

**The
Woodlands Texas Stake
12 Apr 2020**

**Employment Packet and Quick
Reference Guide
for
Leaders and Members**

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1. NEGOTIATING SEVERANCE PAY

<https://www.fool.com/careers/2018/06/27/5-tips-for-negotiating-a-severance-package.aspx>)

No matter how hard you've worked or how much dedication you've shown your company, there may come a point when your employer decides to [lay you off](#). And if that happens, there's a good chance you'll be offered a severance package to allow for a smooth departure.

Contrary to what you may have been led to believe, severance arrangements aren't just altruistic. In exchange for whatever sum of money your company offers, your employer will expect you to sign away certain rights and agree to certain terms. Therefore, it pays to negotiate the best possible severance package so that you get something in return for those concessions. Here's how.

a. Realize you don't have to take your company's first offer

The amount of severance your employer offers initially is not necessarily the amount you need to agree to. Remember that companies *want* employees to sign their severance agreements because it buys them a degree of protection, so you shouldn't hesitate to ask for more money if you can make a strong case for it.

b. Take your time responding

You'll frequently be presented with a severance agreement during the same meeting in which you're told of your termination. As such, you may not be in the best position to negotiate when you're reeling from the shock. Therefore, you're probably better off taking that agreement home, reviewing it once you've calmed down, and presenting your counteroffer after the fact.

c. Keep things professional

Maybe you just [bought a house](#) or are having a baby. Though those are terrible circumstances under which to get laid off, they're not your company's problem. So rather than use them as reasons for why you deserve a more generous package, stick to the business-related facts, such as your long-term tenure at the company and proven track record of hard work and success. *Those* are the points that will help make the case for a better payout.

d. Fight for benefits as well as money

Your goal in negotiating a severance package should be to emerge as financially unscathed as possible. But don't just focus on money alone. For example, you might ask to stay on your employer's health insurance plan for a certain period (say, three months) while you look for a new job. That could save you hundreds of dollars, if not thousands, when you consider the cost of a new plan or [COBRA](#).

e. Don't limit your job prospects

One of the most dangerous aspects of taking part in a severance agreement is signing away your rights to work for certain companies.

So, if that's what your employer asks you to do, find a workaround. It's common for employers to include provisions in their severance agreements that prohibit employees from working for direct competitors for a given period of time. But if you agree to something like that, you could end up out of work for much longer than expected.

Therefore, don't hesitate to negotiate that aspect of your severance as well. Either limit those restricted companies to a handful of defined or named businesses or limit the extent of time in which you can't accept a competitor's offer (say, three months instead of six months or a year).

Furthermore, you should aim to have your severance payment be enough to get you through whatever restricted period you're dealing with. For example, if you're prohibited from working for competitors for six months, then you should argue for six months' salary from your employer. Granted, your company may not comply, but you can use that as a negotiation tactic as well.

One final thing to remember about your severance package is that if you're not happy with the terms, you can always opt not to sign it. In doing so, you may end up losing out on an otherwise helpful payout. But depending on how restrictive that agreement is, you may be better off coping without the money. The last thing you want to do is stunt your career, and all for a little extra cash from a company that clearly wasn't loyal to you to begin with.

2. FILING FOR UNEMPLOYMENT IN TEXAS

<https://www.twc.texas.gov/jobseekers/unemployment-benefits-services#applyBenefits>

<https://www.twc.texas.gov/jobseekers/applying-unemployment-benefits>

<https://www.twc.texas.gov/files/jobseekers/create-user-id-password-twc.pdf>

When to Apply

Apply for benefits as soon as you are unemployed because your claim starts the week you complete the application. However, you may not apply until after your last workday. We cannot pay benefits for weeks before your claim effective date.

Apply for benefits with the state where you worked during your [base period](#). If you worked in more than one state, see [If You Earned Wages in More than One State](#).

If your last job was for a temporary agency or staff leasing company, you have additional requirements:

If your last job was for a temporary agency, you must immediately contact the temporary agency for a new assignment and wait three business days after your assignment ended before applying for benefits. The agency has three business days to offer you a new assignment.

If your last job was for a staff leasing company, you must immediately contact the staff leasing company for a new assignment.

How to Apply

Apply for benefits in one of two ways:

Apply online at [Unemployment Benefit Services](#) by selecting Apply for Benefits. Read the [Applying for Unemployment Benefits](#)

[Tutorial](#)  for help applying online.

Call a Tele-Center at 800-939-6631 and speak to a customer service representative.

Information You Need to Apply

You will need:

Your last employer's business name, address and phone number

First and last dates (month, day and year) you worked for your last employer. If you worked for your last employer on more than one occasion, provide the most recent employment dates.

Number of hours worked and pay rate if you worked the week you apply for benefits (Sunday through Saturday)

Information about the [normal wage](#) for the job you are seeking

Alien Registration number (if not a U.S. citizen)

Your Unemployment Benefit Services Password

When you sign up for online services, you will select a User ID and password. Your password protects your identity and privacy. It has the same legal authority as your signature on a paper document. Do not give your password to anyone, not even to a family member or TWC employee. You are responsible for any payment request made using your User ID and password.

If you have a User ID and password from [WorkInTexas.com](#), use that User ID and password to logon to Unemployment Benefit Services. For more about the password requirements, go to [Managing Your Benefits Password & PIN](#).

Establish & Change Payment Options

When you apply for benefits, TWC offers you one of two ways to get your benefit payments: Direct deposit, which is direct payment into your personal checking or savings account in a United States bank or credit union or Debit card, which is issued by the TWC-contracted bank. TWC will deposit payments to the TWC debit card account unless you sign up for direct deposit.

If you signed up for direct deposit on a prior claim, TWC will use the checking or savings account information you previously provided.

To select or change your payment option online or by phone:

Log on to [ui.texasworkforce.org](#) and select Payment Option from the Quick Links menu.

Call Tele-Serv at 800-558-8321 and select option 5.

Privacy / Confidentiality

Your claim is confidential. However, we share some information with government agencies and their contractors for the administration and enforcement of laws, including verifying eligibility for public assistance, supporting law enforcement activities, and other purposes permitted by law. Allowable uses of confidential information may include performing statistical analysis, research and evaluation.

