



MAKE
THINGS
HAPPEN



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**PROFESSIONAL
BANKING**

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DEAR YOUNG PROFESSIONAL

You're about to enter an exciting phase of your life: your first job. This is the start of your financial freedom and you need to take decisions relating to your future wealth seriously. This is why we at Nedbank Professional Banking put this personal success toolkit together for you. It will guide you and help you navigate the start of your career.

When you start your first job, you'll need to have a bank account. But don't settle for any bank account – opt for a banking package that comes with professional banking experience, one that offers convenience, quality and flexibility. Nedbank's Professional Banking package is the solution for you.

With Nedbank Professional Banking you have access to dedicated relationship bankers, tailored financing options, service 24/7 and a seamless banking experience. When you use this offering, you'll be better prepared to achieve your financial aspirations, enjoy the rewards and lifestyle benefits you deserve and have the flexibility to upgrade your package as your needs grow.

This **all-inclusive** Professional Banking package includes:

- A **dedicated relationship banker and 24/7 service** through a dedicated professional contact team. Your banker is highly trained to help you take good care of all your financial needs as they evolve.

- **Favourable credit* rates:** Buying a car or a home? Our dedicated team of credit assessors are there to support you.
- **Professional transactional banking services:**
 - Your Platinum Cheque and Credit Cards are delivered to your door free of charge.
 - You get unlimited swipes, debit orders, ATM withdrawals and deposits as well as no-funds alerts, so you always know if your account is running low.
 - You get Nedbank internet banking and the Nedbank App Suite™.
 - Self-service subscription fees, eStatements and SMS notifications (eNotes) enable you to manage your account, your way.
 - If you need an additional source of cashflow, you can take out an overdraft facility.
 - You can earn Greenbacks rewards on your everyday card spend.
- **Travel benefits:**
 - Free Bidvest lounge access (at South African domestic and international airports).
 - Travel insurance on flight bookings if you use your Platinum Credit Card.
 - Free door-to-door delivery of your foreign exchange.
 - Discount of 50% on the annual card fee of the American Express® Platinum Charge Card for international travellers.

- **Tailored investment solutions and financial planning specialists** offer guidance as you build up your financial portfolio. Talk to us about how to reach your financial goals while making sure your finances are protected.

This professional banking experience is competitively priced at an all-inclusive **monthly service fee of R269**. As a young professional with a four-year degree, you qualify for a **50% discount***. **You pay just R135 per month** to access this comprehensive offering.

Relationship bankers are available to discuss your specific banking needs and to provide you with a seamless banking experience.

Contact us today on **0860 555 222** to arrange an appointment. Alternatively, email us at **professionals@nedbank.co.za**. For more information on our offering please visit the Professional Banking page at **www.nedbank.co.za**.

* All credit applications are subject to credit and affordability checks.



CV SECRETS

How to create a powerful CV that will work hard for you

Don't think of a CV just as a document that contains information about yourself. Think of it as your marketing brochure! When you put your CV together, your goal is to sell your skills, qualifications and abilities in a powerful but honest way.

Remember, recruiters look at dozens of CVs when hiring. Yours must stand out or you risk being overlooked.

Here are five secrets to make your CV stand out:

1

Use action words to describe your experience, for example: I led the swimming team into the finals, I developed the engineering model, I increased funder takeup.

2

Relate specific skills to your experience: Don't just provide an endless list of skills or responsibilities. Link important skills to your experience. For example, if you were captain of the rugby team, describe what this entailed. For instance, 'I scheduled and coordinated practices, managed travel arrangements for the team, and contributed to the coach's decisions on game strategy and player selection'.

3

Don't omit your casual jobs: If you worked in a supermarket or as a waiter to earn extra money, don't leave this off your CV. It shows you have a basic understanding of working in a team – possibly under pressure – and providing customer service. It shows an added level of maturity and responsibility that employers are keen to see in candidates.

4

Keep it short: A CV should be about two pages long. Keep the content concise and punchy.

5

Keep your interests relevant: List interests that might help the company at which you are applying, such as photography when you are applying at an ad agency.



There's a direct link between the number of CVs you send out and the number of interviews you get invited to.

10%

More likely to get a response if you include a cover letter with your CV.

15%

More likely to get an acknowledgement if you address your application to the right person.

61%

More likely to get a response and 26% more likely to get an interview if your CV and cover letter have no spelling mistakes.

Source: University of Kent

Self-assessment questionnaire

Selling yourself on paper isn't an easy task if you're not a natural marketer. Take this questionnaire (we've given some answers as examples) to help you identify nuggets that can make your CV really powerful:

- 1** **How did your grades rank compared to those of other students?**
I was one of the top 50 students in the final year of cost engineering.
- 2** **Were you recently selected to represent or lead others?**
I was selected class representative for ...
- 3** **Did you do a team sport or belong to any associations?**
My membership of the Association for Engineers provided me with valuable networking opportunities.
- 4** **Did you find solutions for specific problems?**
My assignment group was instrumental in documenting ...
- 5** **Are you willing to learn?**
(Describe what other skills you have besides those directly linked to your qualification, such as software packages you're familiar with.)
- 6** **Are you willing to adapt?**
(Describe a time that required you to adapt to a new situation, such as a move to another town.)

Use these questions to delve really deep so you can describe the characteristics and abilities employers are looking for. This will help your CV stand out from the rest by a mile.

