

JOB TRAINING & PLACEMENT REPORT

for professionals who support employment for people with disabilities

Understanding Asset Development for Individuals with Disabilities — Part II

As explained in part one of this two-part article, there is growing emphasis on helping people get out of poverty by focusing on asset building rather than by providing monthly income supports such as cash payments.

The assumption is that as individuals develop assets, they and their families will be able to move out of poverty and *remain out of poverty*.

Assets for Independence (AFI) Individual Development Accounts (IDAs) are an important tool in asset building for low-income people. However, as also stated last month, IDAs have been underutilized to date. Part two of this article will continue to examine why this is the case, and what can be done to improve access to IDAs for people with disabilities.

IDAs for People with Disabilities

IDAs are most widely available through the AFI and state welfare (Temporary Assistance for Needy Families or TANF) programs. Social Security Administration (SSA) regulations specifically exclude these two types of accounts from countable resources for SSI beneficiaries.

Any earnings that an individual contributes to an AFI or TANF IDA are deducted from wages when determining countable income for

SSI purposes. Matching funds that are deposited in an AFI or TANF IDA are also excluded from income — as well as any interest earned on this person's own contributions.

Other federal programs, including Medicaid, food stamps, and HUD housing subsidies are required to disregard TANF and AFI IDA funds from the means-testing process. (A means-tested program is restricted to families or individuals who meet specified financial requirements and certain other eligibility criteria.)

Although IDAs can offer a valuable path to greater economic security for people with disabilities, evidence suggests they are significantly under-represented within this population nationwide.

A key factor in low participation is the requirement that only *earned* income can be contributed since the majority of people with disabilities are unemployed. However, participation rates are also low among *employed* beneficiaries. Reasons include:

❖ **Lack of awareness of IDAs** — Many people with disabilities, as well as their families and service providers, are not knowledgeable about IDAs. Improved information sharing would enhance participation.

Efforts should be focused on vocational rehabilitation and work-

force preparation systems since so many participants in these programs are planning to enter the workforce and would be expected to have earned income to contribute to an IDA account.

❖ **Lack of understanding about how IDA funds are treated by federal means-tested programs** — Many people with disabilities do not know that IDAs are *excluded* from consideration in the eligibility determinations of other means-tested federal programs, such as Medicaid, food stamps, and HUD housing subsidies.

continued on Page 2

Featured Inside

- ▶ ODEP Publications Available
- ▶ Resources
- ▶ What's New in AT?
- ▶ Want to Get Hired? Be a Solution to Problems
- ▶ A Good Attitude is Crucial
- ▶ Many Employers are 'Digital Detectives'
- ▶ Overcoming New Job Jitters
- ▶ *Success Story: Noah*
- ▶ 'Campaign' Launches Facebook Page
- ▶ Attention Grads — Whip Up Your Dream Job!

INSERTS

- ▶ *APSE Connections: Strategies for Healthy Relationships and Mental Wellness*
By George V. Nostrand

In many cases, the professionals working in these programs are unaware of this exclusion and provide misinformation about how IDA funds will affect eligibility.

❖ **Lack of accommodations needed by people with disabilities** — Lack of provisions and information about how to offer them are major barriers to participation in IDA programs.

This includes the inability to physically access program sites, problems dealing with the initial application process, participation in required financial literacy classes, and ongoing communication obstacles imposed by disability.

Improving Access

The following are four areas in which AFI grantees can improve access to IDAs for people with disabilities:

1. Engage in effective outreach — First and foremost, attention needs to be paid to increasing awareness within the disability community about what IDAs are and how they can benefit people with disabilities. It's unlikely that AFI grantees will come into contact with large numbers of individuals with significant disabilities if outreach efforts are not expanded to specifically target them. That's because many people with disabilities interact with agencies specifically designed to assist the disability community.

A good way to start is with agencies that provide vocational or employment services and supports, such as designated VR agencies (www.ed.gov/about/offices/list/oser/s/rsa/index.html), Ticket to Work Employment Networks (www.yourtickettowork.com/endir) or other local community rehabilitation providers.

