



# College Transition TIMES

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## Realistic Expectations

by Kirrin Coleman

Have you ever over-anticipated a big event or trip? You know, when you plan something and deck it out in your imagination and then the actual experience seems kind of *blah*? Not that it's bad, but it just isn't what you imagined somehow. You spend months dreaming about and planning a vacation in Hawaii—and it's great, but your visions of it didn't include the obnoxious next-door hotel guests. Or you finally have a date planned with your crush—and when the big night comes you can't help but notice your crush is actually a little boring.

The same reality shock often happens with a new job, especially for recent graduates. And while you'll never make the mistake of thinking your new job will be a Hawaiian paradise, it's natural to imagine that after four or more years of education and training you'll be doing the work you were educated for and trained to do. The gap between anticipated excitement and reality can be a let-down. And even if you are generally an optimistic and motivated person, it's not uncommon to get so excited by the job search and hiring process that when you start the daily work it seems, well, just like work.

Contributing to this feeling is the great sense of accomplishment you have when you graduate: Here I am, World! Qualified! Degreed! Skilled! Energetic! Master of my field! And then someone asks you to change the toner. If you feel this reality shock you are by no means alone. In fact, the most common complaint of new hires after two weeks on the job is that it isn't what they expected. The good news is it's no longer a complaint after two months on the job. The takeaway here is clear: Give it time.

Whether you find yourself in a cubicle, tasked with monotonous assignments or you're thrown into a hectic, high-pressure environment with no direction or guidance, remember that it's all good training. You're learning more about the organization and more about your own capabilities and interests. Also, you're learning an invaluable life skill: the art of adaptation.

Here are some tips for dealing with reality shock and surviving those early days on the job:

**Remember that everyone starts somewhere.** Even the head of the organization has spent time copying, collating, and entering data. Your employer might have hired you for more advanced tasks, but at the moment needs someone to do the grunt work in order to keep up with business.

**Demonstrate initiative.** Volunteer for projects and tasks. Your main goal at this point, after all, is to get to know the ins and outs of your new organization.

**Be positive.** Your positive outlook and willingness to contribute will be noticed.

**Do a good job.** Whatever your assigned task, do it carefully and do it well. Every action should convey your attention to details and ability to produce quality work.

**Be patient with yourself.** It can be frustrating to learn the ropes at a new job. It's typical to make mistakes in these early days. On top of that, you may feel slow and inefficient. Don't worry. You will get the hang of it. Focus on one task at a time.

If you need to ask about the tasks you've been assigned, try to begin the question with an "I understand" statement. For example, say "I understand the value of this training process, but I'm curious about when I can expect to transition to other tasks." This will show your supervisor that you're ready to move on without making it seem like you just don't want to chip in.

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If you find yourself in a situation with unclear expectations and no guidance from your supervisor, ask questions of available coworkers and try to learn by observing. It's a challenge to face such a steep learning curve, but it can be incredibly rewarding in the end. In this case, your employer's need to get someone who will learn and produce fast might be a great jump start to your career with the organization. And chances are you'll end up feeling like an integral player in the organization's success.

The work itself is one common source of reality shock. Other surprises include the following:

**Bosses.** Your direct supervisor and other bosses will have a big impact on your experience in the organization. Learning to communicate effectively with your supervisor and understanding his/her managing style might be straightforward and easy or it might end up seeming like a full-time job.

**Salary.** Many people just entering the workforce overestimate their initial salary potential as well as the frequency and rate of promotions. Raises, too, are on average much lower than television or corporate lore would have us believe. Your workplace's human resources department is a good place to start asking about standard promotion and salary practices for that organization. You can also look online for regional norms if you want to get an outside perspective.

**Workspace.** Another sometimes jarring reality is the workspace you'll have when you first start. A cubicle, a corner of the staff room, a shared table. If you're disappointed with your placement, just keep in mind that your status is a function of how you see yourself, not where you sit or the age and model of the computer you've been assigned.