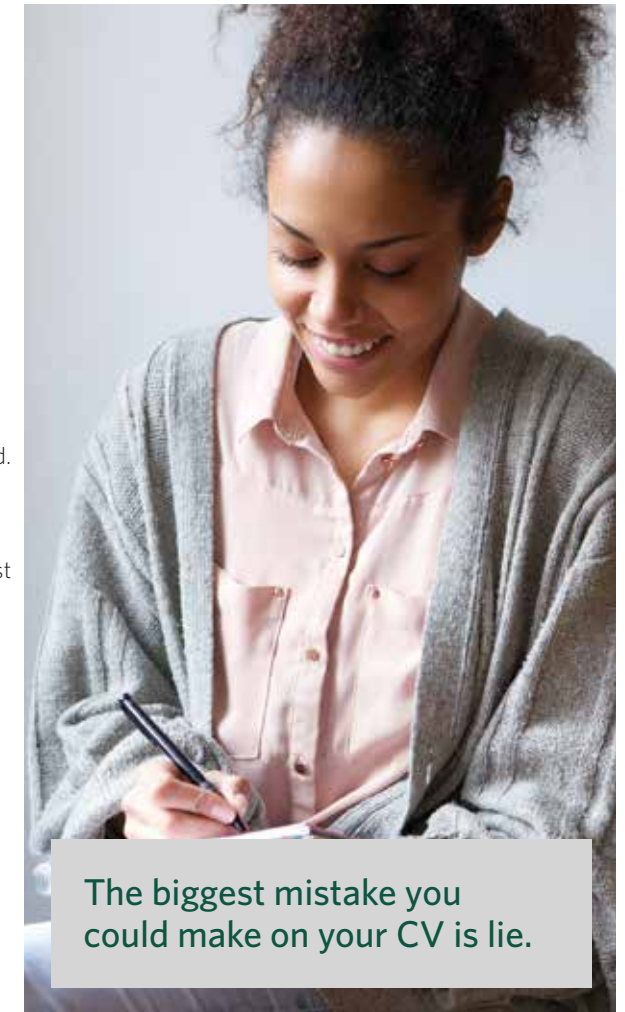
Avoid making these critical mistakes on your CV

You may be highly qualified, have a great working record and be able to present yourself well in person, but if you send in a CV that contains certain blunders, you're less likely to be invited for an interview.

Avoid these five CV blunders and up your chances of finding your dream job:

- 1** **Poor spelling and grammar:** Spelling and grammar are two of the highest ranking elements of your CV. Don't get overlooked because of a spelling mistake. Use a spell checker and get someone else to proof your CV before you submit it.
- 2** **User-unfriendly layout:** If your CV is easy to read, you've given yourself a better chance of being shortlisted. Use bullets, subheadings and bold for keywords.
- 3** **Inappropriate email address:** Your email address should not be offensive or in bad taste. You're trying your utmost to sell yourself to a potential employer; little things like this matter too.
- 4** **Listing tasks instead of results:** Describe what you were able to achieve by doing the tasks you did.
- 5** **Copying the job ad and keywords verbatim:** If you list the exact skills and use the same keywords as those in the job ad, it will look like you've manufactured your CV. Use only selected keywords from the ad – enough to personalise your cover letter, but don't copy the ad.

The little things are as important as the bigger things in finding your dream job. So don't neglect them!



The biggest mistake you could make on your CV is lie.

How to write a compelling cover letter

You might have heard that recruiters don't read cover letters, so you may think there's no point to writing one. But you'd be mistaken. Here's why:

Because recruiters have so many CVs to go through, they'll browse through CVs without looking at the cover letter. But the next step of the recruiting process is where things change: once a recruiter has a shorter list of potential candidates to consider based on the CVs they scanned, they'll look deeper.

Recruiters will analyse the CVs more closely **and** read the cover letters. If you don't have a cover letter, the recruiter could assume you couldn't be bothered and toss your CV out, which would be a waste of an opportunity! Don't risk your chances, rather put the effort in and know you've done all you could to get your foot in the door.

Cover letter tips

- Address your letter to someone specific, by name.
- Briefly explain how you found out about the opening.
- State the position you're applying for.
- Show you have researched the company.
- Focus on the employer's needs, not your own.
- Keep it to one page.
- Proofread your letter before you send it.



PROMOTE YOUR PERSONAL BRAND

Three top tips to go from zero to hero in six months or less

Use these tips to boost your career to a whole new level:

- 1 Take on more:** Volunteer to take on more responsibilities – even if the added tasks don't necessarily fit into your job scope. You can be assured that your boss will notice your contributions!
- 2 Share what you know:** The first sign that you really understand teamwork is when you share what you know. Knowledge is power, but if you keep it all to yourself, your boss will think you're not a teamplayer.
- 3 Get published:** Create a blog or a website that features articles relating to the field you're in. This will soon position you as an expert in your field. Share your articles on social media to gain traction.

Five things never to do in your career

- 1 NEVER miss a networking opportunity:**
You are an ambassador firstly for your own personal brand and then for the company you work for. Tell everyone what exciting things you've been doing – without compromising confidentiality of course. Or tell your family about a new project at dinner or at a braai – wherever. Take the opportunity, it will pay off!
- 2 NEVER burn your bridges:**
There's always that annoying person or someone with an oversized ego at the office, but don't fall into his/her trap. Let it slide, because you never know when your paths will cross again.
- 3 NEVER bring your personal baggage to work:**
There will be some really trying times when you think it's impossible to put your emotions and opinions aside during work. But you have to be professional, no matter the circumstances.
- 4 NEVER take credit for someone else's work or ideas:**
It's the quickest way to make enemies.
- 5 NEVER break a commitment:**
Keep to your commitments. They're sacred. This doesn't mean you can't shift some around if you need to – but communicate this and follow it through to the end.

Avoid these career pitfalls and you'll naturally develop good habits that will get you ahead – fast!

Conduct an audit of your personal image.

Carissa Bosman, one of SA's leading image consultants, shows you how.

Have you ever stopped for a moment and asked yourself, what do the people I care about really think of me?

Why not do an audit of the perception of others of your personal brand?

Ask people the following question: When you think of me, which adjectives come to mind?

Circle those that are appropriate:

- | | | | |
|-------------------|-----------------------|-----------------|-----------------|
| (A) Reliable | (G) Timeous | (M) Callous | (T) Passionate |
| (B) Unreliable | (H) Often late absent | (N) Energetic | (U) Persuasive |
| (C) Trustworthy | (I) Ambitious | (O) Egotistical | (V) Realistic |
| (D) Irresponsible | (J) Determined | (P) Helpful | (W) Reserved |
| (E) Genuine | (K) Lazy | (Q) Meticulous | (X) Resourceful |
| (F) Disloyal | (L) Kind | (R) Insensitive | (Y) Thoughtful |
| | | (S) Naïve | (Z) Unstable |

Ask this question of the people who mean the most to you:

- Your family members
- Your friends
- Your colleagues or class mates
- Your boss if you're employed

I bet you'll learn a thing or two about what others think of you. But, remember, it's the perfect opportunity to realign your personal image. If you consciously work on your personal image, you'll soon become someone others look up to and admire.

