

## General careers advice

You need to assess where you are today before you can decide where you want to take your career in the future. You may have been coasting or you may be bored to death with your current job. Today is the day when you can make new choices and perhaps even make a leap into a totally different career direction. You must look positively to the future as the decisions you make now will affect the rest of your life.

You need to give careful consideration to all aspects of employment from size of company to remuneration requirements. The working environment needs to be just right and the training and development on offer must suit your expectations.

## Setting specific career objectives

Your main aim may be simply to find a new and rewarding job. But it would also be a good idea at this time to evaluate all your aims in life, both career-related and personal. To achieve some of your objectives you may need to set yourself a number of intermediate objectives. You should regularly re-evaluate your objectives (both personal and career-related), as they will almost certainly change over time.

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## Your CV

The cornerstone of any job application is your CV. It's what gets you past the first screening process.

It goes without saying that your CV must be typed, but you should also think carefully about presentation.

Use clear headings so the pages are broken down into clear and manageable sections.

Don't write too much. Most employers just want a snapshot to determine whether they should consider you for interview. Two or three pages are sufficient. Bullet points work well – keeping your job descriptions concise and informative.

Detail your career history in reverse order. Employers are more interested in your current role(s) than those you had many years ago.

Sell yourself but be honest. If you exaggerate your abilities it'll back fire on you in the end.

Think about what the employer is looking for and put yourself in their shoes. What qualities will they be looking for?

Once you have written your CV, challenge yourself to cut it down in length by a third. This will force you to strip out all the waffle and unnecessary details.

As well as job related skills don't forget other abilities such as being a team player or self-starter etc. If you can, provide very brief examples of these qualities.

Be yourself and don't be over formal in your style. Your CV is an opportunity to express your personality through the written page.

Remember - at your interview make sure you can provide strong answers to questions related to your CV. What you've said about yourself will be scrutinised and you must be able to add to what you've written, not repeat it.

## The Interview

Before your interview find out everything you can about the company, and try to obtain a copy of their annual report.

Re-read your application/CV, thinking through your career history and the questions you might be asked. Also prepare some questions to ask the interviewer(s). Do not ask a question for the sake of it. Formulate questions which will help you understand the company and role on offer.

To do well at the interview you'll not only need to convince the interviewer you're technically qualified for the job but also that you're motivated to perform the job well. It's equally important to show you can fit in with the company's culture, organisational structure and the people with whom you'll be working.

Dress smartly for the interview and avoid arriving late. Set off earlier than you need to, and when you arrive, be courteous to all employees of the company.

## At the interview

Be positive about yourself and your abilities – be concise – do not waffle!

## Questions you may be asked

Your answers may vary according to the job or company, so you should go through your responses just before each interview.

### Why do you want this job?

Think carefully about this. Stress the positive aspects which attracted you to apply for this position. Don't mention any negative aspects of your current job or the one in question.

### What qualities do you think will be required for this job?

The advertisement for the vacancy may give some indication but you should also think of other qualities that may be required, such as leadership ability, communication, interpersonal, problem solving or analytical skills.

### What can you contribute?

This is your chance to shine. Highlight your achievements in your previous position(s) relevant to the vacancy for which you're applying.

### Why do you want to work for this company?

Emphasise the positive reasons why you want to join the company, but avoid aspects such as more money or shorter hours as these won't endear you to a prospective employer.

### **What do you know about this company?**

This is your opportunity to impress the interviewer with your knowledge of their company. Offer a rundown of their products, services, sales figures, news, company figures, customer profile, etc.

### **What interests you about their products (services)?**

Again, your research into the company should help you answer this.

### **What can we (the new company) offer that your previous company can't?**

Tread carefully here! Again don't mention money. Stress opportunities for personal growth, new challenges, etc.

