

CAREER & EDUCATION

Taking the Road Less Traveled

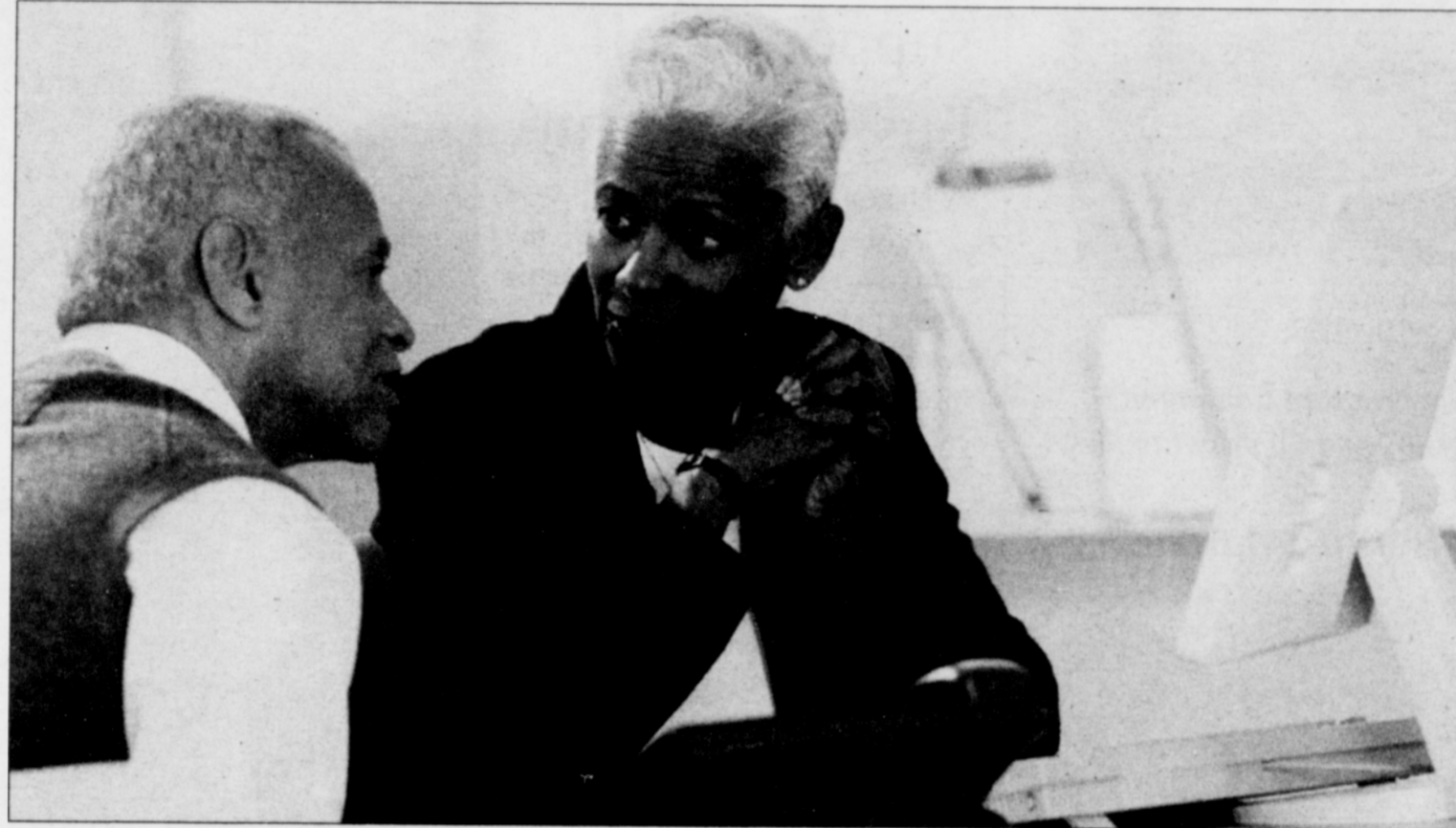
Creating a work plan for a second career

Do you find yourself worrying about your job prospects and your ability to retire comfortably? You're not alone. In fact, in a recent AARP survey, people 50 and older said they were "very worried" about everything from the stock market and political gridlock, to losing their jobs, enduring another recession, and bearing the brunt of rising taxes and health care costs.