PERSONAL RELATIONSHIPS

What do your friends say about you?

PROFESSIONAL RELATIONSHIPS

What do your colleagues and customers say about you?

ONLINE REPUTATION

What do the search results on Google say about you?

HOW DO
YOU SEE
YOURSELF

YOUR
PERSONAL
BRAND

HOW
OTHERS
SEE YOU



WINNING INTERVIEW TECHNIQUES

Here's how to live up to your brilliant CV in an interview

If you've really sold yourself in your CV, you may feel unworthy when you read it. Can you really live up to what you wrote about yourself?

Here's how to make sure your CV and interview are well aligned:

- 1 Be sure the terminology and tone you use in your CV match your spoken language:** There's nothing worse for a recruiter than reading an astoundingly written CV and then the person falls short of the underlying promises. Keep it real. You are who you are, don't hype your CV to the extent that the person feels like he/she has contacted the wrong person for an interview.
- 2 Know the content of your cover letter:** This is so you can easily explain why you're the right candidate for the role. What you wrote in your cover letter convinced the recruiter to invite you for an interview, so be sure you can express the same energy when asked in an interview why you should be hired. Be fluent when you describe your unique selling proposition and relate your experience and skills to the job on offer.

- 3 Concentrate on how you can add value for the organisation:** Try to read between the lines. If the interviewer asks you a question about deadlines, it is because this is a deadline-driven organisation. Find ways and examples to express how efficient and reliable you are.

- 4 Paint your previous employers as assets rather than being negative:** People understand that you wouldn't leave an organisation for another if you were completely happy there. But don't trash your previous employers. Instead, show how they've contributed to your personal and career growth.

- 5 Know precisely why you want this job:** Don't go into an interview with a lackadaisical attitude. The reason you accepted the interview is because you want the job, right? Show it, without sounding and looking needy, by being clear about how this job is a good fit for you.

If you have created an amazing CV, you want to live up to it in your interview. Ensure your CV and interview are aligned in terms of terminology, expression and proof.

Six steps to get your interviewer to like you

When you first meet someone, you generally get a vibe about the person. Depending on whether the vibe is good or bad, you formulate a subconscious opinion of the person.

Here's how to get your interviewer to like you instantly:

- 1 Fit in with the company culture:** Take a drive out to the company where you're applying before your interview to try and get a feel for its corporate culture. Studying the website won't reveal the full picture. Check out the dress code and watch for other cues on company culture. If you can show you're a natural fit for the organisation, it could put you streets ahead of the rest of the crowd.
- 2 Arrive 15 minutes before the interview:** This will show that you're punctual. If you arrive extra early, rather wait in your car until 15 minutes before the scheduled interview.
- 3 Turn off your cellphone:** Don't switch your phone to vibrate, as it could still distract you during one of the most important meetings you will have in your lifetime.
- 4 Walk into the interview with friendly confidence:** Smile, be friendly and courteous, and walk tall.
- 5 Imitate your interviewer:** You've no doubt heard that imitation is the sincerest form of flattery. So, use this to your advantage. If your interviewer has a high energy level while he/she talks, strive to express that high level of liveliness. And vice versa: if your questioner is calm and serious, tone your energy down a bit.
- 6 Don't save your questions for the end:** Engage with the interviewer candidly. Ask questions as they arise. They'll be kept in context and you'll seem more engaged.

Remember, your interviewer is human! Smile, make eye contact and speak at the same level as your interviewer while applying these tips and you will instantly connect with and win your interviewer over.

Three interview questions you must ask

In the interview you'll be answering many questions about your character, qualifications and experience. But the interviewer is also looking to see if you ask intelligent questions.

Here are three questions that will make you look good and help you understand the company where you're applying better:

- 1 What kind of person flourishes in this organisation?**
Coupled with your research on the corporate culture of the organisation, the answer to this question will reveal to you whether you'll be a good fit.
- 2 How does this role contribute to the growth of the company?** This will enable you to understand how the role fits into the bigger picture.
- 3 How does the company measure success?**
This will reveal to you what you need to do to get noticed – and rewarded.

Rehearse these questions ahead of time so you're prepared. You'll benefit from the enlightening answers.



Avoid these five common mistakes in your interview

Interviews can be a daunting experience, especially if you haven't been to many. Be conscious of these five common mistakes candidates make in interviews, so you can avoid them:

- 1 Avoid using slang or poor language:** Speak clearly and concisely by avoiding fillers such as 'um', 'like', 'uh'. You want to make a good impression, even if the company seems to have a relaxed corporate culture.
- 2 Don't answer questions with just a 'yes' or 'no':**
Follow through with a succinct example or explanation.
- 3 Don't slouch:** Sit up straight with your hands in your lap. This gives the impression that you're attentive and professional.
- 4 Don't ask about these:** Leave, working hours, salary and benefits until you've received an offer.
- 5 Don't leave an interview without understanding what the next step is:** There may be a project you have to complete, or a second interview or even a series of tests.

