At Beach Municipal FCU it's all about

Members 18-30:

You determine your path. We'll help you navigate.

The A/B/Z Plan for Your Career

Dear [--Merge1--],

Life is full of change and risk. Here's how you can plan for the first and minimize the second when it comes to your career.

A broad vision with flexible details and paths for your career future can prepare you to succeed despite how much in life can change.

And let's face it, a lot of things will change over your prime working years: your personality, values, preferences, and financial and lifestyle needs; what you're good at and enjoy; world industries, technology, and in-demand jobs.

A versatile approach to career planning that takes all of this into consideration and manages to be both specific and flexible is The A/B/Z Plan.

Plan A - Ideal Scenario

Plan A is the career you are pursuing or on-track to pursue (i.e. as a college student) and are confident will be full-filling in the medium-term (one to five years) and probably long-term (five to twenty years).

To give yourself the best chance at success, make sure you have clear steps to achieve your goal, as well as a timeline or other indication for when it's time to look at other career options.

If you're uncertain about your current Plan A, investigate lots of different options while adding skills and knowledge to your career tool box.

This could include trying out several careers over the next two to four years, pursuing an internship or trying consulting work, expanding your networking skills, going to grad school, working at a small company where you can try on lots of different roles, or taking on part-time projects.

To better define or change what type of career should be your Plan A, here are some helpful questions to ask yourself:

- What local or global problem areas would you like to work on (think health, ground-breaking science, environmental protection, social work)?
- What role(s) would you like to have (e.g. operations, institutional advancement, data analysis, marketing)?
- What career tool you would like to develop (how about public speaking, web design, project management, or grant writing)?

Plan B - Nearby Alternatives

This could also be called "Plans B - Y" because it includes the pursuit of career opportunities that, while not your Plan A, meet some of your larger lifestyle and career goals and can easily be achieved without too much investment in additional training or education.

Make a list of careers that are tangential or closely connected to your current position, either with your current employer or elsewhere. List what it would take to transition to these roles and what new skills you could acquire to better position you for Plan A.

Having this detailed list on hand will keep you prepared for new opportunities.

Plan Z - Fallback

This, in addition to several well-researched Plan Bs, is what helps remove the risk and fear of pursuing your Plan A. Plan Z is a worst-case scenario fallback plan that remains a pursuable option while you explore Plan Bs or Plan A. Plan Z should be easily achievable and pay all of your fixed expenses (although it might involve cutting expenses and rewriting your budget, for a while).

It might include moving in with family or a friend, taking on a second job, living off savings, or going back to school or an old job.

Most importantly, your Plan Z should be a place you know you can build up from and begin pursuing a new Plan A or B. It will reduce the real and perceived risk of making a leap to pursue Plan A because you know exactly where you'll land if it doesn't work out and how to regroup and work your way back up.

As with all career plans, make time at least once a year to review Plans A - Z and make any necessary adjustments.

Our All About Me program can help you navigate the waters regardless of where you are in life or what your greatest challenges happen to be.

Visit All About Me

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As always, we thank you for your membership and the opportunity to serve you!



4164 Virginia Beach Blvd., Virginia Beach, VA 23452

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