



Occupational Outlook Quarterly

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Winter 2008-09



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You're a *what?*  
Limnologist

TOY  
JOBS

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# Work in the business of *play*



Think work in the toy industry sounds like **fun**? It can be, but there's a **serious** side to it, too. Find out if you're game.

**M**att Nuccio's work is all about fun and games. Nuccio is a full-time toy designer: He brings toy ideas to life.

The toy industry is dynamic, interesting—and, say Nuccio and others, fun. It includes the creation, distribution, and sale of everything from infant toys to action figures to games. “People in this industry are in the business of making kids happy,” says Adrienne Citrin of the Toy Industry Association. “And at the end of the day, that’s what it’s all about.”

Many workers are responsible for creating toys and bringing them to consumers. For example, some workers develop ideas for toys; others arrange for their manufacture and importation. Still others sell and market them.

Elka  
Maria  
Torpey

*Elka Maria Torpey is an economist in the Office of Occupational Statistics and Employment Projections, BLS. She is available at (202) 691-5719 or torpey.elka@bls.gov.*

This article describes workers who advance a toy from concept to consumer. The first section discusses the industry. A second section profiles three toy-related occupations—toy designer, product or brand manager, and advertising account executive—and includes job descriptions, earnings, and required skills and education for each. Following these profiles are brief descriptions of additional employment options and a discussion of the fun—and frustrating—aspects of working in the toy business. A final section suggests sources for more information.

## More than child's play

According to data from the U.S. Bureau of Labor Statistics (BLS), there were about 187,000 U.S. workers in toy-related industries in 2007. These data do not include the self-employed. Workers whose employers do not deal primarily with toys, such as those in advertising firms or at large retail stores, also are excluded.

Toy employers are of three basic types: hobby, toy, and game stores; doll, toy, and game manufacturers; and merchant wholesalers. Hobby, toy, and game stores employed nearly 80 percent of all workers in the toy industry in 2007, according to BLS. About 13 percent more worked for merchant wholesalers, the establishments that distribute toys to other wholesalers and to the stores that sell them to consumers. Fewer workers were employed by the manufacturing companies that create the ideas for toys and produce them.

The toy industry is often characterized as having a few large employers and many small ones. Workers at large toy companies often perform specialized tasks; those at small companies typically have a greater range of responsibilities. “At the smaller companies,” says toy salesman Jeff Cepielik of Glendora, California, “you’ve got to wear multiple hats.”

And this industry is subject to fads. “One of the things that’s unique about the toy industry, as opposed to some other industries, is that it’s sensitive to trends and fashion,”

says Jim Green, general counsel for a Wisconsin-based toy and game company. “Something will be popular for a short time, and then not, so you have to constantly come up with new ideas.”

Citrin echoes that observation. “There is a constant influx of new products, new ideas,” she says. This constant change can add an element of excitement to the work.

The toy industry is also competitive. According to industry insiders, there are frequently more jobseekers than available jobs, so even experienced workers sometimes have difficulty finding employment.

Employment growth may be limited for toy workers in some areas, but opportunities should arise as workers leave the industry, especially those who are retiring. And as Kathleen McHugh of the American Specialty Toy Retailers Association points out, demand should continue for the products that toy workers create. “People will always buy toys as gifts,” she says. “Parents and grandparents will always buy toys for their kids and grandkids.”

## Toy careers for the young at heart

There are many jobs in the toy industry. But few are as integral to it as those jobs involving toy design, development and marketing, and advertising. Designers, product or brand managers, and advertising account workers all play a role in putting toys into the hands of consumers—especially the littlest ones—who will enjoy them most.

### Designers

Toy designers help to create toys and toy packaging. Their specific tasks, however, may depend on where they work. Some designers work for toy companies, others work for toy design firms, and still others are self-employed.

Designers begin the creative process by determining the general characteristics that a toy will have—for example, its size and shape

and the materials that it will be made from. During this phase, they also must consider the cost to manufacture the toy. They might be given specific requirements to work with, or they might come up with their own ideas.

Sometimes, designers research the type of toy, or user preferences for the toy, that they hope to produce. Research, for example, might help them to be sure that they're accurately representing a cartoon character or to verify that an idea hasn't been used before. And designers use information about children's stages of development to create toys that are safe and encourage emotional, physical, and cognitive growth.

Matt Nuccio, who works for a toy design firm, says that a typical project might involve developing a summer line for a toy

manufacturer. Nuccio and his coworkers, like other designers, begin by drawing dozens of sketches, such as those of a popular cartoon character playing activities outdoors, for creating a doll and its accessories. "We need to be cute, funny, edgy," he says.

Next, toy designers might meet as a group for a brainstorming session and select some of the sketches for refining. After settling on ideas, designers make prototypes, or samples, of the toys that will be produced. This involves different types of artistic, hands-on work. "If it needs to be sewn, we sew it," says Nuccio. "If it needs to be molded, we mold it."

Toy designers also test their models to ensure that they work the way they are intended to. Designers usually send sketches

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Brainstorming is often an important part of a toy designer's work.

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and prototypes to others for input or approval, after which they might revise their designs. For example, they might meet with product and brand managers or engineers to discuss the feasibility of a design's manufacture.

Toy designers often specialize. Some concentrate on a particular type of toy or on toys designed for a specific group, such as toddlers. Others focus on designing packaging for toys, which can be important in helping a toy sell. But the best prepared designers are versatile and able to work across all types of product categories, groups, and specialties. Although many toys are created by staff designers at toy companies and design firms, some toys are invented by freelance designers. These designers work for themselves and then sell their ideas to a company or firm that will produce it.

Freelance designers have additional tasks not required of staff designers. For example, they usually must find a company to purchase their idea. Some freelancers choose to manufacture and distribute the toy themselves, but doing so is expensive and risky.

Jon Moffat is a freelance designer of card and board games. He recently sold the copyright for a game to a company that will produce, market, and sell it. "It's a lot like publishing a book," he says. "I hunted around and got lucky and found someone willing to buy my idea."

When searching for a company to buy an

idea, designers should target companies that deal with products similar to the one they hope to sell. Moffat, for example, identified potential buyers by looking for board games similar to his and then finding out the names of the companies that sold those games.

But many toy companies don't accept ideas that are sent to them from freelance designers. Small or medium-sized manufacturers are more likely to do so, say industry insiders. And although some designers

hire agents or brokers to help them sell their ideas, experts stress the importance of careful research to verify that these agents are legitimate.

Freelance designers also should obtain legal protection for their ideas through a patent or trademark. Some toy companies, say industry insiders, look only at ideas that have been legally protected.

**Wages.** In May 2007, wage-and-salaried commercial and industrial designers, a small subset of whom are toy designers, earned a median annual wage of \$56,550, according to BLS. A median wage means that half of all designers made more than that amount and half made less. The highest earning 10 percent made \$95,620 or more. The lowest earning 10 percent of commercial and industrial designers made \$31,400 or less.

