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Picking a career that you'll actually like

YOUR FINANCE

BY BRIANNA MCGURRAN
NerdWallet for AP

Let's say you're graduating from college and about to start a career from scratch, unlike those in their 30s, 40s or 50s who are unhappy in their jobs and have to reinvent themselves in a new field.

No matter what you studied, you can find a job you love. Think about what fires you up; explore related careers in short-term, low-risk ways; and make sure you'll earn enough money to cover your needs, wants and future self.

■ **Start with what you love.** When you're truly stumped by the direction to take, don't look to other people for ideas. Look inward. Kate Gremillion, CEO and founder of career coaching company Mavently + Co., recommends asking, "What do people traditionally come to you for that isn't work-related?"

Are you the friend who gives great relationship advice, who designs T-shirts for your friends' bands, or who initiates the group text to organize a night out? Those skills can translate to a paying job: as a marriage and family therapist, a graphic designer or an event planner.

The job you'll most enjoy is one you'd do for free anyway.

■ **Try before you buy.** Talk to people in the line of work you're considering and find low-risk ways of trying it out. Use your school's alumni or career services office to find former students with jobs that intrigue you. Ask them to have coffee or speak on the phone so you can learn about their career paths.

At this stage you're not asking if they'll forward your résumé to human resources, Burnett says. Instead, ask what steps they

Your career needs to feed and house you. How much money is enough? Assess your potential paycheck against the 50-30-20 budget: 50 percent of your income should go toward necessities, 30 percent or less toward your wants, and 20 percent or more toward savings and debt. If rent and student loan bills will eat up more than half your income, you may need to look for a higher-paying job, or cut back on expenses.

took to get to that role, what they like most about the job and what problems they're facing right now.

That might give you the chance to offer your services as an intern, part-time assistant or consultant. Or you can ask to shadow them for a day.

■ **Keep money on your mind.** Scrutinize jobs based on this definition: A "good job" for a college graduate, according to Georgetown University's Center on Education and the Workforce, is full-time, pays more than \$53,000 per year and offers benefits such as health insurance and a retirement plan.

■ **Ignore everyone else.** Finally, do your best to shut out messages from people who have their own agendas (except for me, of course). Parents, especially, want their kids to be able to support themselves. But not everyone will succeed at or enjoy being a doctor, lawyer or engineer. Your happiness matters more than what you've been told to do.

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Savings Update

Your smartest move when a CD is maturing

By Sabrina Karl

When you have a certificate of deposit approaching its maturity date, your bank or credit union can make things very easy on you. Do nothing and they'll conveniently roll your funds into a new CD. But for the savvy saver, it's usually a mistake to let them do this.

The CD marketplace is chock full of options from hundreds of institutions, in a wide variety of term lengths, interest rates and special features. And because investing in a new CD requires committing those funds for usually at least a year, and often several years, it's wise to lock into a good deal.

In contrast, letting a CD mature without any instructions on how to handle the proceeds typically results in the bank rolling the funds into a new CD that's as similar in length as possible to the maturing CD. So if your original certificate was a 21-month special, they'll likely move your money into their current 24-month standard CD.

While it's theoretically possible the standard CD offers a good return, chances are exceptionally high you'll find a better yield by shopping around. That's because many top-earning CDs are special odd-month terms or limited-time promotions, not standard issue certificates.

Fortunately, it's easy to have your CD liquidated instead of auto-renewed. In the weeks before expiration, your financial institution will notify you of the impending maturity date, with instructions for informing them what to do with the funds. Generally, they provide the option to transfer the proceeds to a linked savings account, and from there, you can do what you like with the funds.

The important thing is to submit your liquidation request in time for their deadline, as the grace period is slight. You'll then have whatever time you need to figure out the next best step for your funds.

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