**Work hours.** Other common surprises include time demands. You might be hired for a forty-hour a week job, but end up putting in many more hours learning the ropes and doing what it takes to complete the tasks you've been given. You will get more efficient as time goes on, but it's also possible that the organization survives on lots of people working lots of hours. Or even just a few people working lots and lots of hours. If that's the case, you'll either get acclimated to the time spent on the job or decide to shift gears.

**Fitting in.** If one of the other feelings you experience is a lack of a sense of belonging, rest assured that this is typical at first. Your new coworkers are busy and won't necessarily go out of their way to meet the new person. But take heart. With time you'll get to know each other and the relationships will develop naturally. Do what you can to connect with them: Ask them questions about their interests, invite them to join you for lunch, and accept invitations they extend to you.

Whatever your experiences in the first weeks and months of your new job, try to keep your ultimate goals in mind. At some point in the not-so-distant future, you'll be doing the work you want to be doing.

For more information regarding online networking and other valuable career advice, read *Backpack to Briefcase, Steps to a Successful Career*.

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- 7 Set career goals and follow the necessary steps to achieve them
- 8 Paying for college: understand available financial aid resources
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- 10 Take control of physical and mental health

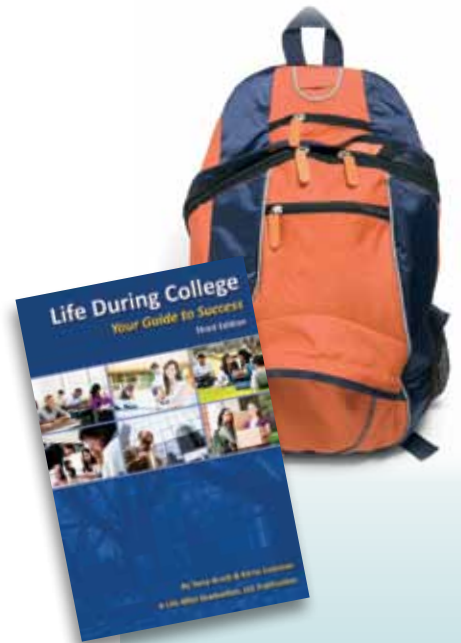
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Life After Graduation, LLC  
PO Box 11205  
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Ah, spring! Flowers bloom, birds chirp, the heart turns to love, and... taxes are due. As tax day approaches, Americans from Tampa to Juneau pull out their W-2's, squint over the notoriously confusing tax forms, and prepare to pay the piper. Or get a refund from the piper, depending on how much in taxes they've already paid over the year and what kinds of deductions they can take.

Taxes can be confusing, complicated, frustrating, and mysterious. They're hotly debated and the cause of national, state, local, and even household riffs. Everyone has an opinion about them, though tax code is notoriously difficult to understand. We'll keep our article simple and cover the basics—namely, what taxes you can expect to pay, how your taxes are calculated, and what kinds of deductions you might be eligible for at this stage in your life.

Depending on what state you live in, you probably made your first contribution to government at a very early age, when you first purchased a trinket at the local toy shop. That's because most states assess a sales tax on many goods and services. When you got your first real job, you began to contribute in another way, through Social Security and Medicare taxes. And with some real income you got a new pen pal of sorts: the Internal Revenue Service, or IRS, which requires that you file your federal income tax every April.

While there are a variety of taxes assessed and a variety of ways those taxes are assessed, they all have one thing in common: They are mandatory. Sales clerks will ask you if you want your receipt in the bag, but they won't say, "Would you like to pay taxes on this purchase today?" As a voter you have some say in the number and amount of taxes you pay—or, at least, which people you'll elect to represent your opinion on the issue—but you don't get to decide on the day of a purchase or on, say, April 15<sup>th</sup> what percentage you'd like to contribute to local, state, and federal services.

So, how is your federal income tax calculated? Unfortunately, there is no simple answer to explain how your income tax is calculated. It is an involved process that includes a number of variables, including your filing status, your taxable income, your applicable income tax brackets, and which deductions you are eligible to take. Here's the upshot:

**Determine your filing status.** There are five different filing status groups: Single; Married, Filing Separately; Married, Filing Jointly; Head of Household; and Qualifying Widow(er). (See [www.irs.gov](http://www.irs.gov) for more details.) When you file your taxes you choose the group that most accurately describes your current situation. If your current situation makes you eligible for two of these groups, you should choose the one with the bigger deduction.

