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Saturday, July 25, 2009

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25 mi

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metro

Monday, June 29, 2009

10 lifestyle

Credit scores are going up On average, 39 percent of Americans saw their credit score go up last month, 29 percent saw it fall, and 32 percent stayed the same, according to a survey by CreditKarma.com. METRO

# Careers & Wealth



## Cost of living

Recently, a parking spot was purchased for \$300,000 in Boston, while in Detroit, the average cost for a home in foreclosure is \$11,500. METRO

# A friendly approach to landing a new job

## 'The Power of Who' aims to change how you network

**We're told that getting a job isn't about what you know, but who you know. Networking is crucial when job hunting, or so we thought. One man is challenging that belief, saying the only networking you need to do is with friends you already have.**

Bob Beaudine, president and CEO of Eastman & Beaudine, and a top executive recruiter in sports and entertainment, discusses this new approach to networking in his book, "The Power of Who: You Already Know Everyone You Need to Know" (Center Street, \$20). "I wrote the book because I want to help, and to do that we first need to change the way we network," says Beaudine. "Networking is the great-

est thing in the world, just not the way we do it."

"The Power of Who" is all about finding your "who" and using them to reach your dreams. Everyone has a "who." List everyone you know, and then narrow the list down to those you consider friends. Out of 5,265 people he knows, Beaudine only considers 87 part of his "who."

"Identify your who, decide what you want, and connect," says Beaudine. "Have your friends help you connect. This is already in place for us and doesn't cost anything." Sounds too simple? It is. "Sometimes the most profound ideas are the sim-

plest," says Beaudine. "We've left all the people who know us, like us, and are rooting for us, and instead network with people who don't know anything about us."



Beaudine takes a look at networking in "Who."

To network successfully, compile your "who" and be clear about your dream

job. Your friends can't help if you don't tell them what you need. In this tough job market, your "who" might be just what you need. "How many people do you need to get your dream job?" says Beaudine. "One, and that's hope."

KATHLEEN MCFADDEN/METRO

## Beaudine's four tips for networking

**1 Do I know you?** References, endorsements, and testimonials are your greatest allies when applying for jobs. A recommendation from a friend reveals more about your character and work ethic than someone who barely knows you personally, such as a previous boss.

**2 Do I like you?** If your interviewer has heard about you from a mutual friend, they'll feel like they know you better right away.

**3 Can I trust that you understand my needs?** Do your homework on the interviewer. Know what they need and prepare for answers that show you can fill their needs. A friend's recommendation can prove that you're trustworthy.

**4 Are you the best for me in my particular situation?** Show passion for the job and your work. People want to work with those they can become friends with.

METRO



## Changes to student loans begin in July

**LOANS.** Come July 1, there will be many changes to federal student loans, including Stafford and PLUS loans. We've rounded up the most important things you need to know about the upcoming changes, but be a good student and check out [www.studentaid.ed.gov](http://www.studentaid.ed.gov) to learn more.

Consolidate and lock in your rate at 2 percent, the lowest it's been. Students already repaying their loans can lock in their rates at 2.5 percent. This applies for students who haven't consolidated their loans yet, aren't still in school, and took out loans before July 1, 2006.

If your income isn't enough to make monthly payments, you can apply for income-based repayment. It allows you to reduce your payments to 15 percent of your income and extends the life of your loan.

If you work for a nonprofit organization or the government, or your payments are income-based, you're eligible for student loan forgiveness. With the former, after 120 payments, or 10 years, the rest of your loan balance is cancelled. With the latter, it's 25 years or 250 payments, and the remaining balance is considered income.

Subsidized Stafford loans will have a new rate of 5.6 percent with loans starting between July 1, 2009 and June 30, 2010.

NADIA CHADBURY/METRO

# \$5,350

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