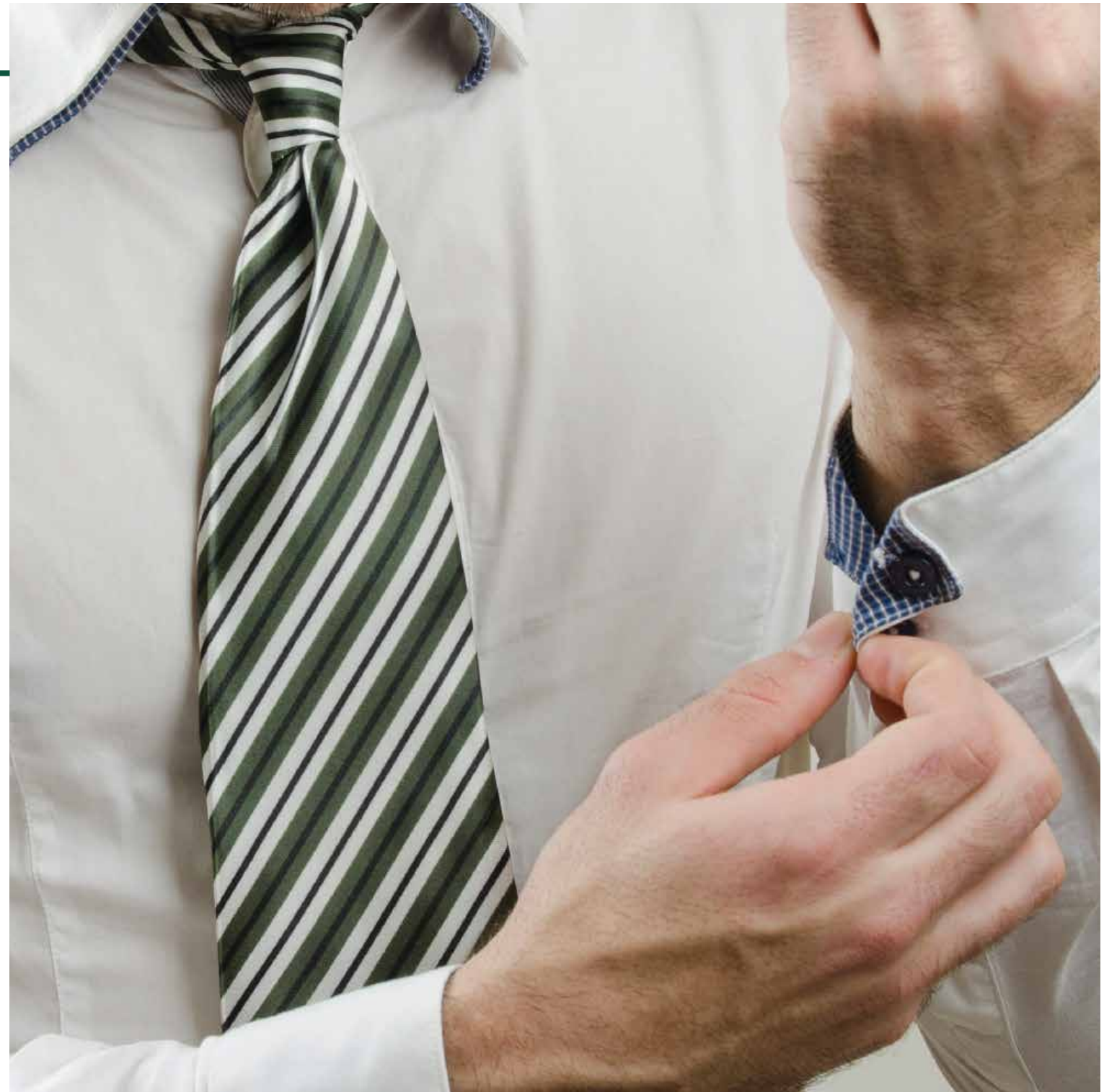
Presenting yourself well and ensuring you're clear on what's expected of you are crucial to landing your dream job.

Dress for success: Pointers on what to wear to your interview

You can differentiate yourself from other candidates by looking the part. This is why it's so important to research the company before the day of your interview by taking a drive out and observing the people who work there.

Here are more tips that will stand you in good stead to land your perfect job:

- Check that your clothes are clean and ironed: Avoid eating in the car on the way to the interview in case you mess on your clothes and get food stuck in your teeth.
- Avoid perfumes and cologne: Because scents are so personal, your interviewer could hate the perfume or cologne you're wearing and automatically create a negative barrier between him/her and you.
- Don't overdo your make-up and jewellery: Less is more in this case. Select appropriate accessories that enhance the image you're trying to create.



Formal business dress

Women

- Dress suit (black only).
- Collared blouse (white only).
- Skirt must be at a proper knee length.
- Black court shoes (heels no higher than 5 cm).
- Minimalistic, quality jewellery (no chandelier earrings or arms full of bracelets).
- Professional hairstyle.
- Neutral pantyhose.
- Make-up (keep it classy and minimalistic).
- Neatly manicured nails.

Men

- Suit (black only).
- Collared shirt (white only).
- Tie.
- Belt.
- Black socks (must match colour of pants or shoes).
- Quality leather corporate shoes (must match colour of belt).
- Little or no jewellery.
- Neat, professional hairstyle.
- Well groomed (shaved, neat nails).



Smart business dress

Women

- Dress or pantsuit (suit colours can be in colours other than black, such as navy, grey or charcoal). Colours of pants/skirts and jackets must be of the same depth and value.
- Different colour or printed blouses or neat shirts can be worn with this look.
- Skirt must be at a proper knee length.
- Heels are preferred to flats.
- Minimalistic, quality jewellery (no chandelier earrings or arms full of bracelets).
- Professional hairstyle.
- Make-up (keep it classy and minimalistic).
- Neatly manicured nails.

Men

- Suit in colours such as navy, grey, beige or charcoal. Colours of pants and jacket must be of the same value and depth.
- Different-colour collared shirts (preferably solid colours).
- Tie (plain or printed).
- Belt.
- Socks (must match colour of pants or shoes).
- Quality leather corporate shoes (must match colour of belt).
- Little or no jewellery.
- Neat, professional hairstyle.
- Well groomed (shaved, neat nails).



Smart casual business dress

Women

- Dress or pantsuit, dresses or skirts with blouses and/or tops.
- Dress or pantsuit can be in miss-matched colours (such as wearing a black blazer with beige pants).
- A blazer or jacket is not a necessity, but it does lift your look to a smarter level.
- Make sure your shoes are always more professional looking and not too casual (professional is minimalistic).
- Minimalistic, quality jewellery (no chandelier earrings or arms full of bracelets).
- Professional hairstyle.
- Make-up (keep it classy and minimalistic).
- Neatly manicured nails.
- 80% of your outfit should be smart and 20% should be casual.

Men

- Smart dress pants (no chinos are allowed at this level).
- Different-colour collared shirts (solid colours or prints).
- No tie is required (add a tie if you want to look smarter and more professional).
- Belt.
- Socks (must match colour of pants or shoes).
- Quality leather corporate shoes (must match colour of belt).
- Little or no jewellery.
- Neat, professional hairstyle.
- Well groomed (shaved, neat nails).
- 80% of your outfit should be smart and 20% should be casual.



