

STARTING YOUR CAREER OFF RIGHT

After weeks or months of reading job postings, working on your résumé, networking until you drop and going on interviews, you suddenly find yourself on the other side of a job offer. Should you take it?

Don't get caught up in the excitement. Whether you are just getting started or are a seasoned professional, you should evaluate any job offer carefully. Don't be shy; ask for time to weigh it over. It's not unreasonable to take a day, or several, to reject or accept an offer. There are many issues to consider when assessing a job offer.

WHERE'S THE MONEY?

Money may or may not be a top determinant in deciding where to take your career, but no one can argue against its importance. Is the salary that you have been offered less than, equal to or more than you expected? To gauge if the offer is reasonable, you need a rough estimate of what your job should pay.

Many websites contain salary surveys, but most are thought to include over-inflated information. Many companies purchase professional salary surveys from independent companies that contain more accurate salary ranges for various jobs. The same salary surveys are available to the general public for purchase. You can use internet search engines to help you locate such services, or, if you'd prefer a less expensive option, consider taking a grassroots approach to salary research.

Call staffing agencies and pick their brains. Often, recruiters are willing to help you out with salary questions, so ask them what they have seen recently in a particular profession or industry. You also can scan job boards and help-wanted ads. Many companies will post salary ranges for open positions. In addition, talk to friends or associates that recently were hired for similar positions. If you're considering a job offer from another geographic area, make sure you compensate for the cost of living.

Remember that an offer should be thought of as the starting salary. Expect the company to increase your salary at least annually. Find out how often you can expect performance reviews and whether or not you can expect an annual increase. Most jobs provide paid vacation but,

depending on the type of job you are looking at, inquire about bonuses, commissions and profit-sharing plans that can increase your income. You can even ask about what possibilities exist for advancing within the company.

BENEFITS ADD UP

Good employee benefits can add the equivalent of thousands of dollars to your income, but they vary widely. You should try to find out what specific benefits a job offers as well as your expected contributions. In terms of insurance benefits, look for a package that appeals to you and meets your needs. Most people consider health insurance critical. Will your new employer's plan allow you to continue seeing your current doctors and providers? A complete health package should encompass dental, vision and prescription drug coverage.

Large employers usually offer some form of life insurance. Coverage may range from a pre-set term-life benefit with the opportunity to purchase expanded coverage, to coverage that includes your spouse, domestic partner or children. Many employers also offer short-term disability insurance. As a general rule of thumb, the best package is one for which the employer pays for most of the insurance premium.

DON'T FORGET

Other important factors to consider regarding a job offer:

- Company background
- Favorable industry
- Your interest level
- Duties and responsibilities are a good Match for your skills
- Advancement opportunities
- Hours
- Corporate culture
- Location
- Impression of your supervisor
- Travel requirements

More resources on industry trends and salaries can be found at Bureau of Labor Statistics, Office of Compensation Levels and Trends (<http://www.bls.gov/ncs>) and Bureau of Labor Statistics, Office of Employment and Unemployment Statistics (<http://www.bls.gov/oes>). 