Disclosure may be made to entities that manage and evaluate programs such as Social Security, Medicaid, nutrition assistance, and child support. We mail a notice of your claim to your last employer and may communicate with other former employers. If we pay you benefits by debit card, we share information with U.S. Bank because it manages your debit-card account. U.S. Bank and government agencies with access to information must agree to comply with state and federal laws regarding the confidentiality of claim information.

3. HEALTH INSURANCE OPTIONS

(<https://www.healthcare.gov/have-job-based-coverage/if-you-lose-job-based-coverage/>)

If you lose job-based health insurance, you have 2 main options:

1. Buy a plan through the Health Insurance Marketplace
2. Sign up for COBRA coverage

Option 1: Buy a health plan through the Marketplace

If you leave your job for any reason and lose your job-based insurance, you can buy a Marketplace plan. Losing job-based coverage, even if you quit or get fired, qualifies you for a [Special Enrollment Period](#). This means you can buy insurance outside the yearly [Open Enrollment Period](#).

Your coverage can start the first day of the month after you lose your insurance.

- When you fill out a Marketplace application, you'll find out if you qualify [for savings on your monthly premiums and out-of-pocket health care costs](#) based on your income.
- You'll also learn if you qualify for free or low-cost coverage from [Medicaid](#) or the [Children's Health Insurance Program \(CHIP\)](#).
- [Create an account](#) to apply any time. Or, before logging in you [can preview plans and estimated prices for a Marketplace plan](#) based on your income.

Option 2: Sign up for COBRA coverage

You may be able to keep your job-based health plan through [COBRA continuation coverage](#).

COBRA is a federal law that may let you pay to stay on your employee health insurance for a limited time after your job ends (usually 18 months). You pay the full premium yourself, plus a small administrative fee.

- To learn about your COBRA options, contact your employer.
- If you've already signed up for COBRA coverage, find out if you can [switch from COBRA to a Marketplace health plan](#).

More answers: If you lose job-based coverage

- Can a Marketplace plan start the same day I lose my job-based insurance?

No. Marketplace plans take effect the first day of the month after your job-based insurance ends. So, if you lose your insurance plan on March 7 and select a Marketplace plan by March 31, coverage can start April 1.

- Do I need to provide proof that I lost insurance through my job?

You may be asked to provide proof that you lost insurance through your job. Your eligibility notice will explain how to verify your loss of coverage. The Marketplace may also contact you directly.

- When I apply for a Marketplace plan after losing job-based insurance, does the income I made this year before I left my job count?

Yes. Savings on a Marketplace plan are based on your estimate of income for everyone in your tax household for the full calendar year you want coverage. [Learn how to estimate your yearly income](#).

- What if I lost my job-based insurance and I'm now eligible to enroll in a spouse's plan? Can I buy a Marketplace plan instead?

Yes. But if you're offered coverage through your spouse's job, you aren't eligible for premium tax credits or other savings on a Marketplace plan – even if you don't accept the offer. The only exception is if your spouse's [plan doesn't meet certain standards for affordability or coverage](#). Most plans meet these standards, even if they charge high premiums for spouse and dependent coverage.

- What if I leave my job with insurance and start another job that has a waiting period before I can enroll in it?

You can buy a Marketplace plan to provide coverage until your new job-based insurance starts. Until then, you can qualify for savings on a Marketplace plan based on your income. Once you enroll in the new job-based insurance you can keep the Marketplace plan, but you'd have to pay full price. You can end your Marketplace plan any time without penalty.

- What if I leave my job that had health insurance and take a new job that doesn't offer health insurance?

As long as you don't have another offer of qualifying health coverage, you can enroll in a Marketplace plan and may be eligible for premium tax credits and other savings based on your income.

4. TEXAS BENEFITS

(SNAP Food Benefits, TANF Cash Help, Health Care, Support Services, WIC Food Benefits)

<https://www.yourtexasbenefits.com/Learn/Home>

- a. SNAP Food Benefits - <https://yourtexasbenefits.hhsc.texas.gov/programs/snap>

What it offers

- Helps people buy the food they need for good health. People also can buy garden seeds with SNAP benefits.
- SNAP food benefits are put on to the Lone Star Card and can be used just like a credit card at any store that accepts SNAP.

SNAP can't be used to:

- Buy tobacco.
- Buy alcoholic drinks.
- Buy things you can't eat or drink.
- Pay for food bills you owe.

Who is it for?

- People who don't have a lot of money as long as they meet program rules.
- Most adults age 18 to 49 with no children in the home can get SNAP for only 3 months in a 3-year period. The benefit period might be longer if the person works at least 20 hours a week or is in a job or training program. Some adults might not have to work to get benefits, such as those who have a disability or are pregnant.

Maximum monthly income limits

PLEASE NOTE: The following chart gives a general idea of the amount of money (income) most people or families can get and still be in this program.

| Maximum Monthly Income Limits | |
|----------------------------------|----------------------------------|
| Family Size | Monthly Amount of Income Allowed |
| 1 | \$1,718 |
| 2 | \$2,326 |
| 3 | \$2,933 |
| 4 | \$3,541 |
| 5 | \$4,149 |
| For each additional person, add: | \$608 |

| Maximum Monthly SNAP Amounts | |
|----------------------------------|-----------------------------|
| Family Size | Maximum Monthly SNAP Amount |
| 1 | \$194 |
| 2 | \$355 |
| 3 | \$509 |
| 4 | \$646 |
| 5 | \$768 |
| For each additional person, add: | \$146 |

Other facts:

Most people age 16 to 59 must follow work rules to get SNAP benefits. Work rules mean a person must look for a job or be in an approved work program. If the person has a job, they can't quit without a good reason.

Maximum monthly SNAP amount

- TANF Cash Help - <https://yourtexasbenefits.hhsc.texas.gov/programs/tanf>
 - Helps families with children age 18 and younger pay for basic needs.
- Health Care - <https://yourtexasbenefits.hhsc.texas.gov/programs/health>
 - Helps cover visits to doctors, dentists, and hospitals. Also covers medicines ordered by doctors and dentists.
- Support Services - <https://yourtexasbenefits.hhsc.texas.gov/programs/other/support-services>
 - Helps people with daily living needs, caregivers, and people with mental health, drug or alcohol issues.
- WIC Food Benefits - <https://texaswic.org>
 - The Special Supplemental Nutrition Program for Women, Infants and Children, popularly known as WIC, is a nutrition program for pregnant, breastfeeding women and families with children younger than 5.