### **Questions to ask the interviewer**

The interview is a two-way process. The company representative(s) interviewing you will want to find out whether you're suitable for the position and you'll want to find out if that company and position are right for you, so ensure you have enough information to decide whether or not you want the job. For example, consider asking:

- **What will be my responsibilities?**
- **Where will I fit into the overall organisational structure?**
- **Whom will I report to?**
- **Where does he/she fit in the structure?**
- **Who will report to me?**
- **How experienced are they?**
- **What do you expect me to do in the first six months?**
- **What level of performance do you expect from me?**
- **Who are your customers?**
- **Where is the company going? Upwards? Expansion plans?**
- **What are the chances of advancement/promotion in this position? When?**
- **What will be my salary, benefits and bonuses? [Don't bring this up too early in the interview - wait until they are sold on you.]**
- **Will travelling be required in this position?**
- **Will relocation be required now or in the future?**
- **What training do you provide?**
- **When will you decide on the appointment?**
- **What's the next step?**

## Factors that could cost you the interview/job

Being unprepared for the interview. You should always prepare thoroughly before any interview. (This will also make you feel more confident at the interview).

Poor/limp handshake – avoid at all costs.

Criticising previous employers. Your potential employer will be wondering what you will say about them when you leave their employment.

Being unable to communicate clearly and effectively.

Being aggressive or acting in a superior way.

Making excuses for your failings.

## Controlling your nerves

It's perfectly natural to be nervous before an interview. This nervous energy, when properly harnessed, will enable you to present yourself with energy, passion and conviction. Nerves can give you the edge you need to perform well. However, in order to do so you need to contain and control your nerves in a positive way.

If you're too calm immediately before an interview, you may be underestimating the challenge. Alternatively you may be suppressing your nerves. Neither scenario will help you present yourself in a positive light.

It takes energy to stay calm, energy to speak in a lively and interesting way and energy to pay attention to the needs and requests of the interviewer.

Since you only have a finite amount of energy available, learning to control your nerves is important as it lets you focus all your efforts on interacting effectively with the interviewer.

## Nerves can help you

When you attend an interview, you're likely to notice one or more of the following symptoms:

Firstly, your temperature is likely to increase, you may have sweaty palms, feel slightly flushed, maybe even clammy.

Secondly, adrenaline being pumped into your system may make you feel shaky.

Thirdly, your respiration rate is liable to increase and this may make you feel stressed and panicky.

Finally, nervous energy may cause you to expend body sugar with the result that your mouth starts to feel dry.

These symptoms - increased temperature, shakiness, panic, stress and a dry mouth - can combine to make you feel extremely nervous, uncomfortable and tongue-tied.

However, research has shown they're not necessarily signs of fear but indications that your body is gearing up to perform. Many entertainers, public speakers and competitive sports people report the same symptoms immediately prior to performing – then often go on to give the best performance of their lives.

Recognising the symptoms for what they are shouldn't panic you - they may well enable you to perform better.

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## Positive visualisation

The subconscious mind works on past experiences, hopes and fears. Being apprehensive before an interview makes it easier for your subconscious to focus on negative outcomes and magnify your concerns.

If you concentrate on your nervousness then you will be drawing this to the attention of the interviewer and the impact of your message will be weakened. And noticing the interviewer is aware of your nervous state can serve to heighten your self-consciousness.

Before the interview, you should try to visualise an engaged interviewer who is reacting positively to your responses. Picture yourself delivering a clear and interesting presentation; admit to yourself you may be nervous but that you're going to use this to your advantage.

Remember, the interviewer is not your adversary and is not there to find fault with you. Their focus is your suitability for the vacancy. If you make measured responses and try to relax they'll be better able to concentrate on what you have to say.

## Dress code

Making the right first impression is vital to the success of your interview, so it's important you decide on the image you want to present and dress accordingly. Even before you begin to speak, the interviewer is likely to have formed opinions about you based on the way you're dressed, your personal grooming, posture and body language.

For most corporate interviews a low-key approach to dress is usually best, as it projects a professional image and doesn't cause a distraction. For men, this will usually mean a well tailored but conservative suit in a basic colour such as navy, grey or black. The shirt and tie can add colour and individuality but you'll need to judge how far to take this.