While we should all be deeply concerned about the future, we shouldn't stop making positive changes and planning for retirement or a second career. If you already have a job and you plan to keep it, think about new skills that would help you compete with younger workers.

The Society for Human Resource Management recently surveyed employers about skill-gaps they were seeing in their workers and job applicants. Problem-solving, professionalism and communication skills all topped the list.

What can you do to fill the gap?



AARP and the Society for Human Resource Management have tips for people 50 and older on starting second careers.

You could take on additional job responsibilities, sign up for classes and seminars to improve your writing, computer and technology skills, and maybe even freshen up your wardrobe.

Likewise, staying in the workforce doesn't have to mean remaining in the same job, doing the same thing you've been doing for the past 20 years. The possibilities are limited only by your willingness to prepare,

your determination to make things work and your imagination.

There are literally thousands of great "second-career" jobs out there for the 50-plus. Here are a few ideas:

Call center or customer service opportunities are growing, and they

offer flexible scheduling and the opportunity to work from home. If you have patience, good telephone etiquette and good people skills, this may be a good option for you.

Good people skills and personality can also help you land a job as a

museum docent, tour guide or senior companion.

If you speak another language fluently, then translation work might be a route to explore.

What if you've got a stellar driving record? You may not want to become a truck driver, but what about seasonal chauffeuring – you could do high school proms in the spring and weddings in the summer.

Retired educators might consider tutoring – it satisfies the urge to mentor and teach and still leaves plenty of time for other pursuits. Former educators and issue experts might also consider adjunct faculty positions, or teaching one or two college classes per semester.

To hear helpful tips from experts, join AARP's free upcoming webinars: Navigating Today's Job Market on Thursday, May 24 at aarp.org/moneywebinars. You can also visit aarp.org/readyforretirement for more information on these and other financial security issues.

Debt Crushing College Dreams

Congress fails to help low-income students

BY MARC MORIAL

As graduation season swings into high gear, a new economic crisis confronts thousands of this year's high school and college grads – crushing college student loan debt.

Last week we learned that student loan debt in America has climbed to \$1 trillion, which is more than credit card and other consumer debt. According to the New York Times, "Ninety-four percent of students who earn a bachelor's degree borrow to pay for higher education – up from 45 percent in 1993."

The average student comes out of college saddled with more than \$20,000 in debt. This is a tremendous burden for young graduates, many of whom are having trouble landing that first job. Faced with the prospect of even more debt, many put off going to graduate school. And for those lucky enough to find work, high monthly student loan bills may mean working two jobs or moving back in with mom and dad.

While everyone agrees that a college education is the pathway to greater success in America, student loan debt is leaving too many graduates stalled at the starting gate. Recognizing the relationship between education and economic growth, President Obama has made raising America's lagging college graduation rates one of his top priorities.

It is no secret that rising tuition costs are a major cause of stagnant or declining graduation rates, especially in communities of color. Currently, the President is urging Congress to renew a 2007 bill, passed at the height of the financial crisis, which lowered the federal student loan interest rate from 6.8 percent to 3.4 percent.

If Congress fails to act, the current rate will double by July 1, increasing the average student debt burden by \$1,000 over the life of the loan.

The irony of this debate is that both sides in Congress support an extension of the 3.4 percent rate. But like earlier fights over raising the debt ceiling and extending the payroll tax cut, Congress is arguing over how to pay for it.

continued ▼ on page 7



- 19 bachelor's degrees, nine master's degrees and more than 37 fields of study
- Active student life, internships and research opportunities
- Border Bill allows Oregon residents to pay in-state tuition

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