5. SELF-RELIANCE COURSES / MANUALS AVAILABLE

Personal Finances - <https://www.churchofjesuschrist.org/bc/content/ldsorg/topics/self-reliance/personal-finances-na-eng.pdf?lang=eng&download=true>

- For those who want better control over their finances. Group members will learn how to eliminate debt, protect against financial hardship, and invest in the future. They will create a financial plan and follow a budget. Spouses are encouraged to attend together. This workbook includes the booklet *My Foundation for Self-Reliance*.

Starting and Growing my Business - https://www.churchofjesuschrist.org/bc/content/ldsorg/topics/self-reliance/2017/14678_sgmb_book_eng.pdf?lang=eng

- This self-reliance group will help you learn to make wise business decisions as you start or grow a business. The goal of this group is not only to help you with your business; it is also to help you act in greater obedience and faith in the Lord

and receive His promised blessings of temporal and spiritual self-reliance. Members learn key business skills such as identifying customer needs, finding customers, and keeping good business records. This workbook includes the booklet *My Foundation for Self-Reliance*.

Find a Better Job - <https://www.churchofjesuschrist.org/bc/content/lldsorg/topics/self-reliance/find-a-better-job-na-eng.pdf?lang=eng&download=true>

- For those who are looking for work or a better job. Group members will learn to identify opportunities, network, present themselves professionally, and prepare for job interviews. They will also set goals for contacts and interviews. This workbook includes the booklet *My Foundation for Self-Reliance*.

Education for Better Work - <https://www.churchofjesuschrist.org/bc/content/lldsorg/topics/self-reliance/education-for-better-work-na-eng.pdf?lang=eng&download=true>

- For those who need additional education or training to get a job. Group members will research, create, and present career and education plans. They will also spend time each week practicing skills that will help them be more effective learners. This workbook includes the booklet *My Foundation for Self-Reliance*.

Life Skills - <https://www.churchofjesuschrist.org/bc/content/lldsorg/topics/self-reliance/education-for-better-work-na-eng.pdf?lang=eng&download=true>

- For older youth and young single adults, *Life Skills for Self-Reliance* contains the most applicable content from three self-reliance manuals (*Personal Finances*, *Find a Better Job*, and *Education for Better Work*). This group helps participants research career and education opportunities, find and obtain employment, and learn how to manage their money. It will prepare them for missions, future education, military service, and work after high school. This manual also includes the booklet *My Foundation for Self-Reliance*.

6. FINANCIAL CALCULATORS

A number of calculators are available to help you make wise financial decisions. Consider the questions below and use the calculators provided to help you in your financial planning:

[How soon could I pay off all my debts?](#)

[How much should I save for emergencies?](#)

[Where is my money going?](#)

[Would spending a little less and saving a little more make a difference?](#)

[How long will it take to pay off my credit card?](#)

[When will my loan be paid off?](#)

[What if I pay a little extra each month on my loan?](#)

[What would my payment be if I borrowed?](#)

[Should I refinance my home mortgage?](#)

[What would be my monthly payment on a new home?](#)

[How much should I save for retirement?](#)

[Are my current retirement savings adequate?](#)

[How much retirement income will I have if I save regularly?](#)

[How much should I save to reach my goal?](#)

[How much could I have if I saved regularly?](#)

7. 401K and RETIREMENT PLANS

Three Options For Your 401(k) If You Lose Your Job

<https://www.forbes.com/sites/forbesfinancecouncil/2020/01/02/three-options-for-your-401k-if-you-lose-your-job/#2e1a75ff3fd0>

Few situations in life are more stressful than a job loss, and chances are if you find yourself in this situation, your 401(k) account is the last thing on your mind. However, after taking the time to breathe, assess your job prospects, update your resume and find a new, hopefully better, position, your thoughts should turn to your previous workplace 401(k) account.

When considering what to do with your 401(k) account from your previous employer, you have several options depending on your savings, investment and retirement goals. Depending on your situation, consider one of the options below for your next steps. By no means are these three options the only things you can do with your money, but I've found these to be some of the most popular.

a. Roll Over Your 401(k) Plan to your New Employer's 401(k) Plan

One of the most popular things to do with a 401(k) plan is to roll over your money to the 401(k) provider for your new employer. A rollover to your new workplace 401(k) plan is an excellent option if you value simplicity and would like to see all of your 401(k) savings in one place.

For younger employees, who are more likely still growing their contributions and savings, this is a particularly good option, as it keeps all of their money in one place and makes it easy to see the growth of their overall retirement portfolio.

b. Roll Over Your Previous Workplace's 401(k) Plan to an IRA

Another popular option when transitioning from one job to the next is to roll over your previous 401(k) to an individual retirement account, or IRA. IRAs can give individuals more control over the types of investments they make inside of their retirement accounts. Depending on your investment goals, a self-directed IRA may be appropriate for those who want to invest more aggressively or in different asset classes outside stocks, bonds and mutual funds.

Another vital component to consider when evaluating an IRA provider is the fees that they charge either on the amount of money you are funding your IRA with or on the investments held within your IRA.

c. Convert Your Plan to a Roth IRA

A silver lining in the event of a job loss, and thus a potential drop in income, is the ability to complete a Roth conversion at a lower tax bracket. A Roth conversion is taking money that was contributed pre-tax and deducted from that year's earnings and paying income taxes on those earnings. The advantage of doing this is that at retirement, you would pay no income taxes on withdrawals or gains on the funds in that account. With a traditional account, you must pay income tax on the withdrawals.

A Roth conversion has multiple advantages apart from tax-free earnings and withdrawals. For starters, a Roth IRA can grow tax-free longer since Roth IRAs do not have required minimum distributions, which traditional IRAs do.

A lesser-known and valuable component of a Roth IRA is the ability to leave a tax-free inheritance for your heirs. While heirs are subject to required minimum distributions, the withdrawals are tax-free as long as the account has been open for at least five years.