**Determine your taxable income.** Determining your taxable income is a simple calculation. Unfortunately, the calculation involves a number of confusing terms. First, figure out your *Adjusted Gross Income (AGI)*, which is your *gross income* (the taxable income you earned throughout the year) minus any *adjustments* (which include items like IRA contributions, alimony payments, and moving expenses). Second, subtract any *standard or itemized deductions* (such as medical costs, state and local taxes, charitable contributions, and student loan interest) from your AGI. Now you have your taxable income. Subtract any qualifying *credits* (such as the Child Tax Credit or the American Opportunity Credit) from your taxable income and you'll determine how much tax you owe. If your employer has withheld more from your paycheck over the year than you owe, you'll end up with a refund. Ca-ching! It's kind of like finding that \$20 in the coat you haven't worn since last winter. It was yours all along but you forgot about it. If you haven't had enough withheld from your paycheck over the year, you'll end up owing your dedicated pen pal, the IRS, the difference.

**Determine your income tax bracket.** How much you pay in taxes depends on your tax bracket. The United States uses a progressive tax system. With this system, taxable income levels are divided into brackets with lowest income brackets paying the least amount of tax. Tax brackets currently start at 10 percent and go to 35 percent. The more you earn, the more tax you pay. For instance, if you were single in 2011 and made \$8,500 or less, you'd be taxed at the 10% rate. If you were single and made between \$8,501 and \$34,500, you'd be taxed at the 10% rate for the first

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\$8,500, and at the 15% rate for any income over that. Here's an example of how the progressive tax might be applied to someone who made \$42,458 in 2011:

<b>Applicable Tax Brackets on \$42,458</b>	<b>Tax Owed</b>
10 percent tax on the first \$8,500	\$ 850
15 percent tax on the next \$25,999	\$ 3,900
25 percent tax on the last \$7,959	\$ 1,990
<b>Total Tax Owed</b>	<b>\$6,740</b>

Check the IRS website ([www.irs.gov](http://www.irs.gov)) to determine your filing status and income tax rate.

**Report your taxes.** The first question is which of the four forms – 1040EZ, 1040A, 1040, and 1040PC – should you use? That will depend on your filing status, your income and the deductions and credits you have. Use the 1040EZ if you are single, or married and filing jointly, and have taxable income less than \$100,000 and no itemized deductions. Use the 1040A if you have income from several sources and your total income is less than \$100,000. This form does not allow you to itemize, but does permit you to claim tax credits and take deductions for deductible IRA contributions and student loan interest. Use the 1040 if your itemized deductions are larger than the standard deduction, you receive income from a rental property or capital gains, or you own a small business.

Use the 1040PC if you wish to file your taxes online. Be sure the tax-preparation software you use is approved by the IRS.

If you filed a return last year, the IRS will happily send you a packet this year with the same form already in it. Unless your status has changed (for instance, you got a better paying job, got married, bought a house), you can continue to use the form they send.

Because tax law changes frequently, you should check with the IRS [www.irs.gov](http://www.irs.gov) to be sure you choose the correct form. Taxes are incredibly complex and so are the regulations that go with them. The IRS has a wealth of information on their Web site to help you.

**Know what you deductions you can take.** Make sure you check into all the deductions and credits that might apply to you. Here are some that might be available to you, as someone who is transitioning from college to the world of work:

- The American Opportunity Credit
- Tuition and fees deductions
- State sales tax deduction
- Job-hunting costs deduction
- The Lifetime Learning Credit
- Student loan interest deduction
- Charitable contributions deduction
- Job-related moving expenses deduction

The sooner you can start the process of figuring out what you made, what you can deduct, and what you owe—or what the IRS owes you—the sooner you can enjoy the more pleasurable aspects of spring, like birds singing and, sometimes, the welcome sight of an IRS refund check.

For more information regarding taxes and other valuable and realistic advice, read *Life After Graduation, Your Guide to Success*.

**New Edition!**