Casual smart business dress

Women

- Dress, skirt, pants or a dark-blue jean.
- Wear neat tops in different colours and prints.
- You can wear other jackets besides blazers (remember it should still look professional).
- Avoid tackies and very casual sandals.
- Jewellery should still be minimalistic.
- Professional hairstyle.
- Make-up (keep it classy and minimalistic).
- Neatly manicured nails.
- 80% of your outfit should be casual and 20% should be smart.

Men

- Chinos made of good-quality fabric or dark-blue jeans.
- Different-colour collared shirts or neat golf shirts.
- Belt.
- Socks (must match colour of pants or shoes).
- Avoid tackies or sandals (open shoes for men are never allowed).
- Little or no jewellery.
- Neat, professional hairstyle.
- Well groomed (shaved, neat nails).
- 80% of your outfit should be casual and 20% should be smart.



The important role image plays in creating a positive personal brand

We see and meet new people every day. We don't know them or what they do for a living. But based on the way they look, we form a certain opinion of them.

We are told not to judge a book by its cover, but that is exactly what we do. The person we judge could be a very successful businessman or businesswoman, but if his/her personal image lets him/her down, we may think he/she is not successful.

What does your image reveal about your personal brand?
Does your image correctly portray/reflect your part in society?

As a student, you portray and reflect the role and look of a student. But this will soon have to change. You will need to update your image so that it matches your new role in society.



For the young professional

We know that your professional future starts soon and getting to the top won't be easy. No matter what your occupation, Nedbank wants to help you in the early stages of your career by offering you **all the benefits** of our Professional Banking package at a **50% reduced monthly fee***. Professional Banking gives you access to a dedicated Relationship Banker, tailored financing options and the rewards and lifestyle benefits that you deserve. It's flexible enough to grow as you grow, so that you can make things happen in your career.



A dedicated professional relationship banker



A banking solution that grows as you grow



Free airport lounge access at SA's domestic and international lounges



Personalised credit assessments*



A 100% home loan for your first home up to R1,5m*



Free financial planning



Free self-service subscription, eStatements and SMS notifications



A Platinum Cheque and Credit Card* (with FREE delivery)



Vehicle finance for your dream or first car*



Travel insurance on bookings using your Platinum Credit Card



24/7 banking - anywhere



Free supplementary cards



Platinum investment products - exclusive benefits



Free Nedbank internet banking, Nedbank App Suite™ and MyFinancialLife™



Greenbacks rewards for every day spend



Free delivery of your foreign exchange

*All credit applications are subject to final credit approval and terms and conditions

*All credit applications are subject to final credit approval and terms and conditions

SURE-FIRE WAYS TO GET AHEAD

What employers are really looking for in graduates

When your career matures, the focus of your CV and interviews will change to work history and experience. But being a graduate candidate, you'll have little or no meaningful work experience.

Here's how to ensure you highlight the important skills your employer will be looking for:

- 1 Business sense:** Have you started your own entrepreneurial business, such as printing and selling T-shirts or designing websites? This shows you have a good grounding of simple business principles.
- 2 Cultural knowledge:** With many businesses expanding into Africa and the rest of the world, it's important to be knowledgeable about different cultures. Speaking additional languages shows your willingness to stretch your mind.
- 3 Digital footprint:** Set up your LinkedIn account, start an industry blog and expand your digital footprint as much as possible.

4 Office etiquette: Any experience you've had in an office – an intern programme, volunteer work or part-time casual work – shows you know the basics of working in an office.

5 Technology savvy: If you know how to get around the Microsoft Office software packages as well as any of the other packages relevant to your industry, it will be of great benefit. Your employer won't have to spend too much time training you on the basics.

6 Teamwork: Show any team sports you've played as well as associations and clubs you belong to. The ability to understand and adapt to different groups is beneficial for business.

7 Network: If you have started to establish a network of acquaintances in your industry, it shows your ability to network. You'll need to do some tactful name-dropping to demonstrate this point.

Ultimately, show willingness to learn, to adapt and to grow, and you're on the right path to landing your dream job!

Attitude can make or break you – here's what you should know

One of the biggest adjustments you'll make during the course of your life is to transition from being a student to an employee.

Your attitude will play a big part in your transition. By adjusting your attitude you could make this phase of your life exciting, interesting and fun. Fail to adjust your attitude, and you could have a really hard time.

Here's what to do to get your attitude on the right track for a successful career:

- **Be enthusiastic:** Respond to emails and return calls from potential employers promptly and participate in the interview process enthusiastically. Give it your all.
- **Be efficient:** Your first job when you finish studying is to look for a job. Treat this task as a job, research the industry you're trying to get into, research potential employers, contact them, respond to relevant job adverts and increase your online exposure. Send a thank-you note after your interview and submit any paperwork or projects you've been tasked with before the deadline. This will give your potential employer the impression that you can think on your feet and can get a lot done.

• **Show excellence in everything you do:** Make sure everything you hand in is free from spelling or grammatical mistakes, research your project thoroughly, read questions properly and ask relevant questions.

• **Be punctual:** Tardiness will cast you in a bad light. Be sure to plan your trip properly so you're on time for interviews and meetings.

• **Be friendly:** There's nothing worse than having to work with an obnoxious person. Smile and be friendly and helpful in all your interactions.

Enjoy the moment and show it. Remember, as the saying goes, attitude is everything.

Five tips to help you make your first three months less anxious

When you first start working, you'll probably be over the moon with excitement - but you'll be a little anxious too.

Here are some tips to help you moderate your behaviour in the first three months of your working life so that you set a good precedent going forward:

1 It's OK not to know everything: You may feel a little out of your depth when you first start. Some people even take pleasure in making you feel inexperienced. But don't allow yourself to become intimidated. This is a short phase of your career. Keep your head up. Ask intelligent questions. And, most importantly, observe and learn. And soon you'll surpass people that have been there for years!

2 Make yourself known: Make a concerted effort to meet as many people as you can. Introduce yourself to everyone - even the people that clean the office and make tea. Exert a sense of self-confidence when introducing yourself and show interest in others. You'll notice this isn't synonymous with arrogance. Arrogant people have no interest in others, only in serving themselves.