For women the choice of appropriate dress can be more complicated but normally it's advisable to follow the basic rule that clothing shouldn't draw attention to itself and colours shouldn't distract the interviewer from focusing on your face.

Business casual is an increasingly common look in the corporate environment and can pose an even greater challenge to get right. The best advice is generally to err on the more formal side.

## Dress to fit in

One of the key questions in the mind of the interviewer will almost certainly be: 'Will this person fit in?' So if you're seen to complement the prevailing corporate style and culture you'll be strengthening your case.

What you wear can have a disproportionate effect on the interviewer's perception of you, so you might be wondering how you can decide what to wear in order to fit in.

It's easy to find information about the accepted style of dress. If the company has a website, visit it to see if there any pictures of people at work. Alternatively, try getting hold of a copy of the company's annual report which might includes images of employees. In each case, though, bear in mind some organisations use stock library images for their promotional material.

Another useful tactic can be to visit the site at the start, middle or end of the working day to see the prevailing dress code. You can then interpret a suitably smart version of that style for yourself.

### **Positive body language**

Body language is a very important part of any communication – it will be analysed by the interviewer even if they're unaware they're doing so. A brilliantly prepared interview delivered in an interesting tone will fall well short of the mark if accompanied by negative, intrusive or hostile body language.

### **Mirror the interviewer's body language**

In any intimate communication there is a natural tendency to mirror the body position of the person you're talking to, and this behaviour tends to result in a more relaxed and agreeable atmosphere. You can use this to your advantage during the interview by making a positive but subtle effort to mirror the interviewer's body language.

The concept of mirroring is based on the well-known human trait of like attracting like. People generally like people who appear similar to them. So by your observing then reproducing the interviewer's body language they are more likely to feel favourably disposed towards you.

Facial expression, tone of voice, body posture and movement often convey a wealth of detail about what a person's thinking and feeling and how they're reacting to what you're saying.

Effective use and interpretation of body language will help you identify subtle aspects of the interviewer's attitudes and reactions and is a key component of intelligent listening.

## How to sit during an interview

As most interviews are held with both parties seated it's important to convey a positive message in the way you sit – especially the positioning of your arms and legs.

The less a person moves their hands and arms, the more powerful they are perceived to be. They're used to people listening to them so don't have to resort to gesticulation to convey their point.

The technical term for this is low peripheral movement, or LPM. When being interviewed maintain LPM and you'll make a more impressive impact on your interviewer. Try to keep your hands lower than your elbows, rest them on the arms of the chair or your thighs or make a low steeple with the fingers of both hands.

The everyday seating position, with legs crossed high up, is not suitable for an interview setting as it conveys a defensive attitude. The position you adopt for your legs needs to convey confidence. Two key positions communicate this - the low cross and the athletic position.

The athletic position is where one leg is brought under your chair so that only the toe of that shoe is in contact with the floor. The other leg is firmly planted on the floor, parallel with the direction of the chair, with the entire sole of that shoe on the floor. This is a powerful position, showing you're ready for action.

## Using eye contact

The face pictured has a shaded area to indicate the correct target zone for positive eye contact.



Think where else you might be tempted to look at on someone's face during a conversation; which area of the face do you think would cause the most discomfort to the person being looked at?

Looking at someone's face anywhere outside the triangular target zone is likely to cause some degree of discomfort.

Zone A represents the intimate zone - by moving just a fraction below the base of the target triangle you'll enter it. When this happens people typically react by feeling the other person is staring at them, or that the observer appears devious.

Zone B represents a dominant zone - by looking at another person's forehead you're likely to give the impression you're arrogant or staring straight through them or, more likely, that you're talking down to them.

As well as understanding how to make positive eye contact it's also important to ensure you maintain it even if the interview doesn't appear to be going as well as you'd hoped. In that way you may be able to rescue the situation.

