



MANAGE YOUR CAREER IN CHANGING TIMES

TODAY'S turbulent work environment can knock even the best careers off course. So how do you succeed in the face of economic downturns, massive layoffs and an unstable stock market?

Focus on yourself, be realistic, and follow these five steps to navigate the stormy seas:

1 Be your own best friend

Many of us were taught to be good employees. That means relying on someone else to tell us where we fit in, what skills we needed, and when we were ready to advance. Take back your power by being clear about how you see yourself and how others see you. Be realistic and candid about what you really want your life to look like and believe that it can happen.

2 Plot your course

Sailors know how to do this. Plan your destination and then look for a route that will get you there. Allow for alternatives

in case things don't go as planned. And set in a store extra supplies in case you get blown off course. When possible, study the routes others have taken, but be aware what worked for them might not be right for you.

3 Brand yourself

Let people know who you are and what you stand for, regardless of what organisation you may work for. There are lots of ways to do this: volunteer in your community, go to network meetings, make presentations, network online and write articles. Choose what works best for you and find ways to do it.

4 Keep connected

Connections with people are valuable. You never know when someone will surprise you with a great lead. Make sure to stay connected. Have a system to keep track of contact information for those important to you. Make sure to keep contacts current, especially if your circumstances are changing. Have a plan for staying in touch. Call one or two people each week. Send birthday and holiday cards. Send an email blast

every few months to let people know what you are doing.

5 Stay open

You never know when being blown off course might be the best thing that ever happened to you. If an opportunity comes your way, take a hard look. Is this destination better than the one you planned? If so, maybe it is time to get off the boat. It may give you just what you need to get where you want to go. Turbulent times are not bad for business. There are riches to be found. Know what you are looking for, keep moving, and they could be yours.

HOW TO SURVIVE IN TOUGH TIMES

Here are pointers on how to survive during tough economic times.

Can you afford it?

If you can't pay cash for an item, you probably can't afford it. Alternatively, go to second-hand stores to buy clothes, handbags or shoes. Look for good deals at eBay.com.

How much interest are you paying?

Your credit card debt may be RM5,000 at 18.9 per cent interest. If you pay RM100 monthly, it will take you 37 years and four months to pay off your credit cards. You will pay RM14,435.34 in interest.

Stop the debt cycle

Other than buying a house within your means, you can save fuel cost by carpooling or using public transportation. Instead of going for expensive vacations, consider staying close at home and visit your family more.

Tighten your belt

As tough economic times will be around for sometime, expect more lay-offs as businesses cut corners, real estate market and mortgage lenders take the plunge, and stocks are dropping.

Be frugal

Work towards paying off debt. Look for ways to make extra money and enjoy the little things.