3 Find a genuine friend: Among the people you'll meet there'll be one or two whom you will just naturally click with. Nurture their friendship. They could help you understand the undercurrents of the organisation. But whatever you do, don't get caught up in the politics. Stay clear of office politics, you're far too new to navigate such choppy waters.

4 Understand expectations: Be sure you know what's expected of you in the first, second and third month. The first three months of work are almost an extension of your interview. Don't get blinded by the honeymoon period. Take charge and deliver the goods.

5 Get organised: At first there'll be tons of meetings as well as induction and training sessions and lots of confusion. Find some balance between meetings, learning the ropes and getting your work done. Be extremely organised. Plan properly and meet deadlines, never miss a scheduled meeting, stay on top of things and stay calm. If you can do this, you'll set the tone for a successful career.

Remember, the deeper you're thrown in, the quicker you'll learn to swim. Don't get overwhelmed if everything is brand new to you and business never stops. Keep your cool and show your value, and you'll put your first stake in the ground for a successful career.

Here's how to clinch that promotion

If you're up against real veterans and other really smart colleagues for a promotion, here's what will make the real difference so you can clinch that promotion with confidence:

- **Stop doing what everyone else is doing:** Find your niche. Get really good at something no one else is good at. This will make you the expert in that field. Get so good at it that no one can challenge you on that topic.
- **Lock into your boss's targets:** Make sure you understand what your boss has committed to and help him/her achieve that. The more you make him/her look good, the better you'll do.
- **Build strong relationships with the people who matter:** Let's face it - if you've built solid relationships with key members in your team, you'll build a cohesive network of people who will support you.
- **Focus on results:** It doesn't matter how hard you try, if you don't get results, you're not succeeding. Get the formula right and get results.

These four secrets will stand you in good stead to get that promotion you've been eyeing.

MASTERING ALL THINGS DIGITAL

Why digital marketing is so important

If you really want to do well in your career – regardless of which field you're in – buy yourself a book that explains digital marketing.

No matter which field of study you've chosen, you'll need to market yourself. The better you are at marketing yourself, the better your chances of landing your dream job!

Here's how a short course or book in digital marketing can help you fast-track your career:

- Marketing is all about convincing the customer that you have a solution for him/her in the form of a product or service. Similarly, as a job hunter, you have to convince your future boss that you have a solution for him – which is: hiring you.
- Digital marketing makes up the greatest portion of any marketing strategy today. Similarly, much of your job-hunting will be online. You'll learn to sell yourself effectively with your new-found marketing skills.

Remember, the deeper you're thrown in, the quicker you'll learn to swim. Don't get overwhelmed if everything is brand new to you and business never stops. Keep your cool and show your value, and you'll put your first stake in the ground for a successful career.

- Marketing involves delivering the same message in different formats through different channels (cellphone, TV, print, radio and social media). Likewise, you'll make a stronger case for yourself if you customise your 'message' for each recruiter and each medium. For example, there's nothing stopping you from developing an incredibly powerful PowerPoint show or video instead of a boring CV.

Digital marketing is the future of everything – regardless of your field of study, career path or personality traits.

Boost your career with digital media

Maximise digital media and it could help put you on the map.

Here's how:

- **Build your personal brand:** You can build a powerful brand online by listing your qualifications, theses and experience.
- **Become an authority in your field:** Very few people are doing this. You can become an authority in your field by writing articles and posting as well as sharing interesting content about your field of expertise. A little copy goes a long way.
- **The fact that you're current with all things digital** means you're probably way ahead of many people in your industry with many years of experience.
- **Build an online network:** If you can network online with people in your industry, you're achieving more than you could at any networking event. Why? Because you can engage with so many more people online than you could at any event. And you can do so over and over again every couple of days.
- **Learn from your social media network:** Just like you're posting articles and interesting finds on your social media accounts, so are others in your industry. If you link up to them, you can easily stay on top of trends and industry debates.

You can't advance without social media in this day and age; use it wisely.

Six secrets to maximise your career

Use these six free little-known digital tools to maximise your career opportunities:

- 1 Use **Socialmention.com** to track any mention of your name, brand or content. With this tool no news (good or bad) can escape you.
- 2 With **Google Alerts** you can keep an eye on companies or topics of interest. Google will send you an alert with all the posts that contain the keywords you want to track.
- 3 Build your fan base with **Friendfeed.com**. You can follow people and people can follow and tag you, and like you back.
- 4 **Meetup.com** enables you to start up an interest group of your own. Or you can join an existing group. It's a great way to link up with like-minded people.
- 5 **Monster's Career Advice Community** offers an array of forums that enable you to network with people specifically discussing career-building topics.
- 6 **Hotsuite.com** allows you to manage your Facebook, FourSquare, LinkedIn, MySpace, Twitter and other accounts on a single platform.

If you know about the different digital tools that can help advance your career, you'll be streets ahead of others who follow the norms – the majority of the experienced workforce.

Never make these five mistakes on social media

As great as technology is, it has some downsides too. For example, social media could kill your career overnight if it is not managed properly.

Here's how you can make sure this never happens to you:

- 1 Never post anything you wouldn't want your boss to see on social media – this is pretty much anything that you wouldn't send to your granny! Don't be fooled, bosses do snoop around social media to get to know their employees better. If you happen to slip up, simply hide the post on your Facebook wall or delete the tweet. It's better than having a permanent record of it.
- 2 Don't allow your friends to post anything about you that you wouldn't post yourself. Unfriend them if they abuse the privilege.
- 3 Don't use social media at work, unless it's part of your job. Bosses still consider it entertainment and believe it should be 'played' with in your own time.
- 4 Never slate the company you work for, previous employers, your boss or colleagues online. Derogatory messages can land in the wrong inboxes or even go viral.
- 5 Don't invite your boss and colleagues to be your friends on social media – unless they really are. Keep your personal and business lives separate.

THE ULTIMATE CAREER ROAD MAP

What you need to consider before you apply for any position

Explore your options and decide which path to follow before you apply for any positions. For example, if you've completed a degree in finance, you can head in many directions. You can become a financial manager, a stock broker, a lecturer, an academic writer or you can even start your own firm. Get the picture?

