be open to having another conversation partner. If, however, they are facing each other head-on, that's an indication that their conversation is private.

If there's a group of people, you need to ascertain if you can break into their circle and join them. All you have to do is you just sort of linger on the edge of the circle for a little bit, and often they will invite you in by "opening the circle." If, after 10 seconds or so, they don't, just move on!

Practice. Where? At WKU!

- At FMA or FPA Student Chapter meetings, or any other student organization event, practice approaching others, or groups. Learn about your peers, by asking them questions.
- Prior to the start of a class, start up a conversation with someone in the hall, or someone sitting next to you.
- When eating, ask someone (or a group of people) if you can join them.
- Don't forget to practice at the Department of Finance Social, held in mid-September.

You will get better at connecting with others by *just attempting it* – over and over again. Each time you will learn how to get better. You will make mistakes – that's o.k. Just learn from them and try not to repeat them. And observe others as they undertake connecting with others.

WKU DEPARTMENT OF FINANCE FIELD TRIP QUALIFICATON AND CONDUCT GUIDELINES

1. To qualify to go on a field trip, you must meet the following requirements:
    a. Be enrolled full-time at WKU.
    b. Not be a first-semester freshman. (However, you may attend the WKU Personal Financial Planning Symposium at the Knicely Center.)
    c. Have obtained 15 earned hours.
    d. Possess a cumulative GPA of 2.5 or higher.
    e. Pay within the time stated any fee that might be charged for the field trip.
    f. Complete, sign and return within the time stated the "Waiver/Release – Medical Contact Information" form.
    g. Some field trips are by invitation only - *i.e.*, students are selected for participation by the Finance Department faculty. Other field trips are "first-to-register"; others are "students selected from list of those interested."
    h. Students must seek permission from their professors to miss classes on the dates of any field trips, before signing up for the field trips.
2. You are expected to comply with the WKU conduct standards while on any field trip, or attending any conference or other event where the trip is sponsored in part by WKU's Department of Finance or the Gordon Ford College of Business.
    a. You should dress professionally.
    b. Even if you are old enough to drink during evening events, do not drink excessively.
    c. Please comport yourselves at all times as young professionals would.
    d. You must adhere to all specific instructions provided by any faculty member leading the trip.

STEP #5-B: THE "REVERSE INTERVIEW" A.K.A. "INFORMATIONAL INTERVIEW" – A VERY POWERFUL TECHNIQUE.

Step #5-B can be done after attending a conference or event and making a connection. Or it can be undertaken without undertaking Step #5-A (conference or event) beforehand.

A key technique to forming connections with others – as a college student – is seeking guidance from those who are already working in the field. In essence, instead of seeking to be interviewed, you seek to interview a practitioner. Hence, the name, "reverse interview" technique.

To do this, you first identify those who are in the field. Preferably, this is via a connection you already possess. As discussed early, you reach out to your own connections and ask that they introduce you to someone at a company, or in a particular field. Alternatively, you can contact someone "cold" – i.e., via an email to a person you don't know and without an introduction, who is in the career you desire. Alternatively, you might seek to connect via LinkedIn, and message the other person.

Most of the time (but not always) those who are already working will be pleased to spend 20 minutes with you, to answer your questions.

Your goals in these "reverse networking" meetings are those that are stated in Step #4, above. But other goals exist during in-person meetings, including:

- You exhibit excellent verbal communication skills.
- You come across as a positive person – with an upbeat tone and language. You are <u>never</u> critical of any other person, or any other thing (even "the traffic").
- You keep the meeting within the time you have set forth (20 minutes), as you are respectful of the other's time.
- You manage the meeting well, keeping a close tab on the topics you desire to discuss, and moving the conversation along to the next topic when appropriate.
- You are gracious for the other person's time, and the insights provided to you.

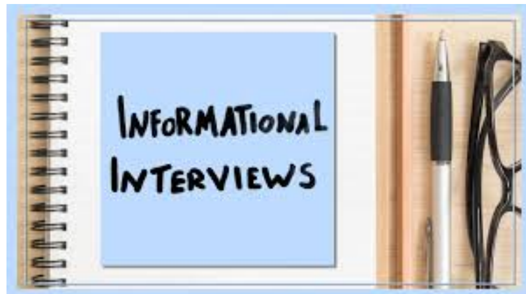
As you reach out to a contact, inform them who referred you to them (if that is the case). Ask them if they have 20 minutes they could spend with you, as you are seeking to gain further insights into your career path (which you identify). Offer to stop in at their office, or buy them coffee prior to the start of their work day at a nearby Starbucks (or other coffee shop you have identified in advance). Most of those you contact will reply affirmatively … individuals love to give advice!

When first doing these in-person meetings, schedule them with firms, banks or companies that are not at the very top of your list of persons you desire to connect with. You want to polish your skills with these in-person reverse interviews, by doing them a few times. Then, after you have gained greater confidence, you can move on to those individuals who are at the top of your list as potentially very helpful contacts.

