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## 11 TIPS FOR LAUNCHING YOUR CAREER: A GUIDE FOR YOUNG MILLENNIALS

In your 20s, you'll make decisions that will affect what you'll do and where you'll live for your entire career. Here's how to navigate them.

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A few years ago, I sat down with a 24-year-old woman who worked on our quantitative analysis team. She was clearly miserable doing financial modeling for insurance policies, so I asked her what she really wanted to do. "Become an equity analyst," she said. We agreed that her time would be better spent pursuing her passion than performing work that did not energize her—and today, much to my delight, she's a successful equity analyst.

That's just one example of how I get great satisfaction working with recent college graduates who are at critical junctures in their lives. If you are in your 20s, chances are you'll make decisions now that will affect what you'll do and where you'll live for your entire career. Here's how to navigate them.

### 1. Be honest with yourself.

Right before the recession of 2008–09, I was working at a credit hedge fund, raising capital and analyzing new credits. It seemed like an ideal job at the time—I worked close to home, got paid well, and enjoyed learning. But when the economy sank, I forced myself to take a deeper look into what I enjoyed. I realized it had nothing to do with analyzing credits; it had more to do with building a business and working with people to make a vision come alive. I accepted both a pay cut and a new one-hour commute to pursue a profession that continues to be rewarding and energizing every day.

### 2. Decide whether you need another degree or certification.

You typically have more flexibility in your 20s than in your 30s. This is the time to figure out whether you need another degree or certification to master a subject matter. When I was 27, I left the workforce to go to business school, because I wanted to learn more about all facets of business, and I wanted to be around other like-minded professionals. Someone else may choose to get an RN, PhD, EMT, or CFA. But whatever the letters are, obtaining those degrees spells more complications and greater expenses the further you are in your life and career.

### 3. Get involved with your community.

I've met many of my best friends through community efforts. What are you passionate about? Volunteer work allows you to meet new people and engage with your surroundings in new and stimulating ways. You'll pick up new skills, too; for me, it was leadership, project management, and fundraising—all critical to my career.

### 4. Make a development plan.

Having a development plan is key for any ambitious professional. Mine details my mission, three-year plan, and specific strategies for my goals. People, training, conferences, networking events, and community service projects can give you the skills you need to advance to the next level. This approach helps me see how I'm growing professionally and personally.



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## **5. Network.**

No matter what role you have, building a network is critical. But networking doesn't feel natural for most of us, so put yourself out there. Once you do, you'll realize how colorful and interesting other people are. Use LinkedIn, send an e-mail, pick up the phone, send a letter—but be proactive about it. You never know where the next opportunity will be, but chances are it will be from someone you know. Ask each person you meet for three new contacts so that your circle continues to widen. Build networking into your daily or weekly list of to-dos.

## **6. Read, read, read (and watch some TV).**

Curiosity and a love of learning separates workers from leaders. What topics interest you, and how can you master them? Cut out unhealthy distractions. Instead, listen to audiobooks during your commute, read blogs at lunchtime, subscribe to newspapers and periodicals, and watch documentaries and TED talks related to your career. Follow up on subjects and people. A click of the button can lead you to learn from the experts in your field. Never before have we had so much information available to us. Tap into it and see where it takes you!

## **7. Find a mentor.**

Having someone you can turn to at specific stages of your work life can be your most powerful asset. I followed my father into a similar profession, and he has been a huge influence on my own life and career. He's my go-to person to bounce around ideas, seek advice, and vent. Find a natural connection and ask if you can reach out on a regular basis. You'll be surprised at how willing people are to help.

## **8. Build your own personal board.**

Once you've found a mentor, seek others who can serve as regular sounding boards or advisors for other facets of your life. Life is a lot easier when you have others to guide you, and it's a lot more fun knowing that you're not alone. I found my own board through work, community service projects, being part of a presidents' association, and a school alumni network. Some are in my field and others are not. But they're all helpful as I grow professionally and personally.

## **9. Build your own personal brand.**

If you don't tell people who you are and what you're good at, no one can help you. Figure out how to articulate what you do. To start, revisit your résumé and make it your personal flyer. Develop your personal elevator pitch so that you can tell people quickly what you do and what you're looking to do. Having examples of what you achieved means others can see your value.

## **10. Exceed expectations with excellence.**

First, exceed your own expectations—then you will exceed others'. Very early in my transition to management at CIT Group, I got the overwhelming feeling that I would get lost in the company's thousands of employees and never get adequate recognition. It did not take long for me to realize this was a dead-end state of mind. So, instead, I focused that energy on delivering the absolute best product I could, no matter what the task. A month or so after my attitude readjustment, I delivered a presentation highlighting the company's overvalued lending book and its incentive system that was misaligned to the stated risk tolerance of the firm. The firm quickly shared the presentation around, and in just a few days, I found myself presenting to the entire senior leadership team. Four weeks later, I was working at the firm's headquarters as the COO of risk. It was my first real breakthrough into senior management. So instead of thinking about how you can get ahead, aim to consistently deliver an A+ product.

## **11. Raise your hand.**

There are no better employees than those who raise their hands to take on more work. It is filling in the cracks that enables you to take on leadership roles and get some well-deserved recognition. These one-off projects can be that extra little push that moves you from a 9.5 player to a perfect 10. Get your hands dirty and grab the projects that are interesting, new, and put you in contact with other natural leaders in your organization.

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