“...there is often a lack of understanding about benefits literacy — in other words, a basic understanding of key programs such as SSI, Medicaid...”

2. Ensure access to AFI IDA services — The key to full accessibility is to follow the rules of “universal design,” which simply means that they physical layout is usable by anyone. A valuable tool to improve program accessibility is to conduct an accessibility review that identifies the aspects of buildings, processes, and services that might pose barriers.

The Centers for Independent Living and the State Independent Living Council (www.ilru.org/html/publications/directory/index.html) maintains additional information about universal design and how to make changes to better accommodate people with disabilities. The aforementioned designated state VR agencies is another resource in this area.

3. Help participants with disabilities to successfully complete IDA programs — IDA participants with impairments may need more support — or different kinds of support — from AFI grantees to get through a program. For instance, individuals with cognitive disabilities or other significant developmental impairments may have appointed representative payees to help them manage SSA benefits and other finances.

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The best strategy is to directly ask participants to identify the accommodations they feel will be necessary or are preferred. In many cases, participants with disabilities will already be involved with agencies that provide disability services and supports, and AFI grantees could work with these entities.

4. Accommodate financial literacy needs — Persons with disabilities may also require assistance to successfully participate in financial education components of AFI IDA projects. For example, many financial education classes may not use methods that individuals with

continued on Page 3

learning disabilities or intellectual impairments can understand — or the materials may not be in accessible formats. Physical accessibility of the facility where the class is held may also be a barrier.

Moreover, there is often a lack of understanding about benefits literacy — in other words, a basic understanding of key programs such as SSI, Medicaid, and others that affect benefits. Since many persons with disabilities will remain on some form of public benefit even *after* they become employed, it is important that *some* training on managing these benefits be included in financial education courses for IDA participants.

If this isn't possible, another option is for AFI grantees to address this need by contacting the local agency that's funded by SSA to provide Work Incentives Planning and Assistance (WIPA) services.

Summary

AFI IDAs represent a wonderful, and yet under-utilized opportunity for persons with disabilities to build wealth, independence, and productivity.

Unfortunately, as stated in this two-part article, a number of misconceptions persist that IDAs will cause persons with disabilities to lose critical benefits. Therefore, increased public awareness and awareness is crucial to help gradually overcome these inaccurate perceptions. ■

Sources: Virginia Commonwealth University-Rehabilitation Research and Training Center (VCU-RRTC) and Assets for Independence. The Lewin Group & VCU are key collaborators in the Office of Community Services' initiative to increase IDA participation for people with disabilities. For more information, contact the Assets for Independence Resource Center, info@idaresources.org or call (866) 778-6037.



Editor's Notebook

Are the employers you work with aware of the recent revisions to the *Ticket to Work (TTW)* program — specifically as *TTW* pertains to benefits for their companies? If not, a two-part article debuting this month is designed to help.

Thanks go out to the VCU-RRTC for granting us permission to publish their excellent info on asset development — a two-part article that concludes this month.

Thanks also to the PACER Center for allowing us to run another of their fine articles...and, kudos to everyone involved in the implementation of Project SEARCH at the VCU Medical Center. (See the January 2010

issue of *JTPR* for an article about this landmark program.)

Finally, I'm pleased to report that this month's *Training Tool-Kit* insert features an article about apprenticeships, another of the topics that readers said they wanted to see in last year's reader survey.

The program profiled has been beneficial in a school district in Wisconsin, and it would appear to offer strong potential for replication elsewhere. It's yet another example of a well-done initiative. Until next time.

Mike Jacquart

Mike Jacquart, Editor
(715) 258-2448

mike.jacquart@impacttrainingcenter.net

In the News

ODEP Publications Available

The Office of Disability Employment Policy (ODEP) recently announced the availability of two new brochures and one issue brief.

Customized Employment: Put It to Work for Your Business showcases employers that have put this unique form of flexible work arrangements to work in their businesses. For a general overview of how customized employment works, ODEP has also developed the *Customized Employment Works Everywhere* brochure.