Wage and salary data do not include earnings of the self-employed. Earnings of self-employed designers in the toy industry usually vary more than those of full-time staff designers. Many freelance designers are paid royalties, or a percentage of the total sales of their toy. A popular product that sells well will earn more than one that sits on the shelf. So, the more successful a designer's idea, the more money he or she makes.

Freelance designers' earnings are often low, however, and they risk losing the money that they spent developing an idea if the toy does not sell. "It's very difficult to make a living doing this," says Moffat, who also works full time as an electrical engineer. "You have



to get really lucky, have capital, and have a good idea.”

**Skills, training, and education.** Toy designers are creative, inventive, and artistic. Being able to communicate with others and to communicate ideas visually are other important skills. These workers must understand the play needs of children, as well as the market for their products.

Hands-on experience with different artistic disciplines, like that usually offered in high school art classes, provides a good foundation for a career in design. And proficiency in a diverse set of styles and media helps build a designer’s portfolio.

Nuccio compares the skills of a toy designer to those of an artisan. Designers usually must have a wide range of abilities, from drawing to sculpting to working with computer design software. They also should understand how toys are manufactured and marketed.

Many toy designers have a bachelor’s degree in either toy design or industrial design. No formal education is required, but many employers prefer to hire workers who have one of these degrees. Two schools offer programs that lead to a bachelor’s of fine arts in toy design: the Fashion Institute of Technology and Otis College of Art and Design. These programs cover everything from model-making to production methods and materials. They also provide designers with an opportunity to begin making contacts and networking.

However, education alone isn’t enough to succeed as a designer. As with many occupations, toy designers gain some of their most valuable knowledge from experience with the work itself. “There are a lot of people with a degree, but it’s also a learned trade,” says Nuccio, whose family has been in the toy business for decades. “After enough time, you get a feel for what’s been done before and what will work.”

## Product or brand managers

Nearly all toy companies employ workers to oversee the development and marketing of toys. Although their job titles and duties may

vary, these workers are commonly known as product managers or brand managers.

Brand managers are often responsible for an entire brand or group of products, such as a company’s action figures and all other toys connected with them. A product manager, in contrast, might oversee only one specific line of toys under that brand, such as the superhero action figure line. Brand managers are sometimes more senior than product managers, but their work is similar.

Managers’ duties usually fall into two categories: product development and marketing. For product development, these workers help to define the toys of the future. They guide the creation phase of toys and toy packaging by meeting with toy and packaging design, safety, and engineering teams. In these discussions, they ensure that the proposed toys meet design or licensing specifications, target costs, safety standards, and other requirements for the product line or brand. They manage timelines, offer feedback to designers and others about their ideas, and give final approval for the toys and prototypes to be produced.

Kerry Flagg is a brand manager at a large toy-manufacturing company. Product development, she says, is a significant aspect of her job. “We work with the design team, packaging and engineering a toy as it goes from sketch to sculpting, painting, and engineering,” says Flagg. “We’re a pretty big part of it. And we take it through to production.”

Brian Turtle also has a role in development, as a product and sales manager at a small toy and game company. “We take the skeleton of a game idea or product, kick it around, shape it, adjust the rules,” he says. “The inventor might have an outrageous game idea, and it’s terrific, but it would cost too much to make. As with a ball of clay, we shape the idea to the point where it’s a working prototype.”

Managers have the additional responsibility of ensuring that toys are safe. For example, if part of a play set could become a choking hazard, the safety or quality control department of a toy company might inform the product or brand manager, who then would

work with the design team to fix the problem.

Many product and brand managers also are involved in—or oversee—the sourcing of parts and supplies for their toys. Some might, for example, look for companies to supply the materials that are used to make their toys, such as the wood for a puzzle. Or they might locate a facility to produce the toys. Sourcing can also involve negotiating the costs of parts or production with suppliers.

In addition, product or brand managers must deal with changes in business

conditions. If the price of a material used in a toy goes up, for example, managers need to rework their budget, or maybe the toy design, so that they can still produce the toy at a reasonable price.

These workers also direct the marketing of their toys. For example, they might set wholesale or retail prices, determine overall production costs, decide how, when, and where to sell and promote the toys, and manage their distribution. They keep track of relevant details about the toys, often in a master spreadsheet. And they share these details with engineers, distributors, sales representatives, and upper management for business purposes.

Finally, these managers might make sales presentations to prospective buyers. And they are responsible for the financial success of their products or brands and must track the profits and losses associated with each of the toys that they manage.

**Wages.** Marketing managers, the occupation that most closely relates to product or brand managers, had median annual wages of \$104,400 in May 2007, according to BLS. The highest earning 10 percent made more than \$145,600, and the lowest earning 10 percent made less than \$53,520. Like wage data for designers, these data are for wage and salary workers and do not include earnings for the self-employed.

**Skills and education.** Most product and brand managers are outgoing, organized, and able to deal with and adapt quickly to change. Project management, interpersonal, and oral and written communications skills are essential, as is the ability to motivate others. Also important are basic computer skills, such as experience using spreadsheets, databases, and presentation software.

Product and brand managers understand both the financial and the fun aspects that go into making toys. “You have to have a handle on the numbers and the creative part,” says Flagg. “It’s very right brain, left brain.”

People interested in this career can begin by taking a broad range of high school classes, especially in math, business, English, and the arts.

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Product and brand managers are responsible for the financial success of their toys.

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Many product and brand managers have a bachelor's degree, often in business administration, marketing, or a related field. Some have a master's of business administration; depending on the employer, this type of degree may be required.

Internships are encouraged as a form of career preparation for product and brand managers, especially at larger companies. Flagg, for example, had internships with two large toy companies during college. She says that her first internship helped her to land her second, which in turn helped her to get her current job.

Work experience for product and brand managers doesn't have to be in the toy industry, though. Some managers start out in other consumer products industries, which also have product and brand manager positions. Others, like Turtle, who began his career in retail, enter from different business-related paths.

### Advertising account executives

Advertising account executives, sometimes called advertising account managers or directors, help use television, online, print, and other communications to promote toys and other products.

These workers manage all aspects of an advertising campaign for a particular client or account. They usually work for advertising agencies, although some might work at the in-house advertising departments of toy

manufacturers or stores. (The job title of advertising account executive also is used for workers who sell advertising services to clients, a different occupation from the one described here.)

Advertising account executives in the toy industry work to understand their clients' needs and objectives and help them develop an advertising strategy. For example, they might help a toy manufacturer decide which products to promote and what types of advertising to use. To develop an effective strategy, they learn about their client's toys and the people who are expected to buy or play with those toys. They also might study competitors' products or advertising.

Some of these executives' job duties combine managerial and administrative tasks. For example, they manage advertising schedules and budgets, making sure that projects are completed on time and within specific financial targets. They also might help to prepare and negotiate contracts between the advertising agency and its clients or develop sales projections for the advertising campaign. Sometimes, they help clients decide when and where to place an advertisement, often working with those who purchase media space.

