

## Professional Division Needs YOU!

### *President's Message*

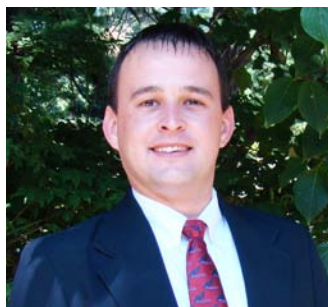
BY JR. CALTON, PROFESSIONAL DIVISION NATIONAL PRESIDENT

The Professional Division is on pace to have a great year and with your help, we can march towards the National Conferences in Orlando with a lot accomplished!

I'm proud to announce that our membership is up over 13% from where we were last year. Keep spreading the word about the Professional Division—let's finish this year strong! Whether you are a loyal member or perhaps a new member this year, take pride in the fact that our division is growing. I challenge each of you to tell your friends and colleagues about FBLA-PBL and the Professional Division. Get them to join!

To break barriers this year, we are introducing three new committees that will spend the next five months planning and implementing exciting changes for our members:

1. **State Chapter Development Committee**—This committee will work with state key contacts in developing a plan to form structured and organized state PD chapters.
2. **Conference Experience Committee**—This committee will focus on implementing some exciting changes and generating new ideas to enhance members' experiences at our national conferences.
3. **PD Resources Committee**—This committee will assist in making changes to resources that are available



to PD members and marketing materials available to other FBLA-PBL divisions and external businesses.

Consider serving on one of our national committees—make the experience for our members even better. To express your interest in serving, please e-mail PD Vice President Eric McGarvey (pdvp@fbla.org) the following information:

- Your Name
- State
- E-mail address
- Evening phone #
- Which committee you are interested in serving on:
  1. State Chapter Development
  2. Conference Experience
  3. PD Resources

Let's make this year a great one!

### Judges Needed at the 2011 NLC in Orlando, FL

The 2011 National Leadership Conferences will be held in Orlando, Florida. The college division (PBL) is scheduled on June 23–26 and the high school division (FBLA) on June 28–July 1 at the Hilton Orlando. We need over 500 business professionals to serve as judges on one or more of the following dates: June 24, 25, 29, and 30. Please consider judging and recruiting others to judge at the event.

Judges are asked to volunteer for five to six hours in either a morning or afternoon session. Presentation events include business and financial plans, interviews, management, programming, and technology. Lunch and parking will be provided for all judges.

Don't wait, sign up online today at [www.fbla.org/judges/judgesform.asp](http://www.fbla.org/judges/judgesform.asp) or by contacting Ray Wu-Rorrer at 800-325-2946 x129 or e-mail [educationspec@fbla.org](mailto:educationspec@fbla.org).

*\*FBLA-PBL advisers are not eligible to serve as judges.*

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# Career Success—The Value of Mentoring

BY ERIC MCGARVEY, PROFESSIONAL DIVISION NATIONAL VICE PRESIDENT



*“Mentoring is a brain to pick, an ear to listen, and a push in the right direction.”*

- John Crosby, Author

National Career and Technical Education month presents a great opportunity to share your expertise and experiences with students from your local chapter or within your community. Here are two ways you can make a genuine impact on students during this action-packed month or throughout the year: (1) speaking to students at an FBLA-PBL-affiliated campus regarding career choices or (2) serving as a mentor for a student or group of students who may benefit from your own professional proficiencies.

Career exploration is a hot topic for all FBLA-PBL students looking ahead to their higher education and career plans, which can be a challenging journey. Our college division (PBL) has multiple programs and competitive events that link directly to potential career choices such as Sales Presentation, Cyber Security, and Accounting for Professionals. Our high school division (FBLA) also has similar competitive events and programs that encourage students to set early goals for their career paths. Even the youngest represented division (FBLA-Middle Level) has Career Exploration as an actual competitive event in addition to related components included in their individual achievement program, like interviewing a professional regarding their career and writing about what they learned.

As a Professional Division member you have a unique opportunity to share your

own experiences and encouragement with fellow student members. Take the time to contact your local chapter’s adviser to see how you can be of assistance during Career and Technical Education month or anytime this year as a speaker or even as a host to student groups wishing to tour a local business operation, visit a government office, or attend a local chamber of commerce meeting.