This brochure reports on six individuals with significant disabilities from Louisiana, New York, Mississippi, Maryland, Missouri, and Washington, DC on how they found competitive and integrated employment using the

principles of customized employment as a flexible work arrangement with their employers.

A new labor market issue brief from the ODEP-funded National Technical Assistance and Research (NTAR) Leadership Center is also available. *Using Labor Market Data to Improve the Job Prospects of People with Disabilities* provides an overview of labor market information, and provides information to better inform and improve state and local "to-work" activities for individuals with disabilities.

For more information on any of these publications, visit www.dol.gov/odep/index.htm. ■

Source: U.S. Department of Labor (www.dol.gov)

—Resources—

 **Layoff-to-Employment Action Planner™**, Career Action Resources, (800) 398-6615, www.careeractionresources.com. The LEAP organizes critical issues to reduce stress, to provide a sense of control, and to help the unemployed cope with job loss.

 **The Twitter Job Search Guide: Find a Job and Advance Your Career in Just 15 Minutes a Day**, by Susan Britton Whitcomb, Chandlee Bryan and Deb Dib, JIST Publishing, www.jist.com. Written by three of the career industry's most reputable leaders, this groundbreaking guide reveals how the social networking website Twitter can energize your job search and advance your career.

 **Backing U! A Business-Oriented Guide to Backing Your Passion and Achieving Career Success**, by Vaughan Evans, \$24.95 list price, www.backingu.com. People who lack interest and passion about their work are prime targets for layoffs. Job seekers need to look for a position that fills them with passion. The author shows how.

 **The U.S. Conference of Mayors** offers scores of information on all aspects of the *American Recovery & Reinvestment Act*, better known as the stimulus legislation. Visit www.usmayors.org/recovery.

What's New in AT?

What is it? 7500 Flat Panel Radial Arm

What does it do? The 7500 Flat Panel Radial Arm is a monitor arm designed to hold a flat panel computer monitor for individuals with mobility disabilities or low vision.

How does it work? This unit suspends a flat panel (not included) above the desk surface and allows the user to position it. Cables are routed inside the arm.

Who makes it? Innovative Office Products, 100 Kuebler Rd., Easton, PA 18040, (800) 524-2744, www.lcdarms.com.

What is it? AlphaBetter Desk

What does it do? The AlphaBetter Desk is an adapted student desk designed for youth with Attention Deficit Hyperactivity Disorder (ADHD).

How does it work? This height-adjustable desk allows students to sit or stand, and it has a swinging pendulum footrest, giving youth a noise-free outlet for expending their natural energy.

Who makes it? Safco Products Co., 9300 W. Research Ctr. Rd. Minneapolis, MN 55428, (800) 664-0042, www.safcoproducts.com.

What is it? ChinCheeka Dual Switch

What does it do? The ChinCheeka Dual Switch, model H-51, is a chin or cheek switch designed for individuals with severe physical disabilities, spinal cord injury, or cerebral palsy.

How does it work? This two-switch unit can be used for step-scanning/control on a computer or for switch-adapted items that require two switches.

Who makes it? RJ Cooper & Associates, 27601 Forbes Road, Suite 39, Laguna Niguel, CA 92677, (800) 752-6673, www.rjcooper.com.

Source: ABLEDATA (www.abledata.com), which adds over 1,000 assistive technology products to its database each year. ABLEDATA records are provided for informational purposes only. Products contained in ABLEDATA have not been examined, reviewed, or tested.

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Want to Get Hired? *Be a Solution to Problems*

By Tom Dezell

Today's labor market is an employer's market. Companies can select from arguably the largest candidate pool in history.

Discouraged job seekers complain that the disparity in numbers contributes to an atmosphere of employer arrogance, in which the advantage of supply over demand has led to a lack of common courtesy regarding keeping candidates informed, returning calls, etc.

While this perception certainly has merit, it's important for job seekers to realize that the key individual at a company with an opening may *not* perceive himself or herself as holding all the trump cards. That's the hiring manager.