Even if your end goal is simple, such as being a financial manager, there are still nuances you need to think about. Do you want to work for a small company, a large corporate, a listed company or an NGO?

Also consider which industries you want to work in.

Check that each decision you make matches your personality. If you're shy, soft-spoken and hate crowds, lecturing and working for a large corporate are probably not good choices.

If you're struggling with this exercise, see a career counsellor. You can also do online psychometric tests, such as these to help you:

- www.careerpsychometrics.com
- www.humanmetrics.com/cgi-win/jtypes2.asp
- www.findingpotential.com/INDIVIDUALS/PERSONALITY/
- <http://similarminds.com/career.html>
- <http://resources.monster.com/tools/quizzes/perfectcareer/>

It's really important to take this first step in your career seriously. You don't want to box yourself in by accepting a job on offer before you've considered your options.

For example, if you accept your first job in the fast-moving-consumer-goods (FMCG) industry, you'll gain experience that's relevant for that industry. So, when you want to move companies, it's more likely you'll be hired by another FMCG company because you'll have the relevant experience they're looking for. It could be difficult to break out of that industry into a completely different one.

Why is it important to have your own career map?

A career map tells you what you need to do to get from where you are to where you want to be. So, for example, if you want to work yourself up to CEO level, you'll have to get into a management position fairly quickly, then senior management and then the EXCO.

This is what else you can include in your career plan:

- **Plan how you'll achieve each milestone:** Work out goals you believe will be important for each step in your career.
- **Add the dates** by when you want to reach each milestone.
- **Think about how much** you want to earn at each milestone.
- **Work out the different resources** you'll need to help you achieve your milestones, including identifying a mentor.
- **Plan which other companies** you'll approach if the first or current company doesn't promote you despite having reached your goals.
- **Find out which additional courses** or studies you'll need.
- **Even** find out which books to read.

If you have a career map, you can get to where you want to be faster and more directly, and you'll be able to avoid unnecessary detours.

However, it's important to be realistic and flexible. A plan should guide you, but must not dictate your future. For example, you may be presented with an opportunity you didn't plan for. In this case you should sit down, review your plan and actually map out a different path based on your new opportunity. Then look at both maps and decide which one to follow.

Some useful tips to help you plan your career

It's incredibly easy to use the internet to do research on just about anything. Take the time to map out your career and plan your route to success.

Although there isn't a single site you can go to that will give you the latest data and unpack it for you, there are always a few that will come up when you search specific phrases.

These are the phrases you can search for when doing your research.

- Most sought-after jobs in South Africa.
- Most attractive industries in South Africa
- Highest paid jobs in South Africa
- Fastest-growing fields in South Africa

With this additional information you'll have everything you need at your fingertips to create a clear career plan.

REPUTATIONAL MANAGEMENT TIPS

Ensure your reputation stays intact

If you're wondering why you were overlooked for a promotion or why you didn't get a job you were sure was perfect for you or even why certain people don't socialise with you, the best thing you can do is ask.

Based on the feedback you receive, adjust your attitude and behaviour to realign your reputation if necessary. The important thing is to be aware of the feedback so you can do something about it.

Here are three things you can do to determine what your reputation is like:

- 1 Ask your closest friends:** A casual chat will suffice.
- 2 Ask your boss:** This normally happens in the form of a performance review.
- 3 Ask your customers:** Design a courtesy questionnaire and send it to your customers every now and again.

How to handle workplace bullies and still get ahead in your career

Unfortunately, bullying doesn't stop on the school field. Once a bully, always a bully. And as soon as bullies have some power, they can ruin it for others.

Here are some tips to stop a bully from ruining your career:

- **Don't get emotional:** Bullies love to manipulate others emotionally. Stay calm and rational while diffusing the situation.
- **Don't walk away from this bad behaviour:** Bullies enjoy feeling powerful, especially when the other person doesn't stand up for himself/herself. Tell the bully in a polite but firm way that you will not tolerate being bullied and you will take it further if need be.
- **Continue to do your best work:** If the bully can prove that you've been slacking in your work, he/she may feel justified.

- **Document everything:** Be very detailed about what he/she says, note the date and time. This will be the strongest weapon against him/her.
- **Report the bully:** If you've spoken to the bully and given him/her an opportunity to stop bullying you and he/she hasn't, keep a record and take your proof to HR or a senior manager.
- **Maintain a professional attitude:** When the matter has been dealt with, maintain a professional attitude towards the aggressor at all times.

As soon as the bully has been identified and labelled as such, he/she will have to adapt his/her ways or leave because no company wants a bully on its payroll. Often they are not exposed because people fear they may lose their jobs. But the South African labour laws are there to protect you, so don't let a bully get away with this unacceptable behaviour.

Five steps to stop a rumour

Rumours can make you feel bad, ruin your reputation and even affect your career if they're not doused in time.

Here's how to stop a rumour before it gets out of hand:

- 1 Acknowledge the rumour:** Don't pretend it's not there and don't ignore it – it won't go away on its own. Openly tell people that you know there's a rumour going around about you. If some people haven't heard it yet, they'll be more inclined to take your side if they hear it from you.
- 2 Talk about it:** Unfortunately, if there is a rumour, you have to offer the truth about it. You can't decide that you don't want to talk about it. It will look like it's true.
- 3 Don't show you're upset about the rumour:** If you show you're angry or hurt by the rumour, it could look like it's true.
- 4 Stop the behaviour that led to the rumour:** If you playfully flirt with someone in the office, this may make an affair seem plausible to others. Stop the behaviour that's fuelling the rumour.
- 5 Confront the source of the rumour:** Explain that you know that he/she is the source of the rumour, tell him/her it's not true and explain that the rumour has caused some damage. Do this in a mature and calm way – don't get angry and don't react to the other person if he/she gets angry.

Once the rumour has been diffused, maintain a professional demeanour in the office, including towards the person who started the rumour. If you've followed these five steps, it's only a matter of time before it dies down and becomes water under the bridge.

BUDGET MANAGEMENT AND FINANCES

How to create a financial plan

You may not think you need a financial plan because you don't have that much money when you first start your career. But this is exactly when you should develop a financial plan. It will help you achieve your financial goals faster and enjoy your wealth when you're rich!