Volunteer mentoring is another opportunity and a beneficial trend becoming more popular than ever in primary, secondary, and postsecondary educational institutions. Approximately three million adult volunteers are involved in formal, one-on-one mentoring relationships with young people—an increase of 19% (500,000 mentors) since 2002. While many youth have mentors, an additional 14.6 million young people could benefit from having a mentoring relationship. This unmet need constitutes the “mentoring gap” ([www.nationalservice.gov](http://www.nationalservice.gov)). Mentoring may help participants become more self-confident, increase productivity and academic achievement, expand career growth opportunities, improve communication skills, embrace an appreciation for diversity, and much more.

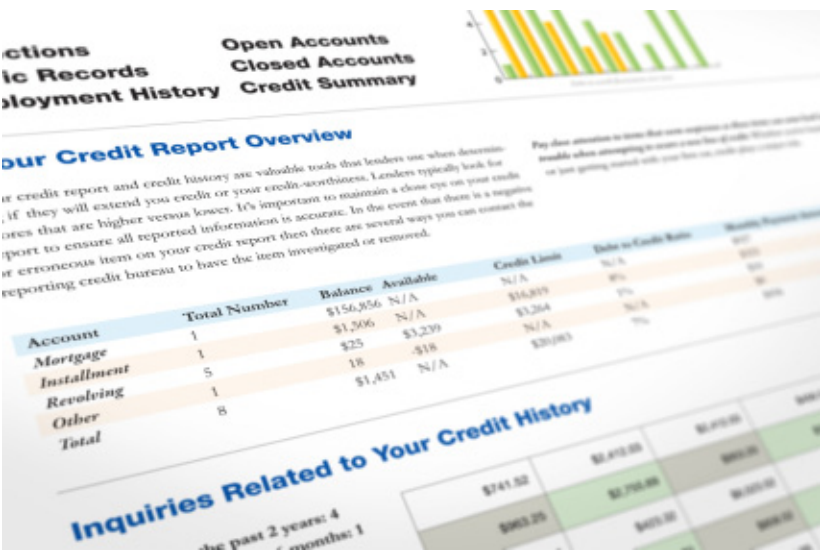
Think back to whom you would consider to be one of your most influential mentors as a young learner—a grandparent, aunt or uncle,



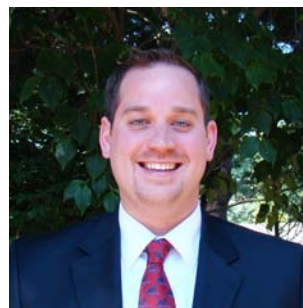
family friend, best friend, or teacher. Now it’s time to pay it forward and enrich someone else’s life as a mentor.

This may seem like a daunting task—so start simple. Whether contacting an elementary school or college, find out what their needs are for mentors and explore your options. Most schools and communities usually have some type of community outreach or volunteer office—a great place to begin your official volunteer mentoring experience and track your hours. Select options that work best for your lifestyle and schedule. It doesn’t take much to make a meaningful difference in the life of another individual, but it will certainly result in a truly rewarding feeling of gratification.

Who knows, you may already be a mentor to someone and not even realize it yet! ✍️



# Don't Be Duped—Get the Facts About Your Free Credit Reports



BY BRAD HOWARD,  
PROFESSIONAL DIVISION  
NATIONAL SECRETARY/  
TREASURER

The Federal Trade Commission estimates that as many as nine million Americans have their identities stolen every year. The crime takes many forms from renting an apartment under a false name, to illegally obtaining a credit card to opening a bank account in your name. Oftentimes, many victims don't find out about the theft until they apply for a loan or they are contacted by a debt collector.

Regularly monitoring your credit reports can help detect identity theft before it gets out of control. However, many financial experts will tell you that monitoring your credit report can be much more powerful than simply detecting identity theft. You can also detect possible mistakes on your report, because even the smallest errors can ruin your credit score.

The most important thing you need to know about obtaining your credit report is that it is free thanks to federal legislation. In 2003, President George W. Bush signed the Fair and Accurate Credit Transactions (FACT) Act as part of a larger legislative package known as the Fair Credit Reporting Act. Essentially, this new law ensures every American can request and obtain a free credit report once every 12 months from each of the three nationwide consumer credit reporting companies: Experian, Equifax, and TransUnion.

