

HOW TO HANDLE PROBLEM AREAS

BAD CREDIT

It is important to realize that some jobs require a top rated credit report. Many of these positions are in banking, accounting or financial companies.

If you are going to apply for a position that requires a good credit score, you owe it to yourself to go online and utilize one of the free resources to view your exact credit score. This will help you understand what problem areas need to be resolved.

Many employers understand that your credit score can be negatively impacted when you have lost your job. You should target jobs that do not place a high emphasis on your credit score and be honest if you are questioned during your interview.

It is important to communicate with all past due debtors. This communication can greatly impact their willingness to work things out with you.

NEGATIVE REFERENCES

References can make or break your chances of finding employment. If you are not sure about your references, have someone call and actually check your references for you. You need to know what is being said about you by past employers.

In many instances, companies do not provide references. They often merely provide dates of employment and income. This information is not considered a bad reference.

If you expect to receive a negative reference from a past employer, also provide the names of other supervisors who will provide a great reference. It is possible that a bad reference can be the result of an employer who is angry that you handed in notice. You need to balance a possible bad reference with positive references.

UNEMPLOYED FOR MONTHS

Honesty

Not having current working experience will not have near the negative impact of lying or any misrepresentation. Highlight the positive aspects of the timeframe since you were employed, and divert the attention of the interviewer to your accomplishments.

There are many understandable reasons for not working including:

- Cutbacks
- Conducting your job search
- Maternity leave
- Relocation
- Military
- Illness
- Caring for a family member

The less you say is often in your best interest and you can simply say that you were a *caretaker* rather than providing extensive detail.

How to handle current salary

List your current compensation carefully because it will impact the salary you are offered. If you are working temp, contract or consulting, quote your hourly salary. If you worked full time quote your last annual salary, but explain you will review the entire compensation package (salary, benefits, bonuses, incentives, etc.).

Fill in the time since you last worked with positive experiences

Employers will not necessarily disqualify you for not having current experience, if you explain what you have been doing with yourself since your last job.

- Did you obtain any additional training?
- Did you master a skill that could be perceived as an asset?
- Did you volunteer, freelance, or do any consulting work?
- Have you earned a certification, license or additional credential?
- If you sold items on eBay or were involved in any Direct Sales Programs, you could list this as self-employment.

Stress activities and accomplishments that could be perceived as assets to a hiring authority. It is important for the hiring authority to realize you've been busy doing something productive.

UNSTABLE WORK HISTORY

The average tenure is currently 3 years and 2 months. There are circumstances that are out of your control that can impact your stability.

Some of these include:

- Mergers
- Downsizing,
- Companies going out of business
- Ex-employees returning
- Outdated skills
- New management teams

It is critical that you are comfortable when you are presenting your reasons for changing jobs. If you are tentative, a future hiring authority may view this as a red flag. If you put a positive spin on your job changes, they can be perceived as a benefit. Stress the new skills you acquired, the experience you now have, and your desire to make a long-term commitment to your next employer.

GAPS IN EMPLOYMENT

When discussing your gaps of employment, it is important for you to know how to effectively handle this topic. The three steps below will guide you in addressing gaps in the most positive manner.

Honesty

As mentioned earlier, gaps in employment will not have near the negative impact of lying to cover up a gap. You should never misrepresent the truth. If dishonesty is uncovered after you are hired, you can be terminated from your position.

Fill in the gap with positive experiences

Indicate activities and accomplishments rather than just referring to extended periods of unemployment.

Prepare

Become extremely comfortable in explaining any gaps in your employment. If you hesitate or lose eye contact, that could be interpreted as dishonesty.

Benefit to you

Be prepared, put a positive spin on your gaps in employment and you will greatly improve your ability to interview and obtain job offers.

When you learn how to effectively handle problem areas, you will book more interviews that will eventually lead to your next opportunity.