

Women's Center

at COUNTY COLLEGE of MORRIS

Newsletter



214 Center Grove Road, Randolph, NJ
Student Community Center, Suite 115

Phone: 973-328-5025 Web: www.ccm.edu/womenscenter

January - March 2019

A New Year!

Welcome 2019! Is it time to ask new questions and perhaps to seek new paths? But where does one begin? As we approach New Year's Day each year, we think it would be good to make a new list of resolutions; we ignore the fact that this list looks very much like the list from previous years! Do these examples look familiar: walk a mile a day, spend less money, reduce clutter? This list of well-intentioned resolutions would surely require us to make big changes in our daily living.

In place of resolutions, might we consider looking for a quiet place to think and make the time to dream of the hopes we have for our own future. Where do you go for your quiet place? Perhaps it is a nearby park or hiking trail, a quiet corner in your local library, or a coffee shop or cafe. Take a pen and a notebook with you as you head off to your quiet place. Think about these questions:

- **What are your personal hopes for 2019?**
- What have you always **wanted to do**, maybe ever since childhood?
- Is there something you have always **wanted to learn?**
- Is there **a skill you have always wanted to acquire?**
- Is there **an activity you have always wanted to participate in?**

In answering these questions, you may be surprised to find that some days you will have much to write and other days very little. These are big questions to consider, but the answers offer us the opportunity to reach our hopes and dreams. Discussing our ideas with a friend, a mentor, or a counselor can help us think about the steps we can take to move towards our personal goals.

Is there anything gained by putting off what it is you always wanted to accomplish? It's a new year and an opportunity to begin to realize our hopes for the future. Just begin!



Need Free Tax Assistance?

NJ211 has compiled a list of free tax assistance sites that are located throughout New Jersey. Check their website for a location near you.

www.nj211.org/nj-vita-centers



In this Issue

- A New Year!
- Free Tax Assistance
- SMART Goals
- Interview Question of the Month
- New Tax Laws for Divorce
- Upcoming Events

*"Whatever you can do,
or dream you can, begin
it."*

- Goethe

Using SMART Goals for a Job Search

Adapted from www.career-intelligence.com 1/8/19

Are you looking for work? Were you one of the thousands laid off over the last year and currently out of work? Or are you stuck in a rut thinking about a career change? Whatever your current situation, setting SMART goals for a job search will help you find a new position.

Setting goals is more than having aspirations. Statements like “I will find a new job” or “I will start my own business” are not enough. Setting goals means creating a written plan that includes reasonable and measurable long-term and short-term objectives. It means setting **SMART** goals.



Lots of coaches and consultants use the **SMART acronym** to explain goal setting. Each one uses a slightly different set of criteria. In this case, S.M.A.R.T. refers to goals that are Specific, Measurable, Achievable, Realistic and Time-Framed.

Specific: Goals need to be something specific. Most of us have a ‘big picture’ idea of what we want to achieve. We say, for example, “I will find a new job” or “I want to change careers.” That’s not detailed enough. Saying, “I will redo my resume this month” is more precise. Now you have something specific to achieve.

Measurable: Goals need to be measurable. For example, when you’re out of work it’s important to expand your network. But, “making new contacts” is an ambiguous statement. A clearer objective is “I will attend four networking events each month and connect with one person at each.” Or “I will update my LinkedIn profile and add one new contact each week.” Those are simple, concrete goals that you can measure at the end of the week.

Achievable: Goals need to be reasonable and achievable. At one point or another, most of us have been unemployed. Looking for a job, particularly in this economy, isn’t easy. One of the biggest problems, aside from finding a job, is keeping your morale up. Setting achievable short-term goals that move you toward your long-term goal of finding a job will help you from becoming discouraged.

Setting a goal of finding a new job in one month, for example, might not be reasonable. However, applying to at least three companies each week is doable. Don’t set yourself up for failure by setting goals that are out of reach.

Realistic: Goals need to be realistic. As someone who’s changed careers several times, I know it can be done. Within reason. While we can have a lot, we probably can’t have it all at the same time. It’s important to honestly evaluate yourself. Do you have the ability and commitment to make your dream come true? What if moving into a new career means going back to school? Can you work full-time and juggle classes in the evening? Be honest.

Time-Framed: Goals need to have a time frame. Having a set amount of time will give your goals structure. If you’re out of work, your savings may dictate your time frame. You may only be able to be unemployed for six months. However, many of us want to change careers or start their own business. Some people spend a lot of time talking about what they want to do, someday. But, without an end date there is no sense of urgency, no reason to take any action today. Having a specific time frame gives you the impetus to get started. It also helps you monitor your progress.

Setting Your S.M.A.R.T. Goals

Setting goals is more than deciding what you want to do. That’s only the first step, like picking a destination on a map. To be more successful, you need to map out how you will reach your destination and figure out how long it will take you to get there. Unfortunately, there’s no Google Map for this. Now you have the fundamentals of successful goal setting. Keep the SMART acronym in mind to help you remember the basics.

Interview Question of the Month

Adapted from [indeed.com/career-advice](https://www.indeed.com/career-advice) (Top 16 Interview Questions & Answers)

Q: Where do you see yourself in five years?