Jerry Siano is an account managing director who oversees advertising for a producer of infant and toddler toys. He coordinates the creation of television, print, and online ads that promote his clients' toys. "I partner

with clients to map out a business plan for the year,” he says. “Our entire job is based on creating and sharing ideas, and we have to find a way to articulate a strategy or idea so that our clients can see it and say, ‘Yes, that’s it.’”

When account executives receive a project—for example, to develop an advertising campaign for a toy that helps babies learn to crawl—they often start with a document that contains the marketing objectives, timeframe, audience, and other pertinent information. Using this document as a guide, account executives might write a creative strategy brief that summarizes these objectives. They then meet with the creative team that will work on developing the ideas for the advertisements.

Throughout this creative execution stage, the account executive acts as an intermediary between the client and the creative team. He or she conveys the client’s preferences to the team, which revises ideas accordingly. After a client approves an idea, the advertising

account executive oversees ad production—the process of turning an idea into an actual advertisement.

Many people, including writers, photographers, and artists, work as a team to produce advertisements. Account executives oversee the work of these groups, ensuring consistency across all of the advertisements created for a client. For example, executives might review layouts of Web site designs, storyboards—series of visuals mapping out the story of a television commercial—and the text of an advertisement. During the process, they communicate with clients by phone or e-mail or in person.

These workers’ roles are largely managerial, but they also might offer their creative input, because, Siano says, a good idea could come from anywhere.

New account executives often work on a variety of types of advertising, not just on ads for toys. “When you start out, you’re more likely to be a generalist,” says Siano. At lower levels, he says, it’s more common and beneficial to get a broad range of advertising experience, from packaged goods to financial services. As workers advance, they



often become more specialized in the types of accounts that they handle.

**Wages.** Advertising and promotions managers, a small number of whom work in the toy industry, had median annual wages of \$78,250 in May 2007, according to BLS. The highest earning 10 percent made more than \$145,600, and the lowest earning 10 percent made less than \$38,400. These data are for wage and salary workers only and do not include the self-employed.

**Skills and education.** Strong leadership and communication skills are essential for advertising account executives. Creativity and flexibility also are important. And advertising account executives should be able to manage projects and coordinate people. “You have to be able to work with people,” says Siano. “Absolutely.”

High school students who want to pursue a career in advertising should take classes in business, English, and communications or speech.

Advertising account executives usually have a bachelor’s degree in advertising, marketing, business administration, or a related subject. Some have a master’s of business administration.

A number of workers are hired through internship programs, which give employers the opportunity to see whether a candidate might be a good fit for the position. “We start recruiting when people are in school,” says Siano of his advertising agency. “They work here their junior year or during the summer, and if they do an outstanding job, we hire them.”

On-the-job training for new employees also can be an important part of an advertising account executive’s preparation. Many advertising agencies have training programs, says Siano, including his firm.

Although people often are recruited immediately after graduation, most advertising account executives work up to their position. A typical career ladder might progress from junior account worker to assistant account executive to account executive. Job titles and career paths differ by employer.



## Other occupations in toyland

In addition to the occupations described in the previous section, other work common in the toy industry includes the following:

### Buying and merchandising

Buyers make purchasing decisions for toy, hobby, and game stores and for merchant wholesalers. These workers attend trade shows, visit production facilities, negotiate

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Advertising account executives manage all aspects of an advertising campaign.

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with vendors, and track sales. At smaller toy stores, the store's owner or top executives may perform these tasks.

Merchandisers, many of whom are employed part time or seasonally, set up displays of products within stores and give in-store demonstrations.

### **Distribution and warehousing**

When toys are manufactured or imported, they often go to large distribution centers or warehouses. Workers in these facilities handle incoming and outgoing shipments, coordinate transportation, and track customer orders. They also might work with Federal agencies, including U.S. Customs, to ensure that proper importation procedures are followed.

### **Engineering and technical**

Engineers help to improve the design or function of toys, reduce costs, and determine the best production methods. They may work closely with designers or independently assess toy designs. Engineers also work at the factories that produce toys, including factories abroad.

Technical workers have a variety of tasks. For example, a computer programmer might help to create a Web site for children to use along with their toys; a computer software engineer might design, test, and develop software for an electronic game.

### **Legal and licensing**

Legal specialists, such as lawyers, assist toy companies with a range of issues. Some examples are drafting and interpreting contracts, advising companies about laws and regulations, and securing copyrights, trademarks, and patents for new products.

Licensing specialists have become increasingly important in the industry as rights are sold to develop products using a particular brand, image, or idea. These specialists understand the specifications within which companies may create products. And they might negotiate the terms and conditions of licensing agreements, approve ideas and final products, and work to increase licensing sales.

### **Manufacturing**

Although most toys sold in the United States are produced overseas, some—including certain craft and specialty toys—are still manufactured here. Depending on the type and complexity of a toy, many workers may take part in manufacturing it.

Among the production workers involved in manufacturing toys are computer-control programmers and operators, who, aided by machinists, cut and shape individual pieces for intricately designed toys. Another example is assemblers and fabricators, who fit together these small pieces into a fun, child-safe product.

### **Sales**

Wholesale and manufacturing sales representatives sell products to toy stores and other businesses. They meet with prospective customers and attend trade shows to promote the toys that they sell.

Retail sales workers, supervisors, and managers help to sell products to consumers. They might demonstrate how a toy is used, assist with buying decisions, restock shelves, or help customers to purchase items. Managers also are responsible for overseeing a retail store's operations.

## **Is a toy career for you?**

One of the biggest attractions of the toy industry, say insiders, is that it allows workers to follow their passions. Someone who likes cars, for example, might pursue a toy career for the opportunity to work with remote- or radio-control cars.

But it takes more than a love of play to excel in the toy industry. Networking is important for getting started and moving around within the industry. Most successful toy workers have creative talent and business savvy. They usually are outgoing and understand children and their unique culture. "You have to have a sense of fun, but temper it with a real sense of business and engineering," says toy expert Chris Byrne. "You're asking the

question, “What does an 8-year-old like?”

People who work in the toy industry also appreciate the type of environment it provides. Often, it is different from that in other industries. “It’s not your normal office,” says Nuccio of work in a toy company. “It’s more fun. People come to work in sneakers and shorts. We have rubber band fights and listen to music.” Employers encourage comfort, he says, because from comfort comes creativity. And creativity is essential to what many in the toy business do.

The toy industry isn’t all fun and games, though. In this relatively small—and competitive—industry, being successful is not always easy. “If you’ve been in the business long enough, you’ve had phenomenal successes and catastrophic failures,” says Byrne. “Everyone has.”

It’s a lot like the music business, says Nuccio: Many people hope to develop the next big toy or work with the top companies, but only a limited number will.

Toy workers frequently must put in long hours to meet tight deadlines. “We’re constantly at full tilt,” says Turtle, and the fast pace can make the work stressful. But recruiter Tom Keoughan sees the toy industry’s demands as a good fit for the right personality. “The industry is good for someone with a lot of adrenaline, a lot of get-up-and-go,” he says. “It’s not for the person who likes to play it safe.”

Byrne agrees: “It’s very high pressure and stressful. It’s very high risk,” he says. “But people love it.”