Keeping Track of your Accounts

Regardless of what you decide is best for you and your situation, it is vital to keep track of your retirement accounts. One [estimate](#) places the number of unclaimed 401(k) accounts at 900,000 nationwide each year. If you happen to have an unclaimed 401(k) plan from a previous job, the simplest way to find it is to contact the HR department of your prior employer. Even if you decide to leave a 401(k) plan with a previous employer, it is important to keep tabs on where your money is and how it is working for you and your future retirement.

The information provided here is not investment, tax or financial advice. You should consult with a licensed professional for advice concerning your specific situation.

IRA And Retirement Plan Changes In The CARES Act

<https://www.forbes.com/sites/bobcarlson/2020/03/28/ira-and-retirement-plan-changes-in-the-cares-act/#bbcd2bf34f5d>

The Coronavirus Aid, Relief, and Economic Security (CARES) Act rolled through Congress and was signed by President Trump this week. While most of the law is devoted to providing economic stimulus for businesses, a few provisions change some of the rules for retirement plans.

- Required minimum distributions (RMDs) are suspended for 2020. All RMDs are suspended, including those for inherited IRAs as well as traditional IRAs of those over age 70½. Think carefully about whether to take advantage of this suspension. If the effects of the pandemic dropped you into a lower tax bracket, it might make sense to take the RMD (and perhaps a bit more) out of the IRA this year while you're in a lower tax bracket.
- If you already took the 2020 RMD, you will have to include it in gross income and pay taxes on it. But you might have some options. You have up to 60 days to return a distribution to an IRA or deposit it in another qualified retirement account without owing taxes on it. You also might convert the amount into a Roth IRA.
- Since the tax return filing deadline for 2019 income tax returns was extended to July 15, the deadline for making a 2019 contribution to an IRA also is extended to July 15, 2020.

- The 10% penalty for taking early distributions from qualified retirement plans, including IRAs and 401(k)s, is waived. The waiver applies to distributions taken between January 1, 2020 and December 31, 2020. Up to \$100,000 of distributions can avoid the penalty.
- Other rules related to retirement plan distributions are suspended or modified in the CARES Act. The mandatory 20% income tax withholding for rollover distributions is suspended during this period. In addition, income taxes on a coronavirus-related distribution can be paid over a three-year period. The individual also has up to three years to recontribute the amount to a plan or IRA. An in-service distribution from a qualified retirement plan also is permitted if it is coronavirus-related.
- Retirement plan loan rules also are modified. The maximum loan amount is increased for loans that are made between the date of enactment of the CARES Act (March 27) and December 31, 2020. Normally the loan maximum is \$50,000 or 50% of the vested account balance. During this period the maximum loan is doubled to the lower of \$100,000 or 100% of the vested account balance. The due date for repayment of the loan is delayed one year.
- To qualify for these IRA and retirement plan changes, a loan or distribution must be coronavirus-related. That means the individual, the individual's spouse or a dependent must have been diagnosed with COVID-19. Or the individual must experience adverse financial consequences as a result of being quarantined, furloughed, laid off or having work hours reduced due to COVID-19. Also eligible are individuals who were unable to work due to lack of child care as a result of COVID-19. An individual whose business was closed or had reduced operating hours as a result of COVID-19 also is eligible. A retirement plan administrator can rely on an individual's certification that he or she meets the requirements.

8. LDSJobs

<https://www.ldsjobs.org/ers/ct/center/68518?lang=eng>

Houston Texas Employment Resource Center

16333 Hafer Rd

Houston, TX 77090-4412 ([Map](#))

Email: WEL-EC-Houston@ChurchOfJesusChrist.org

Phone: +1 281-580-2564

Fax: +1 281-580-1034

Noon - 4:00 pm (Mon - Thur.)

We are currently being staffed by volunteers. Please call before visiting to ensure the center is staffed

How Do I Use LDSJobs?

<https://www.ldsjobs.org/ers/ct/articles/how-use-ldsjobs?lang=eng>

LDSJobs is a great resource for members who need to obtain a job, find better employment opportunities, or get more education to improve their prospects in their current line of work.

LDSJobs provides members with access to a huge database of job positions. Within LDSJobs, you can view job postings, employers can view your profile, and you can read success stories from people who have used these resources to get a new job. Some of the services offered include:

Accelerated Job Search Groups: The Accelerated Job Search (AJS) program offers daily check-ins to receive support from other job seekers. It also offers opportunities to learn from employment experts, sharpen job search skills, and share job leads. Meetings are 60–90 minutes long.

<https://www.ldsjobs.org/ers/ct/accelerated-job-search-schedule?lang=eng>

Job Search Skills Workshops : Four key elements of a job search include writing résumés, finding job leads, networking, and preparing for interviews. You can get training on each of these topics by joining one of the workshops. The sessions run each week with a different topic each day. Most sessions last one hour, and all are run by an employment professional. Check the schedule for your location.

<https://www.ldsjobs.org/ers/ct/job-search-skills-workshops?lang=eng>

Ask an Expert: In the Ask an Expert sessions, you can participate in an open forum facilitated by one of our employment professionals. You can come with a question about your own job search, or just listen and get an idea of what other job seekers are experiencing. Check the schedule for your location.

<https://www.ldsjobs.org/ers/ct/ask-an-expert?lang=eng>

[Sign in with your LDS Account or register for a new account today!](#)

Get Started with Your Job Search

Log In—To get started with LDSJobs, log in using your existing LDS Account, or [Create an Account](#). After logging in, you will be taken to your dashboard.

Edit Your Profile in Your Dashboard—Here, you can fill out your profile by adding work and education experience as well as any specific skills you may have. You can also set your own career goals and list your desired job titles and salary.

Create a “Me in 30 Seconds” statement—You will also be asked to create a “Me in 30 Seconds” statement. This statement is a simple way to present to employers a brief introduction of who you are, and it helps them understand why they should hire you.

Customize Your Account—Under the My Account tab, you can customize your account. For example, if you’re looking to use LDSJobs as a way to find more educational opportunities, or to start your own business, you can set one of those categories as your area of focus. You can also include personalized goals and action plans, as well as desired job titles.