### **Optimising eye contact**

Understanding where and how to make positive eye contact is important but you also need to know how and when to use it. The amount of eye contact you make depends on whether you're the speaker or the listener.

As the listener you should instigate more eye contact and hold it for longer periods. This reinforces your role as an attentive listener.

As the speaker, overusing eye contact can appear as if you're demanding the interviewer's attention. To avoid this impression, hold eye contact initially for five to 10 seconds, after that use it only intermittently. This way you won't appear intimidating and the listener won't feel they're being challenged to a staring match. It's normal for the listener to maintain eye contact for longer than the speaker who will typically break off and then resume the contact while they're speaking.

Eye contact when used positively can be a very effective form of non-verbal communication. However, excessive or inappropriate eye contact will prevent your establishing a good relationship with your interviewer.

### **Timing your arrival**

You must arrive in time for your interview. Arriving late means you're starting at a disadvantage and it may even mean you won't be considered.

You should calculate your journey time and allow a margin for delays and any other eventualities. Check all the available travel information before leaving and amend your journey plans if necessary. Always carry a mobile phone so you can summon taxis or other assistance.

Plan to arrive early for your interview - ideally about 20 minutes in advance. Where you should then wait depends on how early you are. Anything over 20 minutes early and it's advisable to wait somewhere nearby such as a coffee shop. This has the advantage of helping you relax and avoids giving the impression you're a desperate candidate.

You are on show from the moment you arrive at the place where the interview's to be held, so act accordingly. Is there any relevant information that you could glance through, such as a notice board or company newsletter? Appear to be busy, as nobody will pay you to sit around dreaming. Remember, it's not only the interviewer assessing you but any number of employees may be subsequently asked their opinion of the candidates.

To avoid walking into the interview laden down with clutter, ask the receptionist to look after your belongings. Ideally try to arrive at the interview with just a single briefcase, document wallet or handbag.

Also, by arriving early you might benefit from a slightly longer interview if the previous candidate should fail to turn up.

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## Creating a positive first impression

You must do everything you can to make a positive first impression when you meet the interviewer. Above all make sure you remember the names of all your interviewers. This means paying particular attention to them when you're first introduced, and taking a mental note of their roles.

There is a common misconception that handshakes and personality are in some way connected. In an interview environment there's very little information by which to judge a person – as a consequence the handshake takes on a heightened significance. The best advice is to use a firm (but not hand-crushing) handshake, remembering to make eye contact and smile at the same time.

Some people suffer from the 'dead fish' handshake, i.e. one that is weak and clammy. If this applies to you, it's worth practicing your handshake until you feel more comfortable with it. If you suffer from sweaty palms, sometimes associated with interview nerves, then discreetly wipe your palm just before shaking the interviewer's hand. It's important you're not seen doing this, as it's a very subordinate sign, showing you feel unworthy of the meeting. And never wipe your hand just after the handshake, as this implies you felt dirty after touching the other person's hand.

## Opening conversation

You'll need to respond to opening gambits like 'how was your journey?' Respond by making conversation but don't overdo it and even if you've had a terrible journey, avoid stressing any negative aspects as it's not a good way to open conversation.

People generally like others who are capable of initiating conversation, so don't be afraid to ask your own polite questions during this 'meet and greet' phase. It's a good idea to have a few conversation openers memorised, such as commenting favourably on the premises, to help break the ice.

Remember, people like people who are similar to themselves. They like confidence - but not too much.

## Assessing the degree of formality

You've now met the interviewer and, like it or not, your own first impressions are already forming. You're starting to judge their interview style which very often is indicated by the layout of the interview room itself.

There are three basic layouts used by experienced interviewers:

### Across the table:

This is the classic negotiation style, eye to eye.

### **Across the corner of the table:**

This is a more informal, conversational colleague style layout.

### **Across open space:**

The classic friend-to-friend style of open discussion.

These three options, ranging from formal to informal, can often provide an indication how the interview will be conducted: structured, semi-structured or unstructured. The more informal the setting the more the experienced interviewer can learn about you. Where the interview is held across open space the interviewer can read far more from your body language than when a desk is between you.