For many workers in the industry, part of that love comes from the sense of accomplishment they feel when their efforts come to fruition. “I love seeing a new toy, one that we’ve developed, on the shelf,” says Flagg. “It’s a lot of work, and it’s great to see when it’s done.” A highlight for Nuccio is watching his kids play with toys that he’s helped to design.

For others, job satisfaction comes from creating products that encourage both fun and development. “The games that I make are for people to get together and have fun,” says Moffat. “And to have people say that they like playing the game, or to have them say that it’s kind of cool, that’s the reward for me.”

Adds Siano, “Toys are designed to help kids grow. Being a part of that growth—that’s really rewarding.”

## For more information

Learning about careers is a good way to find out about your interests and the types of jobs that are available. Begin this search by visiting your public library, school counseling office, or local career center. To find a career center near you, go to [www.servicelocator.org](http://www.servicelocator.org); call toll free, 1 (877) US2-JOBS (872-5627) or TTY 1 (877) 889-5627; or e-mail [info@careeronestop.org](mailto:info@careeronestop.org). The Web site also



has links to career exploration tools and other job-related resources.

Another helpful career-information source available at many libraries and career centers is the *Occupational Outlook Handbook*. The *Handbook* also is available online at [www.bls.gov/ooh](http://www.bls.gov/ooh). The *Handbook* has detailed descriptions of hundreds of occupations, including some that are described in this article.

For general information about the toy industry, contact

Toy Industry Association  
1115 Broadway  
New York, NY 10010  
(212) 675-1141

[www.toyassociation.org](http://www.toyassociation.org)  
[info@toyassociation.org](mailto:info@toyassociation.org)

The association has a free publication on its Web site that may be helpful to those considering this line of work. From the site's home page, click the "Tools" tab, and then click the "Inventors & Designers" box on the right to download The Toy Inventor & Designer Guide.

American Specialty Toy Retailers  
Association

116 W. Illinois St., Suite 5E  
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# Extracurricular activities:

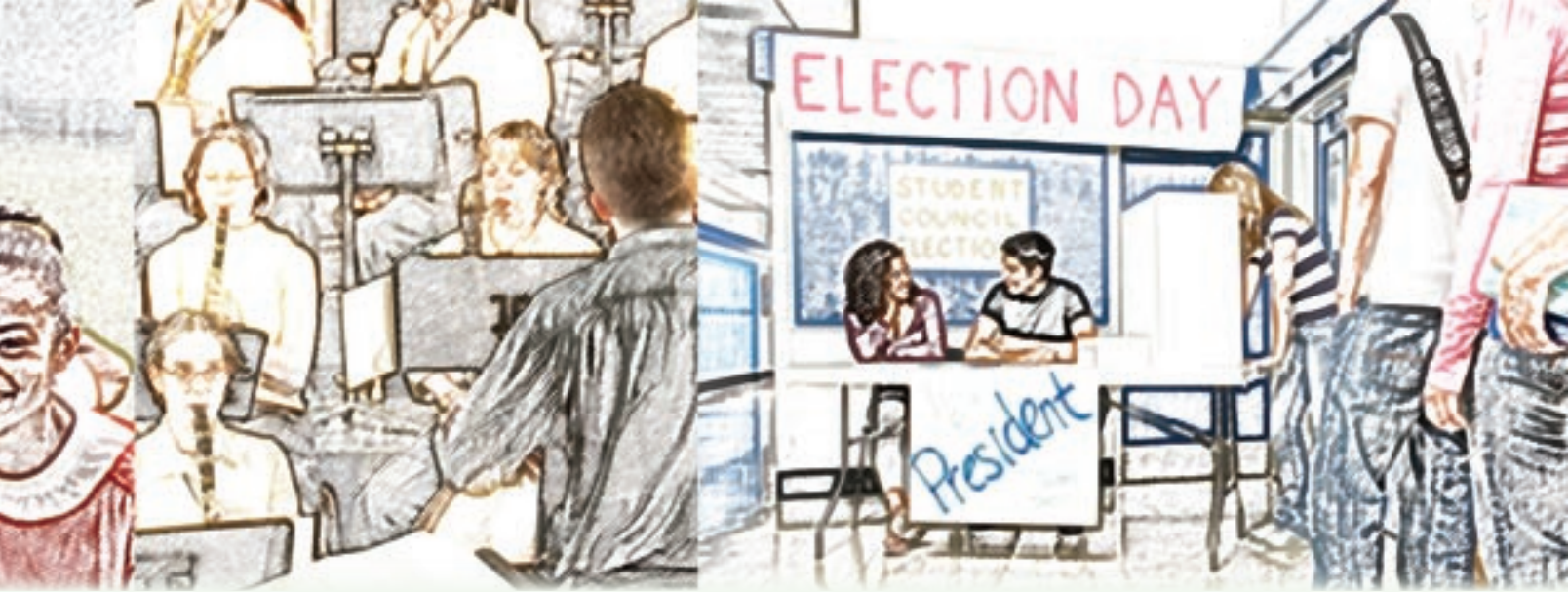
Bill Lawhorn

**A**cademics are the focus of high school and college. But for many students, participation in activities outside the classroom is what they enjoy the most.

Athletics, clubs, and other extracurricular activities have benefits beyond the enjoyment they provide. These pursuits assist students in developing personally, socially, and intellectually. They might even help students to advance their academic and professional goals.

The pages that follow highlight extracurricular activities that are often available at the high school and college levels. The first section of the article describes the general benefits of participating in extracurricular activities. The second section discusses some of these activities, along with the advantages they offer to participants. A final section provides suggestions for finding more information. And a box on page 20 describes some activities that are integrated with academic programs instead of supplementing them.

*Bill Lawhorn is an economist in the Office of Occupational Statistics and Employment Projections, BLS. He is available at (202) 691-5093 or lawhorn.william@bls.gov.*



# The afterschool connection

## The benefits of extracurriculars

Much of students' time outside the classroom is already spoken for. So why add extracurricular activities to an already busy schedule? The benefits to participants—including making friends, developing skills, and improving academic and employment prospects—are a strong argument in their favor.

A primary reason that students take part in an activity is personal interest. And an immediate benefit of pursuing interests through extracurriculars is meeting others who share those same interests.

The opportunity to form friendships also gives students a chance to develop social skills. For some students, social interaction in extracurricular activities is their first experience working with others toward a common goal. And teamwork is an important skill that most instructors and employers view favorably.

Teamwork often evolves into leadership

in the extracurricular environment, because each club or organization has leadership posts. For example, Michael Falkowitz, formerly an assistant dean of students at the University of Kentucky, has identified about 2,500 opportunities for students to develop leadership skills on campus each year. "These opportunities are something that you can't teach in a classroom," he says. "Officeholders in clubs and in campus organizations get an on-the-job executive experience of running a small franchise."