Once your profile reaches 90% complete, employers will be able to see it, and this additional exposure may help you to find a new job. You’ll also be able to find an employment resource center (ERC) near you. At an ERC, you can participate in workshops such as the Self-Employment Workshop and Career Workshop to help you know what to do to start your own business or to improve your current employment status.

How Do I Get Started in a Job Search ?

<https://www.ldsjobs.org/ers/ct/articles/get-started-job-search?lang=eng>

Finding a new job can seem like an overwhelming task, especially if you’re not sure where to start. By using LDS Jobs, you’ll have access to all the best tools for job hunting. To get started with finding new employment, consider the following tips.

Make Your Search a Full-Time Effort

If you really want to find a new job, you need to work hard at it. Finding a new job is a full-time job in and of itself. Make sure to do the following as you spend time looking for employment:

Register on LDS Jobs—By registering on LDS Jobs and creating a profile, you’ll have access to a large database of job postings, and employers will be able to see your skills and work experience to determine if you’d be a good fit for their company.

Understand Where to Find a Job—You’re more likely to find a job by word-of-mouth referrals and contacting companies than you are from online job boards or newspaper ads. You can read [this article](#) for more information about where to find a job.

Learn Job Search Skills

Finding a job is a skill. If you’ve found yourself laid off or fired after a long time with a company, or if you’re looking for your first job, the job market may be unfamiliar. Here are some tips that can help:

Career Workshop—At LDS Employment Resource Centers (ERCs), several types of workshops are available. The [Career Workshop](#) is a great place to start in your job search. You’ll learn how to set employment goals, present yourself competitively to potential employers, and use your existing resources and network.

Networking—[Networking](#) is essentially talking to everyone you can about your job search. This is an integral part of finding employment. Let people know you need a job and follow up with them regularly to see if they know of any opportunities, you’d be a good fit for. You’ll be surprised by how many people want to help you be successful.

Job Fairs—[Job fairs](#) are a great place to go and meet many employers in a short amount of time. You can network with potential employers and other jobseekers, and you can get your résumé to multiple people quickly.

Connect with Ward Members

Ward members are often like family, and they can be a huge resource in helping you find employment when you need it. For example, announcing that you’re looking for a job in either priesthood or Relief Society meetings could bring you great networking opportunities, and some ward members may have jobs or know of jobs you can apply for immediately. Also, make sure to:

Inform Your Ward Leaders—Letting your bishop and priesthood and Relief Society leaders know you’re hunting for a job is critical. Part of their calling is to watch out for and care for ward members, and they can assist you in finding employment.

Choose a Mentor—Mentors are simply people who can help you stay on track, make sure your employment goals are realistic, and help you find a job more quickly; especially if you happen to be in an area where an ERC isn't close by, **having a mentor** in your ward can be a huge help in your job search.

Access the Services at an Employment Center

Employment centers and self-reliance centers offer great resources to help you get organized in your job search. They specialize in helping people find a job, gain additional skills, and start a business. Centers specifically focus on the following:

Career Goals—When you go to an employment center, you'll set some career goals and develop a good plan to help you reach those goals as quickly as possible.

Workshops—Aside from the Career Workshop, you can also take part in the Self-Employment Workshop and participate in the Professional Placement Program. These workshops can help you in your efforts to either start your own business or get placed with a company more quickly.

Additional Resources—At the ERC, you'll have access to computers, the Internet, and phones to aid in your job search.

If you make your job search a full-time effort, learn how to find jobs, and go to an ERC, you'll be well on your way to securing employment.

9. LinkedIn

LinkedIn - <https://www.topresume.com/career-advice/14-ways-to-leverage-your-linkedin-profile-during-your-job-search>

Why should you use LinkedIn for your job search?

It's no secret that LinkedIn is the top professional social networking site with 133 million users in the U.S. alone and reaching 200 countries and territories around the world. Per the [Jobvite Recruiter Nation Survey](#), 87 percent of recruiters use LinkedIn as part of their candidate search. As a professional or student, it's the popular place to network and look for job opportunities; even former U.S. President Barack Obama once joked during a TV press conference that he would join LinkedIn to help him land a job after his term was up!

The issue is that if you're only updating your profile now and then, you're not fully utilizing all LinkedIn can do for you, which includes taking hours off of your job search. Below are some tactical tips on how you can leverage LinkedIn to its fullest to expand your professional network and land your next job.

- Keep your profile up to date.
- Be comprehensive about current skills and objectives.
- Highlight your recent experience.

When asked what was most important about a candidate's profile and how to make the best use of the platform, one expert responded that first and foremost "authenticity" was important. "Be yourself, represent who you are. It's not just your experiences; this is not a resume ... This is a more dynamic approach to representing your experiences, your skills, your objectives, what you know, what you're interested in within a professional context," Weiner explained. "It's not just about the comprehensiveness; it's also about freshness of the information, and the more complete and the fresher, the more recent that that information has been updated, the more opportunities that are going to accrue to our members."

14 ways to use LinkedIn to get a job

In addition to Weiner's advice, I've added 11 more actions you can take to leverage LinkedIn for maximum efficiency in securing your next position. For the sake of this article, let's say your favorite company that you just can't wait to work for is called Gone Bananas. Follow these tips on how to leverage LinkedIn, and you'll be an employee of Gone Bananas soon:

1. Keep your profile up to date. LinkedIn members with a [profile picture](#) are 14 times more likely to receive page views, while those who post skills are 13 times more likely to have profile views compared to those who don't, per LinkedIn's blog. There are more than 45,000 skills to choose from on LinkedIn to beef up your profile, so if you want Gone Bananas to notice you, make sure to regularly update your profile, add a profile photo, and include your notable skills.

2. Be comprehensive about current skills and objectives. To ensure you're using LinkedIn to find a job correctly, don't leave anything out about your current skills and objectives. Use your headline to share your main objective if it makes sense and add all of your skills to your page. You don't want it to look like you haven't updated your page in a while, as recruiters and companies might pass you by if it does.

3. Highlight recent experience. You want your recent experience evident to anyone who views your page, especially when you're actively engaging with connections and companies to land a job — which is the reason you're likely reading this post, after all.

4. Update your headline. Your photo, name, and headline (which is listed below your photo) are the only items people see when they do a search. Your headline should stand out and highlight what you do or what type of position you're looking for. "HR professional connecting employees with management" are examples of headlines that are clear and might grab attention when compared to plain-Jane headlines like "Chemical engineer in the public sector."