Again, prior to the meeting, research the person and her/his firm. Write down your list of 8-10 questions. During the interview, listen closely, and take notes. Watch the clock, and keep the interview to the agreed-upon time. And be very gracious for the opportunity to meet with the person, and for the generous sharing of her/his time with you.

This "reverse interview" technique is *very powerful* – perhaps the most powerful tool for connecting that is available to college students. Far too few students take advantage of this technique. It is a major way to land an internship or permanent position – not directly (with the company you are visiting), but through the new connections you have formed.

For more tips about how to undertake "reverse interviews" or "informational interviews" – visit:



Dale Callahan, "Reverse Interview Questions: There Are Only Three" - http://www.dalecallahan.com/reverse-interview-questions/

Katharine Hansen Ph.D., "Informational Interviewing: A Powerful Networking and Career Tool for College Students" - https://www.livecareer.com/resources/interviews/prep/student-informational-interviewing

Or watch these YouTube videos:

Self-Made Millennial, "How to Have an Informational Interview – My SECRET to Networking and Job Seeking" - https://www.youtube.com/watch?v=bULSVSwkiTU (12:09)

"Informational interviewing with Steve Dalton" - https://www.youtube.com/watch?v=8FsUm5noXEM (7:55)

STEP #6: THE HANDWRITTEN THANK-YOU NOTE.

After attending a conference or other event, or undertaking a reverse interview, or otherwise meeting with a new or current connection, *always – always – always* write a hand-written thank-you card. And include your own business card with it (even if you have handed your card to the contact, previously).

When I first started writing about handwritten thank you notes twenty years ago, I had never received a business-related note. But, when I do receive one, I read it – completely.

And, since I often send handwritten thank-you notes – when so many others do not – I have formed much deeper relationships with my own connections (colleagues, clients, etc.) by sending them. Who gets notes? Here's my general rule of thumb -- if they don't live under my roof, they get a note! Even family members.

If you are new to handwritten notes, or just need a quick refresher to make them more effective, follow these nine tips:

1. Thank-you notes must be handwritten. I know it's tempting to use a computer-generated signature or order a card online, and there is definitely a place for this technology. However, you will get the biggest wow experience if you take the time to compose a personalized note every time in your own handwriting.

2. Write these in the spirit of gratitude, without desiring anything in return. When you are nice to other people, they are nice to you. Send notes to people just to thank them for something they have done, particularly something that might go unnoticed. Don't expect to get something out of it – you might, and I hope you do, but it is best to send them from the heart and in the spirit of thankfulness.

Here are some examples:

Sept. 21, 2019

Dear Mr. Calvert,

I just wanted to thank you for spending ten minutes of your valuable time during the WKU PFP Symposium to provide me with further insights into the financial planning and investment advisory profession. I particularly appreciated your advice to be "ever-curious." I hope that our paths will cross again soon, and I would be appreciative if I could seek out your advice in the future as I continue my college studies.

Yours truly, Jane

August 25, 2019

Dear John,

As I was sitting at the FPA Kentuckiana meeting yesterday, I was thinking about what great speakers were at the meeting. I know that you and others have worked hard to find entertaining and educational programs for the Chapter's members. It may sometimes feel like a thankless job, but I, for one, am grateful for your sacrifices.

Thank you, again. - Ron

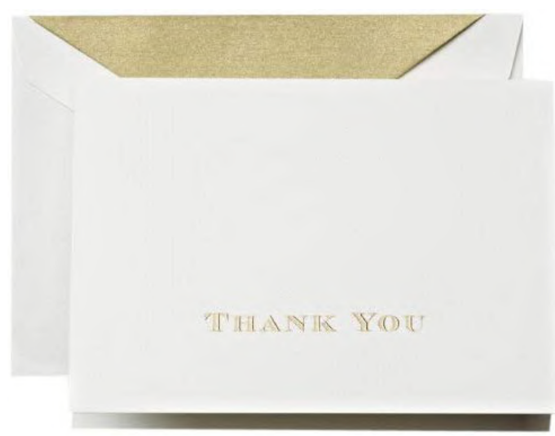
Every card should have a minimum of three lines, a salutation, and close. You can go up to five lines. More than that is a letter. A good format might be:

- Expressing gratitude for the person's thoughtfulness or kindness;
- Personalizing the kindness; and
- Referring to a future interaction.

You will notice what's not in the notes above. First, it contains no personal information about yourself. This isn't the right time to brag about yourself, or indicate when you are graduating.

3. Use high-quality card stock paper. Spend the money at Cranes to get some very nice note cards. I have tested many different responses to handwritten notes. One of the top differentiators is the quality of the paper and using cardstock -- heavy paper that is about the weight of a post card. For some reason, this makes a much stronger impression than nice stationery that is folded down the middle to fit into the envelope. The heavier the cardstock, the better.

Just today, I received a lovely handwritten note. The content was great, but it was written on regular paper stock. It was still a good experience -- at least a seven or eight -- but for a little more money, you can give your connections a "ten."



4. Use cards that are approximately 4x6, or close to wedding-invitation size. The key here is not to use something that fits into a standard No. 10 business envelope. You want your note to stand out from other business letters. Other than "thank you" embossed on the front, your thank-you card should be blank.