In addition, studies suggest that participating in extracurricular activities helps students in their academic performance. Researchers found that self-motivation is a factor: Achieving success in an activity that interests them requires students to develop good time-management habits that carry over into schoolwork. And eligibility for participating often requires students to maintain a minimum gradepoint average—so taking part in extra-



curriculars means keeping up with academics.

Researchers also discovered that the adult mentors who are involved in some activities are a positive influence in young people's lives.

For students planning to attend college or graduate school, extracurricular activities may improve their school-acceptance prospects.

Extracurricular participation is often an indicator of students' ability to accept responsibility, manage multiple commitments, and balance their pursuits of study, interest, and leisure.

Extracurricular activities also can help in the world of work. In addition to skills developed in activities that are applicable to careers, extracurricular connections may be a source of networking. Sandra Ruesch was responsible for planning a blood drive as a member of the student nurses' association at South Dakota State University. "The organizational skills needed to plan the drive will look great on my resume," she says. "And



the contacts I made may have helped me get multiple summer internship offers, too."

## Choosing activities

The number and type of extracurricular activities available is sometimes overwhelming. Students should choose activities that are based on their interests and then weigh the potential conflicts those activities would have with other demands for their time—including academic study. Prospective college- or graduate-level students should also consider the potential for scholarships that exist with many types of activities.

Some activities may be more prestigious than others, but genuine appeal should outweigh ulterior motives. Students should not attempt to boost their credentials with activities that do not match their interests or abilities. Whether they seek to improve their skills or enhance their future prospects, students should pursue an extracurricular activity for at least one other reason: to have fun.

**Academic clubs.** In high schools and colleges, many academic subjects have a related club. These clubs promote their members' shared interest in the subject and supplement classroom learning. Club members may hold leadership positions and arrange to invite guest speakers, take field trips, or organize study groups.

Academic clubs provide students with an opportunity to discuss topics beyond the scope of the classroom. Language clubs, for example, allow students to watch foreign films or eat delicacies that are native to the country of origin. These cultural experiences are enjoyable and help make learning a language more meaningful.

**Academic competitions.** Not all competition takes place on fields and in gymnasiums. Many schools offer students the chance for intellectual contests.

Academic competitions might be limited to a single subject, such as mathematics or history, or cover a broad range of subjects. Competitions may take place within a single school, or school teams might participate in State, national, or international events. To



participate in these competitions, students must first qualify for their school's team.

Academic competitions usually require significant preparation. It is likely that the study skills of students who are selected for the team are already well developed; however, competitions give them the chance to hone these skills further. Participants also learn to work together with other team members.

**Athletics.** Athletics are among the most prominent and popular of extracurricular activities in both high school and college. Participation in varsity athletics usually requires major commitments of time and effort. But many students take part in another popular option: intramural sports.

Although intramural athletics may not require the same commitment as varsity sports, both help students develop the same kinds of skills. In team sports, for example, participants usually develop a sense of camaraderie and learn to work together with others. And physically active students learn to appreciate the benefits of an active lifestyle.

**Debate.** Debate, sometimes called forensics, requires a wide range of skills.

In debate competitions, participants present an argument they have researched, based on established topics and rules. High school and college debate teams might compete intramurally or against other schools.

Debaters must have strong research skills, be able to think quickly, and be able to communicate well. In addition, debaters must be comfortable performing in front of an audience—and having the confidence to do so is a valuable workplace skill, especially when it comes to making presentations to coworkers or superiors.

Debate clubs help students develop analytical and logical reasoning skills, as well as the ability to think and speak extemporaneously. Both colleges and employers value these skills. Students interested in law-related or political occupations—in which effective debate skills are critical—are especially likely to benefit from participation in debate.

**Performing arts.** Most high schools and colleges have performing arts organizations, such as music (band, orchestra, chorus) and drama clubs. Like elite athletes, student performers usually must make a major time com-

## Career and technical student organizations: Another way to get involved

Career and technical student organizations offer activities that are not a formal part of the curriculum but are integrated with it. Therefore, career and technical activities are cocurricular rather than extracurricular.

The U.S. Department of Education endorses 10 career and technical student organizations. Each organization serves students who are pursuing a specific category of vocational education. Despite their different educational focuses, all of these organizations share some goals: All seek to build the academic, interpersonal, career, and leadership skills of their members—and all of them seek to improve students' self-esteem and encourage civic involvement.

Career and technical student organizations focus on leadership development, competitive events, career skills development,

and community service. Activities complement and reinforce classroom instruction. For example, members of the Distributive Education Clubs of America, a business-oriented organization, might operate a school-based store.

For students pursuing a specific career goal, career and technical student organizations provide a structured supplement to classroom instruction. And for students who intend to enter the workforce after high school, the personal development skills acquired in these organizations might be especially useful.

Information on career and technical student organizations, with links to each organization, can be found at the U.S. Department of Education Web site at [www.ed.gov/about/offices/list/ovae/pi/cte/vso.html](http://www.ed.gov/about/offices/list/ovae/pi/cte/vso.html).

mitment. This includes time with the group and, often, individual practice time.

These performers don't just play for their own benefit, however: Many also take part in group competitions between schools. Both musical and theater organizations may compete in festivals around the Nation. Such performances allow students to receive feedback from judges and share their work with peers from other programs.

Not all members of these groups perform onstage. Backstage and other support activities allow nonperformers to pursue their interests while helping to work toward the shared goal of a successful concert, play, or other performance.

**Service organizations.** Service organizations provide students with a structured environment for charitable work. Participation in these organizations allows students to meet other socially conscious people and perform rewarding work with them.

There are many different types of student

service organizations, and new ones are created all the time. Many large organizations have student branches at schools nationwide. But small, independent clubs also exist.

Students can't always find a local club with an issue that interests them. In those cases, students should consider creating a new service organization by finding a group of like-minded friends who are willing to devote the time and energy to start one.

**Student government.** Students elected by their peers to their school government serve as a bridge between the student body and the school's administration. These students communicate with both groups to facilitate cooperation and understanding. They also might lead projects, such as organizing and conducting fundraisers for homecoming and other annual events.

Participating in student government is often a lot of work, but it provides an opportunity to develop leadership skills. Positions available vary by school but often include

class president, vice president, treasurer, and secretary; larger schools might also have coordinators for specific activities. Colleges and universities may have numerous openings, including student-run honor committees, judiciaries, and alumni councils.

**Student publications.** Most schools have opportunities for interested writers: Publications by students and for students offer future writers and editors a chance to gain experience and build a portfolio. Newspapers, yearbooks, and literary magazines are common publications in high school and college.

These publications allow students to practice writing and editing, learn basic publishing methods, and, in the process, produce a source of information for their classmates. Many entry-level writing jobs require applicants to submit published articles, known as clips—and working on a student publication provides a good source of material for such articles.

**Other organizations.** There are other ways for students to get involved in organized activities outside the classroom. Examples include honor societies, clubs affiliated with political parties, and, on college campuses, fraternal social organizations (fraternities and sororities).

Like many extracurricular activities, the activities offered by these groups promote social interaction with like-minded peers. They also provide students with other opportunities, such as leadership development and community service.