5. Let people know you're available. If you can announce the fact that you're looking for a job, do so. Use your headline to make the announcement. For example, "Writer seeking businesses in need of a friendly ghost (or ghostwriter)" and "Petroleum engineer ready to strike oil and make you rich" might catch a recruiter or hiring manager's attention.

6. Build your network to the 1st degree. Your connections can exponentially increase your exposure and access to other connections. LinkedIn makes it easy to connect with people you know by importing your contact lists from sites such as Gmail.

7. Research the companies you're interested in and follow them. LinkedIn makes it easy to find and follow companies. If you haven't already done so, [make a list of the companies](#) you'd like to work for and follow them on LinkedIn. This will help you stay in the know about company news and new positions as they become available.

8. Use the Advanced Search. Use LinkedIn's Advanced Search option and do a search on your favorite companies. Find out who of your connections is associated with Gone Bananas, for example, and make a list. You can reach out to these people depending on their connection with the company. If they work there, you can ask questions about the company culture. If they are a client or service provider, you can ask what it's like to do business with them. Get creative and have fun doing your research so you can navigate how to best approach the company for a job when you're ready.

9. Ask for an introduction. Once you're ready to reach out to Gone Bananas, you can ask your connection(s) to make an introduction to someone they're connected to within the organization.

10. Look for alumni associated with your college or university. Doing a search for your college or university is a great way to connect with alumni who went to the same school as you. You can reach out to them and share this common interest to help you land your next job.

Entrepreneur, trainer, speaker, consultant, and author, [Shelley Roth](#), has been "helping individuals, organizations, and teams improve their effectiveness and results by changing the way they think about social media and business." When I asked her what advice she gives to help others leverage LinkedIn, utilizing your alumni network was key.

"I would suggest that one of the best, easiest ways to leverage the power of LinkedIn is through using the [Alumni](#) tool. You can first join [or follow] your alumni college and then search for past alumni at companies or places of employment you are interested in," she elaborated, "You also can input any college and search to see how many degrees of separation you may be from alumni at any school."

11. Be more than a wallflower. Be active on LinkedIn, and as Weiner suggests, be authentic and current. Post any articles you write, videos you post, and so on, as updates. Get involved with groups and interact with others on LinkedIn. The more you interact and post as a professional, the more you'll be noticed and build recognition.

12. Get involved in LinkedIn Professional Groups. Do an Advanced Search to identify professional groups in your area and get involved. This will help expand your network, show your expertise (when you engage in online conversations and answer questions that come up), and possibly connect you to the organizations you want to work for in the future. When researching groups, you want to participate in groups that have recent activity. Otherwise, you might be wasting your time if a group doesn't have daily or regular interaction online.

13. Research your future boss and executive team. Before going in for an interview, you can use LinkedIn to research hiring managers and interviewers to find out about their likes, interests, and more. You can leverage this information during your interview to create relatability and show that you've done your homework.

14. Network after business hours. According to Mashable, statistics show that only 8.33 percent of Americans use LinkedIn during working hours compared to other social media sites, such as Facebook (with almost 30 percent of people using it during work hours), indicating that you might get more interaction and exposure if you update your status, network, and connect with people and companies after business hours on LinkedIn. Test this out at different times of the day to see what works best in getting responses and other interactions.

10. JOB BOARDS

Indeed - <https://www.indeed.com>

Monster - <https://www.monster.com>

LDSJobs - <https://www.ldsjobs.org/ers/ct/?lang=eng>

11. RESUMES

Sample Resumes - <https://workbloom.com/resume/resume-samples>

Resume Help - https://resume-help.org/houston_resume_writing_services.htm

12. INTERVIEWING RESOURCES

Interview Questions and Preparation - <https://www.best-job-interview.com>

13. SOCIAL MEDIA

<https://www.ldsjobs.org/ers/ct/social-media-in-job-search?lang=eng>

5 Things You Can Do on Social Media Today to Find a Job

Finding a job is never an easy task. However, with all the tools we have available today, you can now look for a new job in more efficient and effective ways than ever before. Because [networking](#) is one of the best ways to find a job, social media is an important tool in your job search and may help you find new employment opportunities you wouldn't discover elsewhere. Here are five ways to use social media in your job search today.

1. Reach out to your Facebook friends.

When you are looking for a job, Facebook is a great place to let people know that you are looking. These are your friends and personal contacts; they are people who are invested in you and want you to succeed. There are also a lot of people who you might not interact with on a regular basis among your Facebook friends, so writing a Facebook status letting people know what you're looking for can uncover many potential leads. You never know who has heard of an open position or who might have connections at companies in your industry. Your [networking profile](#) is a great place to start when talking about what you're looking for and how you are qualified.

2. Look for common connections.

Once you've started the [15-10-2 job search technique](#), look at your list of resources. There may be people on this list that you would like to talk to but have never met before. That's where social media plays an important role. You may not know everyone in your field, but you are probably connected to others who do. Use LinkedIn or Facebook to search for connections or mutual friends who might be able to contact potential employers and help you schedule an [informational interview](#). This is also a great way to prepare for a [job interview](#)—see if you have any connections that already work for the company and can give you some tips before interviewing.

3. Make a personal website.

You don't have to be a web designer to create a website. There are plenty of free services that can do this for you. Wix and Weebly are popular choices. You can also create an Optimal Resume account after you have registered with LDSJobs.org. These websites allow you to share your résumé, past projects, and any other important information that might be of interest to potential employers. Depending on your field, you might also consider creating a personal blog. Blogs require more extensive upkeep because you will need to write posts regularly, but they can be used to establish your expertise on a topic and show strong writing skills. After you create your site, don't forget to share it on all of your other social media channels. Write a Facebook status, tweet it, and add it to your LinkedIn profile!

4. Follow companies and groups on Twitter and LinkedIn.

Companies frequently post job openings on Twitter and LinkedIn. Identify several companies that you would be interested in working for, and then follow their accounts. You will then know immediately when a new job opening is posted.

LinkedIn also has 2.1 million professional groups. Browse through the groups associated with your field or interests, and join a few. You never know what professional contacts you can gain through meaningful contributions to a specialized discussion group.