The more informal the setting the more attention you should pay to your non-verbal communication, adopting a slightly more relaxed and informal style in the way you answer questions, but without compromising your key messages.

### **Getting comfortable - but not too comfortable**

It's good practice not to sit down before being invited. This is not only polite but also gives a nervous interviewer confidence by letting them direct the proceedings.

Ideally you should sit at a slight angle to the interviewer, as this is more relaxed than an eye-to-eye head-on position. To show how alert you are lean slightly forwards in your chair.

Accepting refreshments can be a difficult area. The best advice is do what makes you feel comfortable and relaxed. So, if you're thirsty accept a drink but if you're very nervous bear in mind that any shakiness of the hand will be magnified when holding a drink.

But when it comes to food the golden rule is - don't. You're at the interview to communicate a strong case for why you're the right candidate for the job. Communicating effectively while eating is very difficult and will only detract from the impression you're trying to create.

### **Recovering from a poor first impression**

First impressions cut both ways – you'll also be meeting your interviewer(s) for the first time. Whatever your true feelings, make sure you react positively to the interviewer, smile warmly and ensure you maintain positive body language. Even if you think you've just met the interviewer from hell you must concentrate on your main objective - to win at this interview.

You may be convinced they've formed an unfavourable first impression of you. Ignore this thought. Increasingly, professional interviewers are trained to overcome their initial reactions and apply more scientific interview appraisal techniques.

Even if you've stumbled and made a weak first impression you can turn the situation around, so keep working hard at making the right impression throughout the rest of the interview.

The first impression is important, but you need to approach the interview holistically. Remember, you're a winner and are at this interview to win!

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## Selling yourself

An interview is best approached like a sales meeting where you have to communicate your unique selling points to the interviewer (customer). At the same time you should avoid, or at least tone down, any negative aspects of your employment history.

Your aim is to present as strong a case as you can for their offering you the position. In other words you're there to sell yourself.

The key is - stay positive.

Good news tends to be accepted at face value, whereas bad news tends to alert people to a situation. If you attract the interviewer's attention with negative details, they're likely to pursue this new line of enquiry aggressively. This would mean their dwelling on bad news and your having to face awkward questions about something you shouldn't have brought up in the first place.

If you should have some career skeletons in your closet, decide ahead of the interview how you can avoid giving too much information away about these areas. Is it possible to avoid talking at all about these issues during the interview? You almost certainly won't have included negative information in your CV. Alternatively, can you put a more positive interpretation on events, stressing the lessons you learned and how you've put these to practical effect since?

## Listen carefully, what does the interviewer want?

By now you should have realised that every question asked by an experienced interviewer has a purpose, so it's important you analyse each question and understand its purpose before answering.

This may sound like a tall order, performing this in real time before answering. Will this lead to long pauses?

No. Your brain can process speech at about 600 words per minute, whereas the average person speaks at around 100 words per minute. Therefore, there really is a lot of spare capacity to process precisely what's being said.

As the question is being asked, ask yourself:

WHY am I being asked this question?

WHAT is the area of concern for the interviewer?

HOW can I limit that concern?

If you follow our advice you should have a complete armoury of information to draw upon. What you must do then is simple: select the most relevant and positive information you have about yourself then sell it to them.

## **Sell the sizzle, not the sausage!**

If you treat the interview like a sales meeting, it's worth bearing in mind a well known sales slogan: 'Sell the sizzle, not the sausage'. In other words, sell the benefits, not the features.

As an example a salesman might be selling an expensive gas fireplace, using a demonstration model in the showroom so the customer can see all the features, such as design, craftsmanship and the 'real-fire' effect.

So a good salesman won't waste his breath describing what's patently obvious to anyone looking at the fire. Instead he'll stress the real but unseen benefits – the unique selling points or USPs - like speed of heating a room from cold, fuel efficiency, self cleaning flue, etc.