In cooperation with the FTC, these three major credit reporting agencies set up [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) for the purposes of obtaining your free annual credit report as authorized under the FACT Act. This is the only site authorized by all three credit reporting companies to get your free annual credit report. You can also get your free credit report by calling 1-877-322-8228.

Recently, there has been a surge in television ads encouraging people to visit various Web sites to get their free credit report or free credit score. However, the FTC has consistently warned consumers to beware of these sites and services. In fact, the agency recently reprimanded one of the credit bureaus, which was signing consumers up for a costly "credit monitoring" program when they requested their free credit report. If the consumer did not cancel the monitoring service in the first 30 days, their credit card was billed \$79.95 for the annual credit monitoring. Despite the site's name—[www.freecreditreport.com](http://www.freecreditreport.com)—the service turned out to be anything but free.

You should be aware of one big caveat to the FACT Act. The law only requires that you have access to review your credit report, not your actual credit score. You must purchase your credit score from each credit reporting company. Your credit score is known

as your FICO score (named for Fair, Isaac and Company, the business that develops the most widely used credit scoring formulas). It is a numeric summary of your entire credit history that most lenders use to determine your risk and what interest rate they offer you. The formula considers many things, such as your outstanding balances, total available credit, late and delinquent payments, and how long you have held your accounts.

FICO scores range from 300 to 850 points, with the median FICO score at about 725. Because every lender and credit card company has different standards, there is no general scale. However, most financial experts agree that to qualify for the best loan rates, you need scores at or above 760. Generally, the higher the score, the lower the predicted risk to creditors. While many other factors go into a lender's decision when you ask for a loan, your FICO score is a fairly big determinant.

You can purchase your FICO scores from TransUnion and Equifax at [www.myfico.com](http://www.myfico.com) and from Experian at [www.experian.com](http://www.experian.com) for less than \$20 each. Knowing your credit report and score is an empowering piece of knowledge. ✍️

# ROAD TO ORLANDO

This summer join thousands of FBLA-PBL members, advisers, and professional members **Breaking Barriers** in Orlando, Florida at the **2011 National Leadership Conference!**

The 2011 NLC will be filled with achievement, opportunities, and excitement, so it's time for you to make plans to attend! The workshops will feature informative, motivational sessions on a variety of topics. Come visit the exhibits to get information about fund-raising opportunities, colleges and universities, technology vendors, and to network with other future business leaders from across the country.

In addition to all of the competitive events, the NLC also includes certification tests, open events, and tours. Need some certification work completed? We have a great list of opportunities for you to take advantage of at the conference. Check our Web site for additional information.

There are many wonderful things to experience in Orlando during your free time. Whether you visit Pointe Orlando for shopping, the 20-theater Regal Cinema, SeaWorld, Aquatica Waterpark, Universal Studios, Disney Parks, or even downtown Orlando, you are sure to have a great experience!

You can get up-to-date information about the NLC as details are gathered and posted on our Web site. The *NLC Guide* will be available in March 2011.

## HOTELS

Housing for the FBLA 2011 NLC will be at the Hilton Orlando, Rosen Centre, and Rosen Plaza hotels—all within walking distance of the Orange County Convention Center on International Drive (iDrive). Housing will open in March.

### Room rates for the NLC:

\$160 Single/Double  
\$170 Triple/Quad

Plus Sales & Occupancy Tax—12.5%\*

*\*Rosen Hotels have an additional 1% Orange County Convention Center surcharge, which does not apply to tax exemptions.*



## CONFERENCE DATES

PBL NLC June 23–26  
FBLA NLC June 28–July 1

## ONLINE NLC REGISTRATION

Online registration will open in early March. NLC registration questions can be directed to 800-FBLA-WIN. Complete your registration early to take advantage of early bird savings.

## NLC CONFERENCE REGISTRATION RATES

	Early Bird Until May 20	Regular May 21–June 10	Onsite June 11–Onsite
FBLA	\$95	\$105	\$115
PBL	\$105	\$115	\$125

## WANTED: WORKSHOP PRESENTERS

We are looking for volunteers who can serve as workshop presenters for topics relating to the following subjects: *Please choose one or more of these areas for your workshop(s).*

Business—Accounting, Financial Literacy, Management, Marketing, or Technology (e.g., Social Media, Web Design, Microsoft Updates and New Technologies); Career Exploration; Communication; Community Service; FBLA-PBL Organization; Goal Setting; Leadership; Personal Development; and Team Building.