In most scenarios, uncertain economic times mean that this opening has existed significantly longer than the hiring manager would have liked. The extended

delay increases the probability that what started as a need has quickly escalated to the problem or crisis level, most of which has fallen on the desk of the hiring manager.

This crisis presents a candidate with their best opportunity to get hired. *A hiring manager facing a laundry list of problems will be drawn to the candidate most capable of solving these problems.*

Job seekers scheduled to interview with a hiring manager need to prepare for it by learning as much information as possible regarding the backlogs and difficulties this opening has created. This is where a personal network becomes critical — more specifically, anyone with knowledge of the company and the hiring manager.

For instance, LinkedIn can provide connecting points from a personal network to the company. Once they're identified, they should be used to get an idea of

the biggest need facing the company and its hiring manager.

Job seekers must never be afraid to ask questions. Once candidates have a better idea what the problems are, they can better emphasize the skills, successes, and projects from their background that will best demonstrate the ability to solve them.

One of the most consistent mistakes I see job seekers make is failing to view the hiring situation through the eyes of the employer. *Rather than perceiving a hiring manager as the one with all the power, realize this is an individual with a need.* It is easier for a candidate to present himself/herself as a solution once the hiring manager's problems are clearly understood. ■

Tom Dezell, author of Networking for the Novice, Nervous, or Naive Job Seeker has been a professional career advisor and résumé writer for more than 25 years. He currently works with the Maryland Department of Workplace Development. For more information, visit www.yournetworkingguide.com.

Quick Ideas

A Good Attitude is Crucial

Attitude is the most important factor in finding employment, according to John Liptak, author of the *Job Search Attitude Inventory*, Third Edition (JIST Publishing).

Liptak's attitude assessment requires job seekers to agree or disagree with a series of statements concerning their emotions and behaviors during a job search:

➤ People who score low on the assessment are referred to as

"other-directed" and are *less likely* to actively search for a job. These people are typically unwilling to look for jobs that aren't advertised, are willing to wait for jobs to come along, and resist learning better job-search methods.

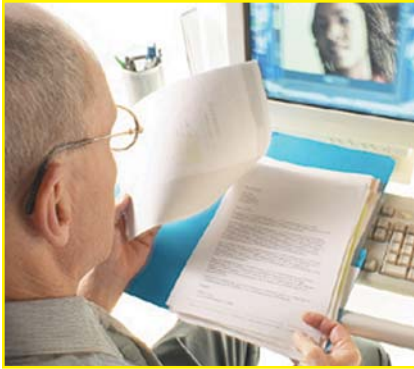
➤ Conversely, job seekers who score highly on the assessment are referred to as *"self-directed"* and are motivated and enthusiastic job hunters. Typically, these people expand their network of possible



job contacts, feel confident in looking for a new job, and are willing to spend the time and effort needed to find a job.

Which type are *your* job seeking clients? Attitude is everything! ■

Many Employers are ‘Digital Detectives’



A polished résumé isn't the only tool necessary to land a professional job. A new survey shows that an impressive digital presence is important, too. Nearly three-quarters (72%) of executives interviewed said they are likely to search for information about prospective hires online. Another 59% review job candi-

dates' LinkedIn profiles, and 44% check out Facebook pages.

“A digital footprint that adds credibility and highlights key strengths can be an enormous career asset,” said Donna Farrugia, executive director of The Creative Group.

The Creative Group offers several tips to help job seekers build their digital reputation:

- ✓ **Create employer-friendly profiles.** Make sure the information you post about yourself on sites like Facebook showcase not just your personal interests and hobbies, but also your expertise, dedication to your field, and ability to communicate effectively.
- ✓ **Optimize your information.** Help employers find you online by

integrating key words that describe your skills, specialties, and positions of interest into your profiles.

✓ **Keep certain details under wraps.** Use privacy settings effectively so information that you don't want employers to see won't show up in a search. Avoid anything that could damage your reputation, even to friends. You don't want negative comments to come back and haunt you later.