In the same way your features, skills, experience and abilities are all clearly itemised on your CV, so when highlighting these during the interview you should do so by linking them to your USPs.

You're at the interview on the strength of your application but you need to secure that job offer. To do this you must convince the interviewer that your USPs have brought real benefits to previous employers and can be applied to this organisation as well. In short, you're presenting the interviewer with an irresistible package of benefits.

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## How to stay employable despite being made redundant

'A first from Oxford, an MBA from Harvard, five years in corporate finance at Goldman Sachs and then 10 months on the golf course.'

No matter how perfect your CV, redundancy is not always avoidable. Dealing with 'time-out' and knowing how much time out is too much, have become an important part of career management.

Financial services employers are not known for tolerating idleness. Linda Jackson, managing consultant at the outplacement firm Penna Meridian, says investment banks once regarded three months as the longest period someone could be unemployed without damaging their chances of being hired. Beyond that, they were seen as increasingly out of the loop.

Current market conditions are encouraging a rethink. It's now possible to spend up to a year away from investment banking without adverse effect, says Jackson.

Bruce Lagdon, business development manager at Right Coutts, another outplacement provider agrees: 'When you've been redundant for a year, it becomes critical. Until that point, if you're financially secure, it's advisable not to take just anything, but to carry on looking for your ideal job.'

If ideal jobs don't exist, it may even be acceptable to give up looking altogether until conditions improve. Jackson says that some of Meridian's outplacement clients have rented out London homes and decamped to the South of France, where they can at least improve their foreign language skills.

Andrew Lowenthal, head of financial services recruitment at Egon Zehnder in London, supports this approach. He says the current employment situation is showing an unprecedented down turn: 'People are out of work for longer than ever before. The jobs are not there. It doesn't make much difference what you do. Go and sail a yacht across the Atlantic. Go and study history or fine art.'

Another leading head-hunter agrees: 'If your track record of achievement is pretty good, there is no reason why you should not spend up to a year away.'

But time out is not advisable in every sector. David Craig, joint managing director at the recruitment firm Walker Hamill, says that an unblemished CV remains crucial for landing jobs at top private equity firms.

Long periods of redundancy are also a danger for specialists in market facing positions. Alfie Noakes, managing director at Mark to Market, which provides outplacement for redundant traders, says spending anything longer than six months away from the trading floor is problematic.

If six months become a year, registration with the UK's Financial Services Authority lapses, meaning that traders will have to take all relevant exams again before they are eligible for re-employment.

At this point it becomes extremely difficult to get back in, cautions Noakes.

Individuals who do take time out for sailing yachts or renovating French farm houses, are advised to compose their CVs with care.

Lying about long periods of redundancy is not recommended, if only because it will inevitably be found out – employers make rigorous checks these days. In this instance it's best to come clean in a covering letter or at interview.

Networking is crucial, even if done by telephone from afar. For people close to financial centres, freelance consultancy or interim work provides a valuable method of keeping skills up to date and liaising with industry contacts.

This is particularly important for anyone with experience in client-facing positions. 'People whose job relies upon connections and contacts will get cold very quickly if they do not stay in touch', warns one head hunter.

However, working on a freelance basis is a problem for traders, for whom maintaining contacts is crucial. They require employer-sponsored FSA registration if they are to work.

Again there are legitimate ways around this. Mark to Market's Noakes advises redundant dealers to see freelance work as 'inter-dealer' brokers.

In this capacity they will advise other dealers instead of clients and will not require FSA registration, says Noakes.

Finally, throughout any period of redundancy, it's best to prepare for the worst: the possibility that market conditions will make dream jobs unobtainable for the foreseeable future.

Philip Beddows, a director at outplacement provider BG Careers, says: 'There should always be a contingency plan. You should consider it at the beginning and know at which point, financially or emotionally, you will switch to it.'

## How to downshift...

Next time you get an urge to quit your job, sell your house and settle down to a life cultivating vegetables, it may be a good idea to do a test run on an allotment first.