### For more information

To learn more about the types of activities available

at your school, start with the school's career counseling office. There, you should be able to find out which activities are open to anyone and which have specific requirements for joining.

For general information about the national organizations that provide support to many activities, visit your local library or look online. If you find an organization with an activity that interests you but is not yet available at your school, consider making inquiries to learn how to start a chapter. The legwork involved in establishing an activity is often as rewarding—and impressive to future employers—as participation itself. ∞





## Help from the home front

Parents know that their college-enrolled children rely on them for help with tuition or meal plan payments. As graduation nears, however, many parents discover that their children seek another valuable parental resource: advice.

Data from a National Association of Colleges and Employers survey reveal that most college seniors planning to enter the workforce after their 2008 graduation reviewed job offers with their parents. Although students of both sexes are likely to discuss job offers with parents, the tendency is stronger for females (about 72 percent) than for males (about 66 percent).

Students consulted with others, too. Additional sources of advice included nonparent relatives, friends, faculty members, and workers in career centers. About 17 percent of female seniors and 21 percent of male seniors reviewed job offers without any input from others.

For more information about this and other studies by the association, visit [www.nacweb.org](http://www.nacweb.org); write to the National Association of Colleges and Employers, 62 Highland Ave., Bethlehem, PA 18017; call toll free, 1 (800) 544-5272; or e-mail Edwin Koc at [ekoc@nacweb.org](mailto:ekoc@nacweb.org).

## Financing your future

Maybe you're interested in attending college but concerned about paying for it. Or perhaps you're unsure of which student loan is best for you. Either way, the Web site Mapping Your Future can help.

Mapping Your Future is a resource sponsored by agencies that insure against defaults on student loans. The Web site provides loan information for students of all ages, as well as for parents and counselors. Among the site's resources are descriptions of the types of loans available and an interactive calculator that helps students determine how much they can afford to borrow on the basis of an expected salary, the loan's interest rate, and the repayment period.

For example, according to the calculator, a student who expects, after graduation, to make \$25 an hour can afford to borrow about \$30,000 for a 10-year loan with an interest rate of 6.8 percent. (Among the other career exploration tools available on the site are links to BLS occupational data, which can help students and counselors determine prospective wage data to enter into the calculator. Find these links on the Mapping Your Future site or go directly to [www.acinet.org/acinet](http://www.acinet.org/acinet).)

The Mapping Your Future site also offers online student loan counseling, which allows students to complete required entrance and exit loan counseling sessions from home.

To investigate the resources offered by Mapping Your Future, visit [www.mappingyourfuture.org](http://www.mappingyourfuture.org).



## Age and time on the job

How long do people usually stay with one employer? According to data from the U.S. Bureau of Labor Statistics (BLS), the median tenure of wage and salary workers was just over 4 years in January 2008.

The most significant determinant of median tenure was age: Older workers were usually with their employer longer than their younger counterparts. Employees aged 55 and older had a median tenure of about 10 years, several times that of workers aged 25 to 34, whose median tenure with an employer was slightly less than 3 years.

Public-sector employees had almost twice the tenure of those in the private sector. Public-sector workers spent a median of about 7 years with their current employers,



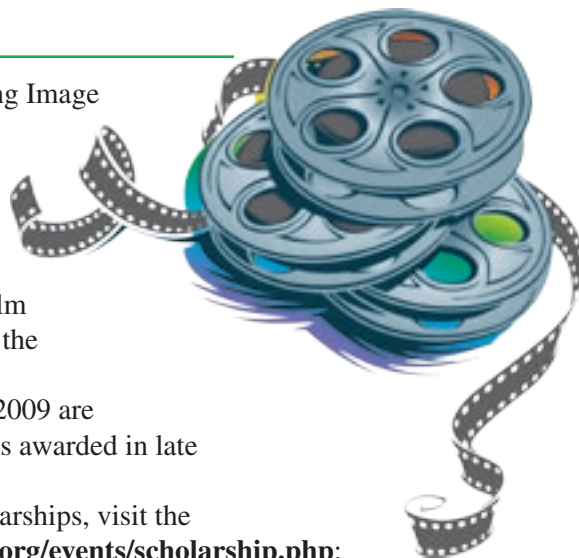
## Fellowship for film savers

Movie, TV, and video fans should see what the Association of Moving Image Archivists is up to. Its fellowship for film archivists—the historians responsible for preserving and restoring film, television, and video images—provides more than just money for school.

In addition to providing a \$4,000 scholarship for academic study, the association's annual fellowship includes free registration to the association's conference and a 6-week summer internship at film restoration facilities in Los Angeles. Some of these facilities support the fellow's school with current research and technical resources.

Eligibility requirements, application instructions, and forms for 2009 are available from the association beginning in January. The fellowship is awarded in late June or early July.

For more information on the fellowship program and other scholarships, visit the Association of Moving Image Archivists' Web site at [www.amianet.org/events/scholarship.php](http://www.amianet.org/events/scholarship.php); write to the association at 1313 N. Vine St., Hollywood, CA 90028; call (323) 463-1506; or e-mail [amia@amianet.org](mailto:amia@amianet.org).



## Educational diagnosticians

All students have different learning styles and strengths. For those who struggle in a traditional classroom environment, an educational diagnostician can help.

Educational diagnosticians are a type of special education teacher. These workers have a number of different titles, such as learning consultant or learning disabilities teacher, and their responsibilities vary. But all assess and diagnose learning problems.

Educational diagnosticians usually begin by assessing a student's strengths and weaknesses through tests. They then create a unique learning program for the student and monitor his or her progress. Educational diagnosticians often work on a team with other assessment personnel, such as speech and physical therapists and school counselors. They also communicate with

teachers, administrators, and parents about the student's educational development.

BLS does not collect data on educational diagnosticians, but anecdotal information suggests that their wages are comparable to those of school counselors. Employers usually look for educational diagnosticians who have at least a master's degree, State certification, and several years of teaching experience.

For more information about working as an educational diagnostician, visit the Council for Exceptional Children's Web site at [www.cec.sped.org](http://www.cec.sped.org) or contact the council by writing to 1110 N. Glebe Rd., Suite 300, Arlington, VA 22201; calling toll free, 1 (800) 224-6830; or e-mailing [service@cec.sped.org](mailto:service@cec.sped.org).

compared with about 4 years for private-sector workers. One reason for this difference was the higher median age of public-sector employees: About 75 percent of government employees were aged 35 or older, but 60 percent of private-sector employees were in this group.

Data on employee tenure come from responses to supplemental questions to the Current Population Survey and are collected every 2 years. These data are accessible online at [www.bls.gov/cps](http://www.bls.gov/cps). For more information about employee tenure, write to the BLS Current Population Survey program, 2 Massachusetts Ave. NE., Suite 4675, Washington, DC 20212; call (202) 691-6378; or e-mail [cpsinfo@bls.gov](mailto:cpsinfo@bls.gov).