✓ **Self-promote.** Your ability to post thought-provoking commentary and build a large Twitter or Facebook following can influence an employer's decision to hire you. ■

Source: The Creative Group, which places a range of professionals with a variety of firms on a project basis. For more information, visit www.thecreativegroup.com.

Overcoming New Job Jitters

Starting a new job can feel a lot like the first day of school — you just want to fit in. In a recent survey by OfficeTeam, nearly one-third (32%) of workers interviewed said acclimating to a different corporate culture and colleagues would pose the greatest challenge when re-entering the workforce after an extended absence.

Respondents also cited learning new technologies (23%) and adjusting their routines or schedules (22%) as top concerns.

“New hires can make a smoother transition by learning as much as possible about the firm's culture before their first day,” said OfficeTeam executive director Robert Hosking. “Networking

actively with current or former employees and asking questions during the interview about the work environment, dress code, and other policies are effective ways to gather this information.”

OfficeTeam offers five tips for individuals easing their way back into the workplace:

1. **Refresh your skills.** Determine which software and other tools you will be using. Consider taking courses on any computer programs you haven't used in a while or that are unfamiliar to you.
2. **Get back in the swing.** Adjust your daily schedule a week before your start date so you're comfortable with the routine by your first day.

3. **Make the rounds.** Once you've started, immediately introduce yourself to those you will be working with. To break the ice, invite colleagues to join you for lunch or coffee.

4. **Watch and learn.** Pay attention to how others act in the workplace. Many unwritten rules, such as how and when people communicate, can only be learned through observation.

5. **Play it cool.** While it takes time to gain trust in a new environment, try to project confidence in everything you do. If you believe in yourself, others will, too. ■

Source: OfficeTeam, a leading nationwide staffing service. For more information, visit www.officeteam.com.

Noah: A Profile in Perseverance

By Julie Holmquist

Noah, 21, is a wildland firefighter battling blazes, most recently in Arizona. But for most of his life, he fought a different type of battle with the help of his mother, Terri.

Diagnosed with dyslexia and learning disabilities when he was in fourth grade, Noah struggled to read.

“He wasn’t catching on, and I kept wondering when he would be able to read a paragraph,” says Terri, who lives in Walker, MN. “Both of us were frustrated.”

When special education services during the school year didn’t help him progress, Terri sought additional tutoring help in the summer. She was eventually able to secure payment for the service through the school district her son attended at that time. Along the way, she referred to PACER’s information on writing

“During challenging times, don’t give up.”

Individualized Education Programs (IEPs).

“Through perseverance, many meetings with teachers, numerous IEPs, phone calls, emails, and summer tutoring, Noah caught up in high school,” Terri says.

In fact, Noah was on the honor roll throughout high school and received numerous scholarships when he graduated in 2006.

After graduating from a wildland firefighting program at Itasca Community College in Grand Rapids, MN, Noah found work fighting fires in Arizona and loves the challenging job, says Terri, a mother of four.

Through the toughest school years, Terri and Noah just kept trying. “Noah always kept everything positive,” she says. “He taught me a lot. He taught me to take breaks. When things were too hard, we would shut the book and come back to it later.”

Though they took breaks, Terri and Noah didn’t let discouragement keep them from pressing forward.

“During challenging times, don’t give up,” Terri advises. “Instead, take a deep breath and realize that you are your child’s strongest advocate. Persevere for your children’s special needs in education. The rewards are a lifetime of happiness in seeing your child’s dreams become a reality and knowing you did everything you could for them!” ■

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In the News

‘Campaign’ Launches Facebook Page

The Campaign for Disability Employment recently launched its Facebook fan page and LinkedIn group. The Campaign for Disability Employment is a collaborative effort, funded under contract with the Office of Disability Employment Policy (ODEP).

The Campaign receives technical assistance from the Job Accommodation Network (JAN),

and is supported by the Disability Policy Research Center at West Virginia University.

The Campaign promotes positive employment outcomes for people with disabilities by encouraging employers and others to recognize the value and talent this group brings to the workplace.