5. Read through your social media accounts.

Your social media accounts say a lot about who you are, so you want to make sure they are communicating the right message. Review all of your social media accounts from the perspective of a potential employer. Update any information that is out of date, check for typos and grammatical errors, and remove any content that might discourage a potential employer from hiring you. This could include complaints about former employers, embarrassing photographs, and jokes or potentially offensive comments that deal with race, gender, religion, or politics. Remember that some tones, such as sarcasm, are often difficult to detect out of context, so if you have a doubt as to whether or not something should be shown, the best idea is to remove it.

14. NETWORKING

https://drive.google.com/file/d/1SsbUMsYQpE02VqTL8FHOhnWlfxSa5_ND/view?usp=sharing

“One thing that was brought up in our Network training was how crucial direct contact is to the hiring manager (slide 8). Also, how to present yourself to contacts in a strength-based way, where the contact isn't motivated by guilt to help. Slide 10 and onward are essential words for what to say to build a hiring network. Chapter 4 in “Find A Better Job” is also very helpful to create a power statement as well. It was stressed that essential direct contacts are lost at the very beginning.” (Stephanie Mead)

<https://hbr.org/2005/12/how-to-build-your-network>

<https://hbr.org/2016/05/learn-to-love-networking>

<https://www.helpguide.org/articles/relationships-communication/job-networking-tips.htm>

Job Networking Tips: The best way to find the right job is by building relationships—and it's easier than you think. These tips will get you started.

You already know how to network

Are you hesitant to network out of fear of being seen as pushy, annoying, or self-serving? Don't be. Networking isn't about using other people or aggressively promoting yourself—it's about building relationships and connecting with others: people you know, people you don't really know, and new people you've never met before. And while it may sound intimidating, it can be rewarding and fun, even if you're shy.

Networking is nothing more than getting to know people. Whether you realize it or not, you're already networking every day and everywhere you go. You're networking when you strike up a conversation with the person next to you in line, introduce yourself to other parents at your child's school, meet a friend of a friend, catch up with a former co-worker, or stop to chat with your neighbor. Everyone you meet can help you move your job search forward.

Networking is also about helping others. As human beings, we are wired to connect with others. Without these connections, you can become isolated and experience loneliness and even depression. So the real goal of networking should be to re-invigorate your existing relationships and develop new ones.

Tapping the hidden job market through networking may take more planning and nerve than searching online, but it's much more effective. Being open to connecting and helping others—in good times and bad—can help you find the right job, make valuable connections in your chosen field, and stay focused and motivated during your job search.

Networking is the best way to find a job because:

15. **People conduct business primarily with people they know and like.** Resumes and cover letters alone are often too impersonal to convince employers to hire you.
16. **Job listings tend to draw piles of applicants,** which puts you in intense competition with many others. Networking makes you a recommended member of a much smaller pool.
17. **The job you want may not be advertised at all.** Networking leads to information and job leads, often before a formal job description is created or a job announced.

Job networking tip 1: You know more people than you think

You may think that you don't know anyone who can help you with your job search. But you know more people than you think, and there's a very good chance that at least a few of these people know someone else who can give you career advice or point you to a job opening. You'll never know if you don't ask!

Make a list of the people in your network

Your network is bigger than you think it is. It includes all of your family members, friends, neighbors, co-workers, colleagues, and even casual acquaintances. Start going through your social media accounts and address book and writing down names. You'll be surprised at how quickly the list grows.

Think about people you know from former jobs, high school and college, church, your child's school, the gym, social media, or your neighborhood. Also think about people you've met through your close connections: your sister's co-worker; your best friend's boss;

your college roommate's spouse; friends of your parents; your uncle's business partner. Don't forget to include people like your doctor, landlord, accountant, dry cleaner, or yoga instructor.

Yes, you do have a job network, and it's more powerful than you think:

- You already belong to many networks (family, friends, colleagues, fellow civic club members, etc.) and your job search network can be natural outgrowth of these primary contacts.
- Each network connects you to another network (e.g., your child's teacher can connect you with other parents, schools, and school suppliers).
- Each member of a network may know of an available job or a connection to someone who will know of one.

Tip 2: Reach out to your network

All the connections in the world won't help you find a job if no one knows about your situation. Once you've drawn up your list, start making contact with the people in your network. Let them know that you're looking for a job. Be specific about what kind of work you're looking for and ask them if they have any information or know anyone in a relevant field. Don't assume that certain people won't be able to help. You may be surprised by who they know.

Figure out what you want *before* you start networking

Networking is most effective when you have specific employer targets and career goals. It's hard to get leads with a generic, "let me know if you hear of anything" request. You may think you'll have better job luck if you leave yourself open to all the possibilities, but the reality is that this "openness" creates a black hole that sucks all of the networking potential out of the connection.

A generic networking request for a job is worse than no request at all, because you can lose that networking contact and opportunity. Asking for specific information, leads, or an interview is much more focused and easier for the networking source. If you're having trouble focusing your job search, you can turn to close friends and family members for help, but avoid contacting more distant people in your network until you've set clear goals.

Start with your references

When you are looking for a job, start with your references. Your best references—the people who like you and can endorse your abilities, track record, and character—are major networking hubs.

- Contact each one of your references to network about your possibilities and affirm their agreement to be your reference.
- Describe your goals and seek their assistance.
- Keep them informed on your job search progress.
- Prepare them for any calls from potential employers.
- Let them know what happened and thank them for their help regardless of the outcome.

If you're nervous about making contact ...

Perhaps you're uncomfortable asking for favors, for example, or embarrassed about your employment situation. Whatever your fears, try to keep the following in mind:

- It feels good to help others. Most people will gladly assist you if they can.
- People like to give advice and be recognized for their expertise.
- Almost everyone knows what it's like to be out of work or looking for a job. They'll empathize with your situation.
- Unemployment can be isolating and stressful. By connecting with others, you're sure to get some much needed encouragement, fellowship, and moral support.
- Reconnecting with the people in your network should be fun—even if you have an agenda. The more it feels like a chore, the more tedious and anxiety-ridden the process will be.