Downshifting, or opting for a quieter life, is all the rage. But if you are to avoid the many pitfalls in doing so, you should not be impetuous.

Lee Bryce, a coach at the [Change Partnership](#) career consultancy, said people who are dissatisfied with life often find it hard to make rational decisions when it comes to moving on. Unhappiness is associated with low energy levels, says Bryce. In looking for a way out, there is a tendency to clutch at unrealistic ideas of the good life.

Bryce says: 'People tend to come up with alternatives that are too radical and based on myth. Freelance arty careers may look attractive from afar, but they usually involve a lot of uncertainty and stress, particularly about money.'

After a decade in the [City of London](#), a former computer programmer at [CSFB](#) embraced an alternative lifestyle over 15 years ago. A freelance writer, qualified aromatherapist and practitioner of herbal medicine, Green spends his time growing vegetables in the Dorset countryside in southern England, where he lives with his wife and twin sons, both of whom are educated at home.

He says it takes a lot of commitment to move away from a high paid job to a simpler life of intermittent self-employment. 'You can only do it if you are absolutely certain you do not want the money, the long hours and the pressure that goes with them.'

Assessing your needs and cutting down spending before you make the move is imperative, says Green. 'If you have a big mortgage and no savings, setting yourself up in self-employment is virtually impossible. You need a fair-sized financial cushion to see you through.'

Alexander Brady is another former banker who said goodbye to the City in search of something more fulfilling. In 2001 Brady was a director trading interest rate derivatives at [UBS](#). Today he is a furniture maker in Essex. He, too, says careful financial planning is essential.

'We never had the second home or the [Ferrari](#). We paid off the mortgage on our house in 1995 and saved money. We are still living off our savings now.'

Brady says he lives frugally, but not so frugally that he cannot afford to eat out at a restaurant run by the top chef Gordon Ramsay once a year. 'When I left banking, I promised myself an annual treat,' he explains.

Duane Elgin, doyen of US downshifters and author of 'Voluntary Simplicity', says downshifting is not about a life of poverty, but a life of purpose. How you live will depend upon that purpose. It will also mean eliminating the clutter obscuring its pursuit, not only in terms of what you consume, but in terms of the work you do and the people you associate with.

'Downshifting has more to do with a state of mind than with physical surroundings and possessions,' he says.

To establish precisely what your purpose is, a period of deliberation is necessary. Bryce warns this could last a year: 'You have to go through a journey of thought transformation and change.'

En route, she says it may be necessary to work through psychological baggage. This does not mean overcoming partiality to [Louis Vuitton](#) accessories, but problems such as the internalised aspirations of ambitious parents.

If you do not work through this baggage, you will end up no better off, Bryce warns: 'Your life may change, but you will have brought all that stuff with you and you will feel the same. You will have downshifted and lost a lot of money for nothing.'

More practically, Bryce advises her clients to conduct research into their planned new lifestyle before adopting it wholeheartedly. This means contacting people already involved in it and asking what it is really like.

Once you have made your decision, be prepared to stick with it. Things are likely to be difficult for at least the first six months, and problems may come from unforeseen sources.

For example, if you opt for the country route, earth may not be all you need to cultivate. Relationships with neighbours will also need attention. Green advises: 'You need to take steps to integrate, to do things for other people and get on their wavelength. The more different you appear, the harder it will be.'

After the fast-moving, high-performing milieu of financial services, relating to your new peer group may prove unexpectedly difficult. They can appear unmotivated, undemanding and uninspiring, says Green. 'They may not be high achievers. There are very few people who are really doing something with their lives.'

Making a success of your new life is important, because the door to your old life may close behind you. Siobhan Hamilton [Philips](#), senior consultant at Career Psychology, a counselling firm, says people often feel threatened when one of their peers leaves to do something very different:

'You get ostracised when you turn your back on the City. You are burning your bridges and you need to do it with aplomb. There is no going back.'