**PBL** June 24 & 25 9:00 a.m.–3:15 p.m.

**FBLA** June 29 & 30 9:00 a.m.–3:15 p.m.

*Workshop sessions are 45 minutes in length.*



If interested, e-mail Robert Smothers at [conferencemgr@fbla.org](mailto:conferencemgr@fbla.org).

# Six Considerations to Make When Deciding Between Two or More Enticing Job Offers

BY DAWN E. CHANDLER, PROFESSOR OF MANAGEMENT, CALIFORNIA POLYTECHNIC STATE UNIVERSITY, SAN LUIS OBISPO

Much of the discussion around jobs today centers on finding a position and effectively interviewing for it. A less discussed yet important issue for professionals involves choosing between two or more enticing job offers. Below are six considerations:

1. **Long-term Career Path**—What might you be doing at each organization in two or three years? Five years? Do you think you have more upward or lateral mobility at one organization vis-à-vis another? Both are important as you may want to stay with the organization you choose for five or more years.
2. **Challenge**—In finding out the answer to the questions above, you will also begin to understand how challenging the work is that you'll be doing in a few years. Are you more interested in the nature of the job at the organization one or two (or three or four) years from now? Challenge is an important consideration because your motivation will be based in part on a position's learning opportunities and difficulty.
3. **Visibility & Autonomy**—Ideally, you want to choose a job that has both of these. Visibility allows senior-ranking employees and potential mentors to recognize you and see your skill set. Autonomy allows you the discretion to be creative in getting your work done (which can help you gain visibility!).
4. **Cultural Fit**—You really want to take this seriously. Don't take the fact that you like the folks at one organization better lightly. The people around you can make a difference in terms of your overall sense of well-being and career satisfaction. Ask questions during the interview about the organization's culture, and look for observable signs of it on the Web site and during your office visits. You're looking to understand the values and shared assumptions that guide the way people interact and the way the organization "does business." Think about your own values and whether they are aligned with a particular organization. Does the organization value social responsibility, teamwork, independence, or work/family balance?
5. **Generalizable Skills**—Start thinking about whether you want to be a specialist or a generalist. If you don't know what you want to do in five years, it may be better to be a generalist as you can argue that skills attained are just that—generalizable across a number of fields and industries. Then, when you decide to interview for another position later in your career, you can better assert your versatility as an employee.
6. **Grad School**—If you're considering going to graduate school in a few years, do you want the organization to pay for your studies? What are the contractual requirements in terms of time owed to the organization, if any, after securing the degree? Or are you planning to attend full time without an organization's sponsorship? Also, if you're hoping to apply to elite programs, then the reputation of your employer may come into play. Consequently, reputation could be an important consideration for you.

You should weigh these six considerations on the basis of the value you place on them. For example, challenge may be more important to you than being visible or having autonomy. The good news is that if you have more than one job offer, you've put yourself in a position where you can pick the one that is right for you.



*Dr. Dawn Chandler has consulted hundreds of job seekers on matters such as interviewing techniques, cover letter and resume writing, and salary negotiations. Dr.*

*Chandler received her Doctorate of Business Administration from Boston University where she wrote her dissertation on the "Relational Savvy" Instrument. Since 2006, Dr. Chandler has been an Assistant Professor of Management with the Orfalea College of Business at California Polytechnic State University.*

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## Ready for the March?



When you walk in March for Babies, you give hope to the more than half a million babies born too soon each year. The money you raise supports programs in your community that help moms have healthy, full-term pregnancies. And it funds research to find answers to the problems that threaten our babies. March of Dimes has been walking since 1970 and has raised an incredible \$1.8 billion to benefit all babies. March for Babies takes place in more than 900 communities across the country, so your chapter can join any one of these events. Keep your eyes open for our celebrity walkers!

**SIGN UP ONLINE** Just go to [marchforbabies.org](http://marchforbabies.org) and sign up as a new team! Be sure to use FBLA-PBL and your name in your team title.

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