5. Hand-address your envelope. Don't type the address, but print carefully. On the reverse side of the envelope, in a single line at the top, write your return address.

6. Use a nice pen. Another mistake I have seen students make is to get nice paper and then write the note with a cheap ballpoint pen. Once again, it makes you look like you don't pay attention to details, and you don't provide the wow experience for your connections.

7. Enclose your student "business card." Here's some thoughts about making college student business cards:

- First things first: Your name and email address. Leave the cutiebaby93xx@email.com address in junior high school where it belongs and graduate to a professional-sounding email address in the following format: YourName@email.com. Whether or not to include a phone number is up to you.
- Having an up-to-date LinkedIn profile puts you on the map, especially when job-hunting. Including a link to your LinkedIn is equivalent to handing someone your resume — along with recommendations from past colleagues. If you have an active Twitter account that documents your interest and involvement in your desired industry, include it as well. This will show potential employers that you're dedicated and active.
- You can also add the name of the school you're attending/graduated from and what kind of degree you're working towards/have. You may think that adding this information makes you seem like an amateur, but in fact, it shows potential employers and new connections that you're serious about your future and have already hit the ground running.
- If you want to go the extra mile to show you're tech-savvy, generate a QR code online that links to your website.
    - If you don't have a portfolio or blog to link to, create a simple website using a platform like Wix.com, a free website builder.
    - Talk about who you are, what you studied in school, your experience, and why you're interested in a particular industry or profession.
    - Having your own web site empowers you to build your own brand, online.

8. Send your thank-you card the day of, or the day after, you meet a new contact, or have a meeting with an existing contact. If you have met 10 individuals at a conference, write all ten cards that day. (Hint: Purchase and take with you thank-you cards, and take your own business cards and stamps, when attending a multi-day conference. Write the card and send it by leaving it with the hotel reception desk, before you depart. It will impress your connection even more that you sent a card before you even arrived home!).

9. Set a goal to do one thank-you card every day. Refer back to your list of connections that you have made (Step #1). Even if you have not been in contact with a connection you possess for months, or even years, he or she deserves a card from you.

STEP #7: THE FOLLOW-UP MEETING(S) AND/OR COMMUNICATIONS.

Networking is not just about making a connection … it is about maintaining those connections. Select from your list of connections the prime candidates for following-up, and strengthening the connections. Have a "game plan" for each prime connection … schedule when your next reach-out to them will be, and how.

For example, if you met someone at an industry conference (Step #5-A), you might then follow-up to suggest an in-person 20-minute meeting so you can gain new insights (Step #5-B). Or, if it has been some time since you've communicated with a connection, you could suggest a meeting to "catch up" and to learn more about your contact's career / job / life.

How? In a follow-up email, reach out to seek another connection. (If you just sent a thank-you card to the connection, as discussed in Step #6, wait 3-4 days to ensure that the card has been received and read.)

You should mention a conversation from your prior meeting. To help remind the person who you are, mention a conversation or topic you discussed at the event. For example, you might say, "I enjoyed speaking with you after the keynote lecture at the XYZ Conference." A quick reference to your conversation will help jog a person's memory.

Offer to help. When following up with a new connection, it is always a good idea to offer help before asking for a favor. If there is any way you can help the contact, do so (perhaps you had offered to connect him with someone, or maybe she asked you to forward an article you were discussing, or maybe you can research a topic and suggest an article to your new connection. Perhaps you can offer to connect the person with someone else you know (e.g., another practitioner in the same field, or a professor), if your connection has expressed any interest in getting to know others. Or, you might suggest an upcoming conference or symposium that they might be interested in.

Ask to meet up. Suggest a time to meet up for coffee if you live in the same area, or to stop by their office (as set forth in Step #5-B). Alternatively, suggest that you meet up at a future industry event or community gathering. You might phrase it as a chance to continue a particular conversation you were having at the event. For example, you might write, "I would love to continue our discussion of the future of finance/financial planning. Perhaps we could meet next week and discuss further over coffee?"

If you have already recently held an in-person meeting, you will need to judge how frequently you should connect with your contacts. If your connection has become an "advocate" or mentor for you, more frequent follow-up meetings are appropriate. Otherwise, respect the time of your connections, and schedule follow-up meetings (if any) appropriately – such as during a break from college (early January, for example).

Have a great email signature. Your full name and nickname. Your major/minor/certificates, and expected graduation month/year. Your picture. Your email address. Your telephone number. Your social media addresses. Your web site address. And … something unique about you.

Alternatively, or in Addition – Connect on LinkedIn. Connect with the contact on LinkedIn to further strengthen your professional relationship. Once you get to know the person better, you might ask him or her to write you a recommendation on LinkedIn. However, don't ask for this favor in your follow-up email. Focus on your connection, rather than asking for anything too specific.

You can become active on LinkedIn, and Twitter, by connecting with other professionals and students (in your field), and then posting links to relevant articles found in industry publications or consumer magazines. Adding your own comments about the article makes such posts even more powerful. In this way, you utilize LinkedIn to "bring value" to others … they will appreciate the articles you have read, and chosen to share.