



SOCIETY OF ACTUARIES

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Make Better Career Decisions

By John Hadley



How often do you struggle over critical decision points in your job search, career or business? How many times do you find yourself stuck in a form of analysis paralysis, particularly when you don't really like any of the choices?

This can be especially paralyzing with big decisions that arise in a career search:

- Can I afford to (attend the SOA meeting, keep up my SOA or AAA dues, hire a coach ...)?
- Should I accept or reject this job offer?
- Can I try to negotiate a better offer, or might that cause me to lose the bird in hand, even though it's not nearly what I was seeking?
- Should I pursue the job I really want, or compromise and go after whatever is out there?
- Will it be too difficult to change careers?

When you are faced with two (or more) unattractive options, what might happen if you instead turn the decision on its head and really examine the potential negative consequences?

This happened to me recently when I was faced with a critical personal decision. As I struggled, a colleague suggested I ask myself:

- **What's the worst that could happen if you follow Option A, vs. Option B?**
- **What are the potential long-term consequences of either option?**
- **Are those consequences irreversible?**

Looking at it this way immediately gave me clarity. I knew what I would do, and reaching that decision gave me peace.

This doesn't only apply to personal decisions, but also to professional ones.

How often do you end up choosing a particular career path mainly because:

- It's easier than the alternatives, because you don't have to move out of your current comfort zone?
- You know exactly what to do if you take that path, where other choices involve some uncertainties?
- It's faster (or at least it looks that way when you don't really carefully examine where you would like to be longer term)?
- Others tell you it would be silly not to choose that path?



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- Others tell you another path will be very hard?
- You worry that you might not succeed at another path?

I don't advocate that you ignore these thoughts—they are part of the decision-making process. Just be sure to put them in the proper context, rather than letting them be knee-jerk approaches to avoid making better decisions.

I think back to Pat, who was in a job he hated, and had been for years. He had some ideas for what he would really like to be doing, but it was too hard to contemplate a career change, so he kept falling back into his current job by default.

I encouraged him to get out and pretend he knew exactly what he wanted to do, and network with people to create a feedback loop. We carefully examined his background, put together the strongest story we could to demonstrate both why this was a passion for him and why he would be good at it. After a couple of months of productive meetings, he called me up one day to say that he had met a partner, was moving overseas the next month, and they were opening up their consulting practice. I had never heard him so excited!

So let's consider when you approach the path that is easiest, or more within your comfort zone, or more of a known quantity.

These are all variations on a common trap ... a resistance to change, or an attempt to retain 'control' over your destiny.

Naturally, you don't want to dive head first into the deep end without looking. However, **one of the most important steps you can take to move your career or job search forward is to continually find ways to move beyond your comfort zone.** Slowly and steadily expand it to incorporate new strategies, techniques, skills and types of experience. In fact, this is a key criterion I use in deciding whether or not there is a good fit between my services and a prospective client.

Even if you don't succeed in the new approach, you will learn a lot in the process that will move you forward in unexpected ways. Plus, you will have the satisfaction of knowing you really tried.

For example, I often talk to job seekers who have a good idea what they want to do next, but are reluctant to express it. They are afraid that they will rule themselves out for other possibilities that might work out for them, and quickly add to the end of their statement about their target, *“I could work in a variety of jobs”*, *“I'm able to apply my talents to several different industries”*, *“My skills are transferrable”*, etc.

They see this as staying open to possibilities, but more often this is a decision to compromise instead of focusing their search on what they would like most to do next. They see it as a faster way to land SOMETHING, but in fact it is usually either a slower path to ANYTHING, or a quicker path to a LESS SATISFYING role than they could have achieved almost as quickly if they had stayed focused.

I'm not suggesting you be Pollyanna (remember that 1960 Disney film starring Hayley Mills?), but am urging you to **pick a focused goal and stay with it for a given period of time, and for at least that period don't permit yourself to be distracted by any Plan B** you might have in the back of your mind.

Don't let your current comfort zone keep you from making better career decisions!

And if you are really ready to step out of your comfort zone and uncover ways to maximize your career potential, I invite you to take my Career Accelerator Assessment survey at: <http://tinyurl.com/Career201007>

Once I receive the completed ChangeGrid, I'll reach out to schedule a complimentary 30-minute debrief with you to explain what this unique tool is saying about your situation, your level of engagement in critical activities and the challenges you face. This will position you to take action right now to accelerate your career growth! ●