

EBONY
HBCU
YARD
FEST

EBONY *PULSE*

COLLEGE TOUR
2024

#EBONYPulse is at the core of Black culture, serving as its vital heartbeat. We're deeply embedded in the community, connecting with HBCUs, entrepreneurs, influencers, and innovators to deliver the essential stories and trends that drive our culture forward. Just like a pulse signifies life, #EBONYPulse captures the rhythm and energy of black creativity and influence, keeping you connected to the pulse of the culture!

Careers & Credit Essentials

Resume Checklist

1. Contact Information:

- Ensure name, phone number, email, and LinkedIn (if applicable) are correct.

2. Format:

- Use a professional font and layout.
- Ensure consistent formatting (headings, bullet points, spacing).

3. Tailoring:

- Customize for the specific job application.
- Include relevant keywords from the job description.

4. Content:

- Highlight key skills and achievements.
- Use quantifiable results to demonstrate impact.

5. Length:

- Keep it to one page (or two for extensive experience).

6. Education:

- List degrees without dates if preferred.
- Ensure the institution and degree names are clear.

7. Grammar and Spelling:

- Proofread for any errors.
- Consider using grammar-check tools.

8. File Format:

- Save as PDF or Word document as specified by the employer.

9. References:

- Prepare a separate reference list if required; don't include it on the resume.

10. Cover Letter:

- Include a tailored cover letter if requested or appropriate.

11. Submission:

- Follow application instructions carefully (email, online portal, etc.)
- Double-check that you've attached the correct documents.

Resume Do's and Don'ts

Do's:

1. Tailor your resume for each job application.
2. Use clear, concise language and bullet points.
3. Highlight relevant skills and achievements.
4. Include quantifiable results where possible.
5. Use a professional format and font.

Don'ts:

1. Don't include irrelevant work experience.
2. Avoid using generic phrases like "hardworking."
3. Don't use an unprofessional email address.
4. Avoid excessive length; keep it to one or two pages.
5. Don't lie or exaggerate your experience

Job Search Strategies

1. Optimize Your Profile:

- Use a professional photo.
- Write a compelling headline and summary.
- Highlight relevant skills and experiences.

2. Build Your Network:

- Connect with friends, colleagues, alumni, and industry professionals.
- Personalize connection requests to increase acceptance.

3. Engage with Content:

- Share industry-related articles, insights, or your own experiences.
- Comment on posts to increase visibility and showcase your expertise.

4. Use Job Search Features:

- Utilize the job search tool to find openings.
- Set job alerts for specific roles or companies.

5. Follow Companies:

- Follow organizations of interest to stay updated on job postings and company news.

6. Join Relevant Groups:

- Participate in LinkedIn groups related to your field to network and find job leads.

7. Leverage Recommendations:

- Request recommendations from colleagues and supervisors to bolster your credibility.

8. Showcase Your Work:

- Add projects, publications, or presentations to your profile to demonstrate your skills.

9. Engage with Recruiters:

- Connect with recruiters in your industry and express your interest in opportunities.

10. Utilize LinkedIn Learning:

- Take courses to enhance your skills and add certifications to your profile.

Salary Negotiation Techniques

1. **Research Market Rates:** Understand the average salary for your role in your industry and location using resources like Glassdoor, PayScale, or industry reports.

2. **Know Your Value:** Prepare a list of your skills, experiences, and accomplishments that demonstrate your value to the company.

3. **Practice Your Pitch:** Role-play negotiations with a friend or mentor to build confidence and refine your communication.

4. **Set a Salary Range:** Determine a salary range based on your research, with a target salary and a minimum acceptable amount.

5. **Timing is Key:** Initiate salary discussions at an appropriate time, such as after receiving a job offer or during performance reviews.

6. **Be Positive and Professional:** Approach the conversation with a positive attitude and professionalism, focusing on mutual benefits.

7. **Use “I” Statements:** Frame your requests using “I” statements to express your needs clearly (e.g., “I believe my experience justifies a higher salary”).

8. **Consider the Total Package:** Evaluate the entire compensation package, including benefits, bonuses, and work flexibility, not just salary.

9. **Be Prepared to Compromise:** Be open to negotiation and willing to discuss alternative forms of compensation if the salary isn’t negotiable.

10. **Stay Calm and Patient:** Maintain composure during the negotiation process, and don’t rush the discussion. Give the employer time to consider your request.

What does credit mean?

Credit is a financial system that allows individuals to borrow money or access goods and services with the agreement to repay later. Credit score: A numerical representation of an individual's creditworthiness, based on their credit history, payment behavior, and financial responsibilities.

Credit and Professional Development

A. Access to professional resources:

- a. Education and training: Some educational institutions or certification programs may require satisfactory credit for enrollment or financial aid eligibility.
- b. Professional memberships: Certain industry associations or organizations may assess creditworthiness for membership or leadership positions.

B. Networking and partnerships:

- a. Collaboration opportunities: Building partnerships or collaborations with other professionals may require credibility, including a good credit history.
- b. Trust and reputation: Maintaining a positive credit profile can contribute to your professional reputation and garner trust among colleagues and potential business partners.

Create Maintain or Improve Credit

1. Responsible financial habits
2. Start with opening a checking/savings/ ask for a secure credit card but you must use your money/within 3-6 months your financial institution will turn into a normal/major credit card
3. You need to have a mix of credit ie, house, car, credit card, personal loan, student loans. You want a thick file/not a thin file.
4. Also, the length of time matters 5 years of credit is good.
5. Timely bill payments: Paying bills promptly demonstrates financial responsibility and positively affects credit scores
6. Avoid excessive debt: Keeping debt levels manageable and avoiding maxed-out credit cards contributes to a healthy credit profile.
7. Regular credit monitoring