A: Understanding how you imagine your life in the future can help employers understand whether the trajectory of the role and company fits in with your personal development goals. To answer, provide general ideas about the skills you want to develop, the types of roles you would like to be in and things you would like to have accomplished. Outlining a few key areas that you feel are interesting, achievable and relevant to the role can provide sufficient information for the employer while also making your future seem flexible. For example, your answer might sound like this:



“In five years, I would love to be an industry expert that others can go to for ideas, help and strategy. I’ve had amazing mentors and managers in my past positions, so I’d like to be able to provide similar guidance, potentially taking on a leadership role. Finally, I’d like to have taken the lead on a projects I’m passionate about. I’m motivated by connecting my initiatives to the company’s larger goals, and I’m excited by the prospect of getting more experience in that.”

In this example, the candidate notes her desire to (1) increase her industry knowledge, (2) take on leadership roles, and (3) head-up projects she’s passionate about in the next five years. Thinking of not only your plans for the future, but also how to communicate them in an interview can seem intimidating. Taking time to consider where you want to be in five years based on the job description, your interests and your goals can help you craft an answer that communicates why you’re the best person for the job.



Tax Laws for Divorce Change in 2019

Adapted from www.forbes.com (How the Tax Laws for Divorce Will Turn Upside Down in 2019)

Nobody ever said going through divorce is easy. Aside from the normal emotions of a broken relationship and family, there’s the paperwork, the attorneys, the courts and, of course, the money. As if dividing up assets wasn’t difficult enough, a new tax change takes effect January 2019.

Alimony paid will no longer be tax-deductible and alimony received will no longer be taxable income. For decades, alimony has been tax deductible for the person paying it and taxable income for the person receiving it. This will no longer apply starting in 2019 and beyond, due to provisions in the 2017 tax law.

As a result of the new tax treatment, divorcing spouses may fight to pay less in alimony, since the government will no longer subsidize these payments via the tax deduction. Spouses may also fight to get as much alimony as possible, since the tax burden will be removed and the payments will go further.

People who are already divorced will be grandfathered in, but if their agreements are modified in 2019 or beyond, they could be subject to the new rules, too. If the modification states that it is to be governed by the new rules, then the new rules will apply. If the modification says nothing, however, the old rules will apply. Consequently, people should be extremely cautious when modifying divorce agreements in 2019 and beyond.

With the new laws, you, your spouse, both attorneys and any financial adviser the two of you will use should be looking at all the angles.

Both parties should carefully consider their total tax equations and find the best overall comprehensive way to benefit financially over the short- and long-term.

Upcoming Events

- 2/08/19 - Online Job Searching & Career Resources**
- 2/12/19 - Excel Class Begins
- 2/22/19 - Addressing Challenges and Assumptions in the Job-Search Process**
- 2/26/18 - Excel 2 Begins
- 2/27/19 - Interviewing Skills Workshop
- 3/08/19 - Resume & Cover Letters Workshop**
- 3/12/19 - Word 1 Begins
- 3/14/19 - The Divorce Litigation Process and Choosing a Lawyer*
- 3/21/19 - Alternate Dispute Resolution in Divorce: Collaborative Divorce*
- 3/22/19 - Time Management**
- 3/26/19 - Word 2 Begins
- 3/28/19 - The Case Information Statement*
- 4/4/19 - Custody and Parenting Time*
- 4/11/19 - Equitable Distribution, Alimony and Support Issues*
- 4/18/19 - Post-Judgement Relief and Estate Planning*
- 4/25/19 - Financial Aspects of Divorce*

Call or email to register | Phone: 973-328-5025 | Email: womenscenter@ccm.edu

* Divorce Workshop

** Job Club

Learning Opportunities

Computer Lab is our one-to-one tutoring program. Our knowledgeable volunteers can help you with: Microsoft Outlook, Word, Excel, PowerPoint, and Publisher, LinkedIn, Job Board Profile and QuickBooks.

Legal Clinic is a free half-hour consultation with an attorney, regarding divorce/family law.

Job Club Speaker Series topics include (but are not limited to): Returning to the workforce after an absence, Tips for 50+ job seekers, How to present yourself professionally, Networking, Managing conflict, and Job search strategies.

Interviewing Skills Workshop is an interactive workshop for active job seekers with a current resume. You will learn skills needed for a successful and confident interview!

Job Seekers Support Group is new for 2019. Come network with other job hunters and receive support during your job search.

Divorce Workshop is an informational series where you can learn what to expect during the divorce process.

Mission Statement: *Serve the varied needs of displaced homemakers in their quest for economic self sufficiency.*

Women's Center Newsletter

Published quarterly by The Women's Center at CCM, SCC 115, Randolph, NJ 07869

Phone: 973-328-5025 | Email: womenscenter@ccm.edu | Web: www.ccm.edu/womenscenter

Staff

Shannon Lengares	Director
Patty Borowski	Legal Program Administrator/Administrative Assistant
Maureen Haggerty	Career Counselor
Kathy Vincelette	Career Coach

The Women's Center at CCM is a nonprofit organization serving women in transition. It is sponsored by the **County College of Morris**. The program is funded by the **NJ Division on Women**.