Your financial plan should cover:

- **Savings and investments:** Put 10% of your monthly income into your savings from the start.
- **Planning for retirement:** Invest in a retirement annuity.
- **Education:** Pay off your education loan and save or invest in an education plan so you can keep furthering your studies.
- **Emergencies:** Have at least four months' worth of income available should you lose your job for some unforeseen reason. This will enable you to keep paying the bills.
- **Major purchases:** Such as a car and a house.
- **Medical aid, insurance and income protection.**
- **Other financial goals:** Such as your net wealth.

Speak to your Nedbank Relationship Manager. He/She will be able to guide you and help you plan a sound financial future.

How to budget for a sound financial future

Use these innovative financial tools from Nedbank to simplify your finances and keep your money where it belongs – in your hands:

- **Know your expenses:** Make a list of all your monthly expenses and keep an accurate record of your ad hoc expenses. Then, calculate your average spend over a three-month period. Remember to include finance, banking and service charges.
- **Your financial manager in your pocket:** By tracking the income, expenditure and fees on your current and savings accounts, Nedbank's Personal Money Manager shows you where your money is going. Even better, it helps you find ways to save money.
Download it at: <http://www.nedbank.co.za/website/content/PersonalMoneyManager>.

TIP: With Nedbank MyFinancialLife™ you can link all your accounts (regardless of which institution they're with). It enables you to track your expenses easily and budget effectively.
Download it at: <https://myfinanciallife.nedsecure.co.za/>.

Know what your essential expenses are

When times are tough, don't cut back on these expenses, as they're essential for your wellbeing and are there to protect you in the long run:

- **Medical aid:** It may be expensive, but as a professional you can't afford not to be a member of a medical aid fund in South Africa. You could lose many hours of work if you rely on the public health system.

- **Retirement funding:** Start investing in a retirement annuity while you are young. The earlier you start contributing, the less your monthly contributions will be. Why rely on a government pension when you can spend your golden years in comfort?

- **Debt payment plan:** A debt payment plan protects you in case you ever lose your ability to earn an income. It enables you to keep paying your bills for a few months while you find another job or get another form of income.

Buying your first house? Use these five cost-saving tips

Whether it's your first house you're buying, or the 10th, buying property is a very important decision. Why? Because no matter how small, property comes at a premium, so you can either make or lose a lot of money depending on the decisions you take.

Here are five tips to help you get richer from property:

- 1 Meet with your Nedbank Relationship Manager and work out what your repayments will be before you go house-hunting to avoid disappointment or overreaching yourself.
- 2 Location is key! Rather buy a mediocre house in a GOOD suburb than a very nice house in a mediocre suburb. This is because your property's value is more likely to grow over time in a good neighbourhood.

- 3 Pick a suburb that has established infrastructure, such as good schools, access to a highway, parks, etc.

- 4 If the house you're keen to buy has been extended or renovated, ensure the previous owner can give you the approved building plans on approval of the sale.

- 5 Get a professional opinion. If you have a friend or acquaintance in the real estate industry, ask him/her to take a look at the place. Someone with a trained eye could highlight potential hazards you wouldn't have noticed.

Here's how to ensure your budget stays in the black

When you calculate your budget, allocate at least 10% of your salary for savings. Treat your savings like a standard monthly priority expense – just as you would with your electricity bill.

That means you put 10% aside before you allocate money for your entertainment, holidays and new clothes, gadgets, etc.

Speak to your Nedbank Relationship Manager about investing your savings to make your money work for you. These are some of the options you could consider:

- A savings account is a secure place to park your money until you want to invest it.
- Fixed deposits offer a guaranteed return on interest, so you can be assured that your money will grow.
- Nedbank also offers several investment options, based on your individual circumstances.

Visit www.nedbankprivatewealth.co.za today.

Buying a car?

It's not one of those purchases that come easy. There are so many aspects to consider, such as which make or colour you should choose, whether you should buy a used or new vehicle and whether to pay smaller regular instalments and pay a large amount residual value at the end of the loan or a standard loan.

Nedbank can help:

- Your first step in buying a car is to determine what you can afford to pay every month. Remember to include insurance. You can use the Nedbank car finance calculator for this step – go to www.mfc.co.za.
- Now that you know what price you can look at, get a trade-in value or price the makes and models you like at reputable car dealers.

TIP: You can also explore buying your car at an auction. You could get a good deal. For a list of upcoming auctions go to <https://www.mfc.co.za/upcoming-auction>.

- If you're opting for a secondhand car, do a bit of research. What are other reputable dealers charging for vehicles of the same year and work a similar kilometre distance?
- Go for a test drive and make sure you like the feel of being in your potential new car.
- If it's a used car, ask someone who knows cars better than you to take a look at the car's engine, exhaust and tyres.
- Now it's time to arrange finance. Go into your Nedbank branch and chat to your Relationship Manager. Be sure you understand what a balloon payment is, what deposit you'll need, what interest rate you can get on your loan and whether to fix your loan's interest rate or link it to inflation.
- When you have finance, you can buy your new car. Fill in and sign the contract, including car insurance at the dealership, and drive away in your new car.

TIP: Don't leave the dealership without car insurance. You'll keep telling yourself you'll get it as soon as you have time or more money. And in just seconds, you could be in an accident and lose your new car! It's not worth postponing this.

Why you need to find a financial partner for life

Irrespective of where you are in your life with regard to career stability or business maturity, lifestyle and family, there's always the next car, home, university or holiday to plan.

Finding the right financial institution to partner with to guide you on these exciting journeys is very important.

Look for a financial partner that will offer you flexibility regardless of your life stage ... an institution you won't be afraid to approach for advice. And surround yourself with positive, supportive people who will celebrate the big and the little successes in your life, but who will also be there in times of need.

Talk to Nedbank today about being your financial partner for life. Make professional banking happen.



Budget management and finances



Go professional

Relationship bankers are available to discuss your **specific banking** needs and to provide you with a seamless banking experience.

Contact us today on **0860 555 222** to arrange an appointment.
Alternatively email us at **professionals@nedbank.co.za**.
For more information on our offering please visit **nedbank.co.za**.

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