Tip 3: Focus on building relationships

Networking is a give-and-take process that involves making connections, sharing information, and asking questions. It's a way of relating to others, not a technique for getting a job or a favor. You don't have to hand out your business cards on street corners, cold call everyone on your contact list, or work a room of strangers. All you have to do is reach out.

Be authentic. In any job search or networking situation, being yourself—the real you—should be your goal. Hiding who you are or suppressing your true interests and goals will only hurt you in the long run. Pursuing what you want and not what you think others will approve of, will always be more fulfilling and ultimately successful.

Be considerate. If you're reconnecting with an old friend or colleague, take the time to get through the catching-up phase before you blurt out your appeal for help. On the other hand, if this person is a busy professional you don't know well, be respectful of his or her time and come straight out with your request.

Ask for advice, not a job. Don't ask for a job, a request comes with a lot of pressure. You want your contacts to become allies in your job search, not make them feel ambushed, so ask for information or insight instead. If they're able to hire you or refer you to someone who can, they will. If not, you haven't put them in the uncomfortable position of turning you down or telling you they can't help.

Be specific in your request. Before you go off and reconnect with everyone you've ever known, get your act together and do a little homework. Be prepared to articulate what you're looking for. Is it a reference? An insider's take on the industry? A referral? An introduction to someone in the field? Also make sure to provide an update on your qualifications and recent professional experience.

Slow down and enjoy the job networking process

The best racecar drivers are masters of slowing down.

They know that the fastest way around the track is by slowing down as they approach the turns, so they can accelerate sooner as they're heading into the straightaway. As you're networking, keep this "slow in, fast out" racing mantra in mind.

Effective networking is not a process you should rush.

This doesn't mean that you shouldn't try to be efficient and focused, but hurried, emergency networking is not conducive to building relationships for mutual support and benefit. When you network, you should slow down, be present, and try to enjoy the process. This will speed up your chances for success in the job-hunting race. Just because you have an agenda doesn't mean you can't enjoy reconnecting.

Don't be a hit-and-run networker

Don't be a hit-and-run networker: connecting, getting what you want, and then disappearing, never to be heard from until the next time you need something. Invest in your network by following up and providing feedback to those who were kind of enough to offer their help. Thank them for their referral and assistance. Let them know whether you got the interview or the job. Or use the opportunity to report on the lack of success or the need for additional help.

Tip 4: Evaluate the quality of your network

If your networking efforts don't seem to go anywhere, you may need to evaluate the quality of your network. Take some time to think about your network's strengths, weaknesses, and opportunities. Without such an evaluation, there is little chance your network will adapt to your needs and future goals. You may not notice how bound you are to history, or how certain connections are holding you back. And you may miss opportunities to branch out and forge new ties that will help you move forward.

Taking inventory of your network and where it is lacking is time well spent. If you feel your network is out of date, then it's time to upgrade! Your mere awareness of your needs will help you connect with new and more relevant contacts and networks.

Rate your network

Give yourself 1 point for each question you answer yes.

- Do you trust your network to give you the truth about the real you?
- Does your network challenge you as much as it supports you?

- Does your network feel vibrant and dynamic?
- Does your network represent your future goals as much as your past?
- Are the networks connected to your network strong?

5 pts – Your network is in great shape!

3-4 pts – You need to enhance your network.

0-2 pts – Your network needs a makeover.

Tip 5: Take advantage of both “strong” and “weak” ties

Everyone has both “strong” and “weak” ties. Strong ties occupy that inner circle and weak ties are less established. Adding people to networks is time consuming, especially strong ties. It requires an investment of time and energy to have multiple “best friends.” Trying to stay in touch with new acquaintances is just as challenging. But adding new “weak tie” members gives your network vitality and even more *cognitive flexibility*—the ability to consider new ideas and options. New relationships invigorate the network by providing a connection to new networks, viewpoints, and opportunities.

Tips for strengthening your job network

Tap into your strong ties.

Your strong ties will logically and trustingly lead to new weak ties that build a stronger network. Use your existing network to add members and reconnect with people. Start by engaging the people in your trusted inner circle to help you fill in the gaps in your network.

Think about where you want to go.

Your network should reflect where you’re going, not just where you’ve been. Adding people to your network who reflect issues, jobs, industries, and areas of interest is essential. If you are a new graduate or a career changer, join the professional associations that represent your desired career path. Attending conferences, reading journals, and keeping up with the lingo of your desired field can prepare you for where you want to go.

Make the process of connecting a priority. Make connecting a habit—part of your lifestyle. Connecting is just as important as your exercise routine. It breathes life into you and gives you confidence. Find out how your network is faring in this environment, what steps they are taking, and how you can help. As you connect, the world will feel smaller and a small world is much easier to manage.

Tip 6: Take the time to maintain your network

Maintaining your job network is just as important as building it. Accumulating new contacts can be beneficial, but only if you have the time to nurture the relationships. Avoid the irrational impulse to meet as many new people as possible. The key is quality, rather than quantity. Focus on cultivating and maintaining your existing network. You’re sure to discover an incredible array of information, knowledge, expertise, and opportunities.

Schedule time with your key contacts

List the people who are crucial to your network—people you know who can and have been very important to you. Invariably, there will be some you have lost touch with. Reconnect and then schedule a regular meeting or phone call. You don’t need a reason to get in touch. It will always make you feel good and provide you with an insight or two.

Prioritize the rest of your contacts

Keep a running list of people you need to reconnect with. People whose view of the world you value. People you’d like to get to know better or whose company you enjoy. Prioritize these contacts and then schedule time into your regular routine so you can make your way down the list.

Take notes on the people in your network

Collecting cards and filing them is a start. But maintaining your contacts, new and old, requires updates. Add notes about their families, their jobs, their interests, and their needs. Unless you have a photographic memory, you won’t remember all of this

information unless you write it down. Put these updates and notes on the back of their business cards or input them into your contact database

.

Find ways to reciprocate

Always remember that successful networking is a two-way street. Your ultimate goal is to cultivate mutually beneficial relationships. That means giving as well as receiving. Send a thank-you note, ask them about their family, email an article you think might interest them, and check in periodically to see how they're doing. By nurturing the relationship through your job search and beyond, you'll establish a strong network of people you can count on for ideas, advice, feedback, and support.