# Career beginnings for business majors

Dina Itkin

*Dina Itkin is an economist in the Office of Occupational Statistics and Employment Projections, BLS. She is available at (202) 691-5713 or itkin.dina@bls.gov.*

**W**hen Jon Barron graduated with a bachelor's degree in business, he had many career options. He just didn't know which one to pursue first.

Barron was not alone. By the time most business majors earn their undergraduate degree, they understand business operations, have quantitative and reasoning skills, and are prepared for many entry-level business positions. The problem for these graduates, however, is that they're not always advised where to apply what they've learned in the classroom to the workplace.

It is often challenging to identify and evaluate career options because business is a broad field. Ultimately, Barron chose a job as a consultant because it offered him an opportunity to gain experience in a variety of business functions.



Keep reading to learn more about consultancy work and two other common ways for recent undergraduates to gain experience in business: as a financial analyst and in a management-training program. This article describes some of the tasks that these workers perform, projects they complete, and skills they develop during their first years in a new career. It also provides data on the wages that a business major might earn when starting out. Another section lists additional business-related occupations. Resources for finding more information are at the end of the article.

## Career options for business majors

Business is, by far, the most popular field of study among undergraduates. According to

the U.S. Department of Education's National Center for Education Statistics, more than 318,000 of the nearly 1.5 million bachelor's degrees awarded in 2005–06 were in business. This was nearly double the number of degrees awarded in any other field of study. (See table 1 on page 26.)

Career preparation may be the primary reason that business is a popular major for undergraduates. Business majors' coursework in business strategy, statistics, accounting, finance, and operations management gives them skills in quantitative analysis. Research, writing, and presentation assignments enhance their ability to gather, analyze, and present information. Many projects are done in groups, so students learn to work cooperatively.

This training is important to employers, a fact reflected in the competitive salary offers

**Table 1**  
**Top 10 bachelor's degrees conferred in 2005–06, by academic discipline**

Academic discipline	Number of degrees conferred
Total	1,485,242
Business	318,042
Social sciences and history	161,485
Education	107,238
Health professions and related clinical sciences	91,973
Psychology	88,134
Visual and performing arts	83,297
Communication, journalism, and related programs	73,955
Biological and biomedical sciences	69,178
Engineering	67,045
English language and literature/letters	55,096

Source: U.S. Department of Education, National Center for Education Statistics.

that business majors receive when they enter the job market. National Center for Education Statistics data show that after a year in the workforce, business majors earned about 16 percent more than the average salary for all majors. Statistics from the National Association of Colleges and Employers provide a snapshot of how salary offers vary by specific business field of study. (See table 2.)

Earnings potential contributes to the decisionmaking process in choosing a career. But so can experience potential. Of three popular choices among entry-level business majors—business consultant, financial analyst, and management trainee—each provides an opportunity to gain relevant skills for a long-term career in business.

### **Business consultant**

Business consultants, also called management analysts, help clients improve business performance, efficiency, structure, or profits. These workers identify the clients' business problems and analyze data and other information to recommend solutions. Business consultants in some firms also serve as mediators, resolving conflict between managers. Other core tasks may include developing records management programs and helping to imple-

ment new systems or organizational changes.

Throughout a project, consultants often collaborate and discuss ideas. At Jon Barron's firm, for example, most consultants work in teams of two to five people. A typical project might involve brainstorming, independent research, and team analysis. After Barron and other consultants develop a recommendation, they present a report explaining how the team broke down the problem and outlining the next steps. His team also must justify the amount of money that the client will be charged.

Barron enjoys putting his degree in finance to use in analyzing business problems from a financial perspective. During one consulting project, Barron's team had to determine how to improve inventory management for a retailer that was using 10 different paper suppliers. "Our team observed and analyzed the client's operations for 1 month and decided that the company needed only 1 paper supplier," he says. "We renegotiated a contract and analyzed the new relationship with the contractor."

Consultants gain experience working with a variety of industries and businesses. Some consulting firms specialize in an industry or business function, such as logistics, marketing, or human resource management. Other

firms provide general consulting services. For Barron, whose firm's clients include many types of businesses, it was the opportunity to develop expertise in a variety of areas that attracted him to the job. "I get to work with companies ranging from retailers to automobile suppliers to golf club manufacturers," he says.

Working as a consultant is appealing to business majors because the pace is often fast and the tasks frequently change. But entry-level consultants must be prepared to perform less interesting administrative duties, too, such as processing expense reports and preparing client bills.

**Outlook and wages.** Total employment of management analysts is projected to grow 22 percent between 2002 and 2016, according to the U.S. Bureau of Labor Statistics (BLS). This rate is much faster than the average for all occupations.

Strong competition for jobs is expected, because business majors are attracted to the work's potential for being challenging and financially lucrative. Qualified applicants have diverse educational backgrounds and, sometimes, work experience.

Management analysts earned a median annual wage of \$71,150 in May 2007, according to BLS, more than double the median wage of \$31,410 for all occupations. (A median wage is the wage at which half of all workers in an occupation made more than that amount and half made less.)

Variation in wages is due to differences in experience, employment across different industries and geographic areas, and other factors. The lowest earning 10 percent of management analysts—a group likely to include recent bachelor's degree recipients—had annual wages of \$40,860 or less. The highest earning 10 percent made \$131,870 or more per year.

**Qualifications and advancement.** To succeed in their work, business consultants need to be self-motivated and analytical. Strong skills in oral and written communication, proficiency in spreadsheet and presentation software, and creativity also are important. "On the job, I have to organize my thoughts to guide the client to my point, and not just state an opinion," says Barron. "I have to represent the firm and communicate with diverse audiences of different ages and levels of expertise."

In traditional management consulting firms, entry-level consultants often start out as research analysts and progressively get more responsibility. Consultants who aspire to higher level positions often work toward becoming a partner or director in the firm. The length of time for advancing depends on the firm as well as the worker.

### Financial analyst

Financial analysts identify trends, develop forecasts, and assess the risks of various investment decisions. They use spreadsheet

**Table 2**  
Average salary offers for selected bachelor's degree candidates by major and job function, January 2008

Job function	Major field of study					
	Business administration, management	Logistics, materials management	Marketing, marketing management	Finance	Accounting	All majors
Consulting	\$58,885	\$54,000	\$52,900	\$54,300	\$56,222	\$55,844
Financial and treasury analysis	50,167	54,000	49,300	52,796	52,682	52,212
Management trainee (entry-level management)	39,285	46,848	36,600	39,900	45,200	42,396

Source: National Association of Colleges and Employers, Winter 2008 Salary Survey.

and other computer software to organize and analyze economic and business information. On the basis of the results of this analysis, they write technical reports that might include investment recommendations.

There are many types of financial analysts, but they are grouped into two basic categories: buy-side and sell-side. Buy-side analysts work for institutional investors, such as mutual-funds investors, hedge-funds investors, and insurance companies; they devise investment strategies for a portfolio of stocks, bonds, and other financial products. Sell-side analysts help securities dealers, such as investment banks, to sell their products.

Some financial analysts, called ratings analysts, evaluate the creditworthiness of companies or governments. Other financial analysts perform budget, cost, and credit analysis as part of their responsibilities.