The Campaign’s website includes links that ask youth with disabilities to share their career

aspirations, an employer page for companies to learn how to capitalize on the talents of people with disabilities, and information on how to get involved in the Campaign’s efforts.

For more information, email campaignfordisabilityemployment@jan.wvu.edu or visit www.whatcanyoudocampaign.org. ■

Source: U.S. Department of Labor (www.dol.gov).

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Attention Grads — Whip Up Your Dream Job!

By Dorothy Cann Hamilton

It isn't a particularly good time to be graduating from high school or college and thrust into the workforce. However, a down economy can also provide an opportunity for recent graduates to pursue a rewarding career.

The restaurant industry employs more than 13 million people, and that number is expected to increase to nearly 15 million by 2019, according to the National Restaurant Association. In fact, the Bureau of Labor Statistics cites jobs in the food-services industry as one of the 10 occupations that will provide the greatest amount of new jobs over the next decade.

In short, there *are* professions and jobs to be hopeful about. The following advice is designed especially for recent graduates who plan on making the dream of a culinary profession into a reality. However, the majority of these tips could also be tailored to a different career. My recommendations are:

☑ Determine what you love to do — What is your dream job? Understanding what you love to do will help you determine the best career path. If you have an artistic flair, you could be a cake decorator or food stylist. If you like to get dirty, you could be a farmer. If you're good with a knife, a butcher might be your calling. Good with a pen? What about a food writer? If you love to travel, a private chef or cuisine ship chef might be a good fit.

☑ Take an honest self-assessment — It's essential to take an honest inventory of your skills and interests. What is it that you're good at? How can you apply your skills or

experience to a specific profession (such as the culinary field)? Also, consider what hours and work environments you enjoy. If you're not a morning person, a baker's life is not for you. If you're not comfortable with the intensity of a restaurant kitchen, another environment (school, executive dining room) might be more suitable.

☑ Do your homework — Do some research. Check out culinary websites like American Culinary Federation, www.acfchefs.org, or the International Association of Culinary Professionals, www.iacp.com. Consider the location of a school, its programs, diplomas and certificates, reputation, cost, etc. Most importantly, visit the school. Are the students smiling?

☑ Network, network, network — I don't think people talk enough to other people. Talk to cousins, parents, friends, neighbors, etc., and see what kinds of interesting careers and jobs are available. Email your entire list of contacts. Getting *some* experience in a field of interest, even if it's unpaid, is essential. For instance, if you want to become a chef, you must find some work in a kitchen. Perhaps there is a chef or restaurant owner you can follow around for a day.

☑ Look professional; act hungry — Show up at a job interview looking polished and professional. Have one very good outfit to interview in. Wear good shoes. If you're a woman, get your nails and hair done. If you're a guy, shave. Look and act organized. If it's a food-service job you're after, familiarize yourself with the restaurant's menu and ask intelligent questions about it. Be "hungry" for the job.

☑ Prepare to do the hard work — In your first job out of school, you



should expect to work hard! However, there will be enormous opportunities to learn and grow. Volunteer for hard jobs, and be sure to learn new things. To be competitive in today's tough economic environment you need to be more skilled and experienced than your competitors. Your first job won't be your last one, but perform it to the best of your ability to build credibility and experience for future positions.

☑ Be realistic — Don't think of cooking as means to TV stardom. Very few chefs become that successful, and even then it's only after years of hard work. The reality of a restaurant chef's life is long hours, no weekends off, little time with family, and slim profit margin. Perhaps there is another line of work in the culinary industry that is right for you.

☑ Find the courage — The most important thing you need to pursue a career you love is COURAGE. You will encounter naysayers along the way who will try to convince you that your dream of a culinary profession (or perhaps another field) is foolish or ill-advised. Don't listen to them. Find the courage to pursue your passion. ■

Dorothy Cann Hamilton is the founder of the world-renowned 25-year old French Culinary Institute and author of [Love What You Do: Building a Career in the Culinary Industry](#).