

# CAREERS ONTRACK

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INSIDE THIS ISSUE:

*Company Spotlight* 2

*Question of the Month* 2

*Salary Negotiation* 2

*Career Doctors* 3

*Mission Statement* 3

Building Credit or  
Building Debt

- Compare credit fees
- Pay on time
- Understand credit statements
- Shift balance to a card with a lower annual percentage rate if possible
- Never pay the bare minimum if at all possible
- Start repaying student loans as soon as possible
- Try to increase income and reduce expenses before considering loan consolidation

Information courtesy of  
[youngmoney.com](http://youngmoney.com)

## WHAT EVERY COLLEGE STUDENT SHOULD KNOW ABOUT CREDIT

College can leave you with many new experiences that can be both positive or negative challenges to lead you out into the world. One negative is that of debt.

Debt is what many college students can possibly find themselves in if they are not careful with their money management.

It is all too easy to get caught up in the credit card game. The credit card brochures are in your school store bags, in restaurants, and athletic events offering up “free” stuff such as pizza, t-shirts, hats, and key chains. All you have to do for these wonderful prizes is give the credit card company all your personal information and agree to a few small printed terms.

Students always tell themselves that they are just signing up to receive their free gift and as soon as they get the card they will cut it up. When the card arrives, students will begin thinking about Spring Break, the shoes they saw at the mall, or just want to go to a nice restaurant to eat. Students figure they will just spend what they need and pay the card off quickly. This is where the situation gets a little sticky.

Before using any type of credit card students should think of and be aware of a few things such as: annual fees, annual percentage rates, grace periods, and card type. Annual fees are usually on cards that carry such premiums like mileage on an airline or reward points. Read the small print on the card and its statement to find out if you are paying such a fee.

Annual percentage rates (APR) typically range anywhere from 10 percent to 18 percent. This is higher than the rates given to an established borrower, but lower than that rate of someone with a poor credit history.

Grace periods are the time frame from purchase to payment date when the interest will be applied. The time frame before interest kicks in for most cards is 25 days. Cards that do not have a grace period will cost the holder a little more.

Card type just means which institution the holder is borrowing from such as a bank, or credit union, or a department store. Research has shown that credit unions offer more with their credit lines such as an attachment to your regular bank account.

Another way that students can get caught up in debt is by signing up for department store cards simply to get a percentage off of their purchases.

When all balances add up it is just easier to keep and maintain one credit card until students are financially stable enough for more than one card.

**(Information and research compiled from [youngmoney.com](http://youngmoney.com))**

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# COMPANY SPOTLIGHT: ENTERPRISE RENT-A-CAR

Enterprise (Rent-A-Car) opened for business in 1957 as Executive Leasing in a St. Louis car dealership’s basement. Its founder Jack Taylor had the innovative idea to start a program where customers could lease a car for a short time rather than purchase it. This idea was unheard of at the time and had a few skeptics, but Taylor refused to be shut down by these critics.

The 1960’s brought about some significant and boundary breaking changes within the company. In 1962 Executive Leasing began its rent-a-car and sales operations.

Every great company needs a recognizable logo or trademark, so in 1967 the famous ‘e’ logo was introduced, and in 1969 Executive Leasing was re-named Enterprise after the WWII aircraft carrier on which Jack Taylor had served.

In the 1970’s the company began to expand and locations began popping up in the surrounding states. Taylor was always looking for fresh ideas for his company and looked to his employees for inspiration. In 1974 an Orlando manager gave him just what he needed. The manager had the idea of picking people up in order to rent their car and to drop them back off afterwards. This idea soon spread like wildfire and is still in practice today, which is one more reason why Enterprise is at the top of their game.

Today Enterprise is still providing excellent customer service worldwide with its car fleet of more than 500,000 and 50,000+ employees.

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## QUESTION OF THE MONTH

Q: How do I determine the salary for my career field?

A: Salaries vary not only from career to career, but also from location to location. When looking into salary options you should consider cost of living as a major factor.

Because salary also depends on the company that you may be employed by I suggest searching the company Website, or you can go on the US Department of Labors’ website to determine a range of where your salary will fall, at [www.dol.gov/](http://www.dol.gov/)

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## SALARY NEGOTIATION

We all dream of making a Donald Trump salary but we have to be realistic when it comes to this topic. Salary negotiation can be a little tricky, but it can be done effectively.

The first thing that should be done is a little research on what people in your prospective fields’ job market are currently making. Career Services has many materials on this subject. After finding the base salary, you should consider what you would like to earn, what you need to live, and what you will settle for. The hardest salaries to negotiate are entry level, because of the lack of “real” experience. Make sure you have this all clear before going into an interview, and once salary is settled in the interview, get it written down to steer clear of error later.

Some other issues to settle in an interview include the issues of benefits. Always ask if the company at least has health and dental insurance, life insurance, sick leave, and paid holidays. More specific benefits include child care, expense accounts, maternity/parental leave, relocation expenses, savings plans, stock options, and severance plans.

The main thing to remember about negotiation and benefits options is to make sure you do as much research as you can pre-interview.

**(Some information used was compiled from and article by Kevin Donlin of Guaranteed Résumés)**

### **Companies Visiting Georgia Southern in April:**

#### **April 6- Swift Transportation**

- Management Trainee/full time

- Business Operations, Human Resources, and Financial Services

#### **April 9- Pulte Homes**

- Project Management/full time

- Construction

#### **April 15- PCC Airfoils, INC**

- Dimensional Engineer/full time

- Mechanical Engineering

**\* Don’t forget to check MonsterTrak for possible updates\***

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- °Résumé Critiquing
- °Résumé Referrals
- °On-line Résumé Posting
- °Listervs
- °Job Search Resources
- °On-line Job Postings
- °Computerized Assessments

## College “Career Doctors”

### College of Business Administration

*Rachael Barrett*  
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### College of Education

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### College of Health and Human Sciences

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### College of Information Technology

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### College of Liberal Arts and Social Sciences

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### College of Science and Technology

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## CAREER SERVICES MISSION

Our mission is to guide members of the Georgia Southern University community in establishing their career objectives through comprehensive programs that provide opportunities for individuals to learn strategies useful in reaching their career goals.

As advisors and catalysts, the Career Services' staff assists students in choosing their majors, identifying career interests, gaining related work experience, and providing guidance in their full-time professional job search through three distinct areas:

- (1) Career Advisement and Education
- (2) Experiential Education
  - a. Job Shadowing
  - b. Cooperative Education
  - c. Non-Academic Internships
  - d. Externships
- (3) Professional Employment
  - a. On-Campus Recruitment
  - b. Résumé Referrals