

## MAKING CENTS OF YOUR CAREER

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Would you rather have a job or a career? You're probably thinking, "What's the difference?" There's a big difference! A job provides you with the basics—cash and something to do to earn it. A career is your chosen occupation. It too provides an income and an activity. But it also provides challenges, opportunities for advancement, and real satisfaction with what you do. A job doesn't necessarily make you want to get up in the morning, inspire you to take a deep interest in your work, or provide you with fulfillment. But a career may.

Right now, you may have a part-time job, but your "career" is being a student. Your part-time job provides you with money so you can enjoy life a little more. But your full-time "job" is to go to class and study. You love some of your classes; others you barely tolerate. And this full-time "job" doesn't pay you right now, but later, it can pay off in a big way. So now, going to school and studying are what you have to do to achieve your current "career" goal—graduation.

Your career choice becomes a major player in helping you accomplish your goals in life because it affects how much income you can potentially make. Most likely, a higher-paying job means you can achieve your goals faster. But your career choice also determines your lifestyle—how much time you'll have in your life for other things. So if one of your goals is to take long vacations and travel a lot for fun, you may want to rethink your decision to be a high-powered executive at a big company. That's because your career will not only determine the level of income you can make, it'll also determine the amount of time you can spend outside of work.

Think about it. Whether they're playing at local clubs or sports arenas, musicians usually end up working at night when all of their friends are relaxing and unwinding from a full day of work. Obstetricians have to be on call around the clock, ready to deliver babies whenever their patients go into labor. Real estate agents do a lot of their work on weekends when potential clients have time to look at houses. Bakers go to work when the rest of the world is sleeping, so all of their pastries are freshly baked for the first customers of the day. Career choices affect both the amount of money you make and the type of life you live.

Your values also determine your earning potential. Some people are willing to do whatever it takes to make it big and earn a lot of money, such as working long hours and traveling often for business. Others are willing to make a little less because they aren't as driven by money. Instead, they prefer to balance hard work with reasonable hours so they can have time to spend with their families or hobbies. Your values also dictate whether you'll be happier in the (usually) higher-paying corporate world or the lower-paying arena of nonprofit organizations. And there are other things that affect your earning potential, too.

Earning a lot of money can bring you financial stability and influence within your community. It can also give you more flexibility in making lifestyle decisions. For example, you can better afford to take time off to spend with your family. You can also afford to have a personal trainer whip you into shape. How would earning more money make your life easier?

The one thing money can't do, though, is make you happier. Studies show that after a year, lottery winners are back to being as happy (or unhappy) as they were before hitting the jackpot. And another study in *Science* magazine shows just how little connection there is between money and happiness. It found that 61 percent of people earning less than \$20,000 a year reported being "pretty happy" compared with about 52 percent of those earning more than \$90,000 a year. Simply put, money is important—but it isn't everything.

In fact, there are many people who are miserable in their jobs even though they take home big paychecks. Why? Lack of personal satisfaction—the "true" bottom line of any job. Personal satisfaction on the job means feeling that what you do is important and that you are valued by your company. For some people, it also means believing that what they do helps others. Some know they could make more elsewhere, but choose not to because maybe they've built up enough time off so that they are able to leave work early for their children's soccer games. And some people prize the connection they have with their co-workers. In short, a career you love is always about more than just money.