Financial analysts at large firms may specialize by industry, region, or type of product. Analysts must develop and maintain expertise in their specialization and be aware of regulatory, policy, or other changes that may affect the firm's investments.

Meredith Porter recently graduated with a degree in finance and has put her training to work as a buy-side financial analyst in the information technology field. Like the job tasks of many entry-level financial analysts, hers are largely routine. Typical duties include keeping track of financial statements and invoices, compiling and updating reports, organizing data, and reviewing records for accuracy. Any discrepancies she discovers may require additional research to solve the problem.

Some financial analysts work independently; others work mostly in teams. Even those who work independently, as Porter

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Financial analysts study trends and recommend investment decisions.

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Communication skills are important for a career in business.

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usually does, require the knowledge of other experts in their firm—and this is especially so for newer analysts. “I regularly consult with the senior analysts and the contracts and operations team to ensure that what I am doing is correct,” Porter says.

**Outlook and wages.** Employment of financial analysts is expected to grow by 34 percent between 2006 and 2016, much faster than the average for all occupations. A primary impetus for this growth is the increasing complexity of investments. For example, as the number and types of mutual funds and the amount of assets invested in these funds increase, mutual-fund companies are expected to need more financial analysts to research and recommend investments.

The median annual wage for financial analysts in May 2007 was \$70,400. The lowest earning 10 percent of all financial analysts made less than \$42,280, and the highest earning 10 percent made more than \$137,210. These data include performance-based bonuses, which are often a significant

part of analysts’ wages. The wages for this occupation varied by industry and geographic location.

***Qualifications and advancement.***

Financial analysts must have strong math, research, data analysis, and problem-solving skills. Their reports include complex financial concepts, so analysts need to understand how money markets and the economy operate. They must be able to use computers; familiarity with spreadsheet and statistical software is especially important. And analysts must be able to work both independently and as part of a team.

Depending on the nature of their work, analysts may be required to get licenses or certification.

College graduates with a degree in any business field usually have the training that employers seek for entry-level financial analysts. Regardless of major, though, taking some courses may give new financial analysts an edge. For example, extensive knowledge of finance or accounting may not be required for

Management training programs allow participants to rotate job assignments and gain exposure to different parts of a business.



entry-level financial analyst jobs, but coursework in those subjects is recommended.

Advancement opportunities for financial analysts include leadership and management positions. An entry-level analyst might advance to a lead analyst, for example, and the training and leadership experience gained in that role could pave the way to becoming a manager.

### **Management trainee**

Some students who have a bachelor's degree in business choose to get practical experience by working in management training or career development programs. These programs usually last 1 or 2 years and allow trainees to rotate job assignments. Each assignment is intended to instruct trainees about a different part of the business or industry operation. Ultimately, a trainee may be offered a management position in the company.

These programs are ideal for those who are interested in a particular industry but do not yet know which business function they prefer. At a retail store, for example, a trainee might work in all departments—including

customer service, sales, human resources, and the warehouse—before being evaluated for a manager's position in a specific department. In a larger corporate training program, a trainee's rotational assignments might include working on cost analysis, legal contracts, program management, and strategic planning.

Other programs train managers to work in a particular area of the company. Management trainees in these programs learn about a single operational function in greater depth than they would in a more general training program. For example, a program preparing workers for a career in logistics—the administration of moving and storing goods—might rotate trainees through the distribution center, purchasing center, and branch offices.

Chris Murray, a recent college graduate who majored in finance, worked as a management trainee. He started as a business analyst for a defense contractor and rotated through several positions in the company. "My job over the first 2 years changed every 4 months," he says. He performed a variety of tasks in different departments. While working with contracts, for example, Murray handled



the correspondence from U.S. and foreign customers and worked with his company's export department to ensure that proper procedures were followed in dealings with foreign customers.

**Outlook and wages.** The job functions performed by management trainees usually span several occupations. As a result, it is difficult to specify a median wage for all trainees. BLS does have wage estimates for several occupations into which trainees are commonly placed, including general and operations managers; transportation, storage, and distribution managers; compensation and benefits managers; and sales managers.

In May 2007, median annual wages for these occupations ranged from \$81,410 for compensation and benefits managers to

\$94,910 for sales managers. Wages varied by industry and geographic location.

Across these occupations, annual wages for the lowest earning 10 percent of workers varied little, ranging from \$43,990 to \$46,050. Annual wages for the highest earning 10 percent of workers in these occupations ranged from \$126,440 for transportation, storage, and distribution managers to more than \$146,500 for general and operations managers and for sales managers.

Management trainees, however, usually have wages that are near the lowest earning percentile. Managers with many years of experience are likely to have higher wages.

**Qualifications and promotion.** Management trainees should be energetic, be adaptable, and welcome the challenges of rotating

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Employers value many of the skills business majors bring to the workplace.

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into different jobs. In addition, trainees usually need patience, negotiation skills, and the ability to analyze data.

Coursework in business subjects helps to prepare students for being management trainees. Time management, spreadsheet software, financial analysis, critical thinking, and writing skills are especially valuable. Murray emphasizes the importance of interpersonal communication for trainees in a rotational program. “Knowing how to communicate with people is essential to being a team player and getting work done,” he says.

Good rotational programs help trainees narrow their career choices, and their experience may impress future employers. And although the programs introduce trainees to different management tasks, they also introduce trainees to employers. Often, trainees who perform well are asked to stay.

In addition, these programs help trainees determine the specific industry or business operation that best suits their skills. For example, Karen Olsted discovered through a training program that her outgoing personality is a perfect match for the retail distribution industry. Olsted put her operations management degree to work with a large distributor, focusing primarily on inventory management.

At one point during her training, Olsted followed the advice of one of her professors and moved her desk from an office into the company’s warehouse. This tactic allowed her to suggest improvements based on seeing for herself how things were running. “The warehouse workers loved it because I was accessible when they had a problem,” says Olsted. “Once I was there, I was really able to get things done.”

### **Other career options**

Business study prepares jobseekers for a range of careers. Some business occupations require experience in addition to a bachelor’s degree; other positions require more education, such as a master’s of business administration.

Among the other career options in business-related occupations are the following.

#### ***Advertising and promotions managers.***

These workers plan and direct advertising policies and programs. They produce materials to promote goods or services for a department, an organization, or an account. (For a detailed description of advertising account executive work in the toy industry, see “Toy jobs: Work in the business of play” elsewhere in this issue of the *Quarterly*.)

***Budget analysts.*** Examining budget estimates for completeness, accuracy, and conformity to procedures and regulations, budget analysts review budgeting and accounting reports to maintain control on expenditures.

***Compensation, benefits, and job analysis specialists.*** These specialists conduct programs in compensation, benefits, and job analysis. They may concentrate in specific areas, such as position classification or pension programs.

***Financial examiners.*** Examiners enforce or ensure compliance with laws and regulations that govern financial and securities institutions and financial and real estate transactions. Their tasks may include reviewing and verifying the accuracy and authenticity of financial records.

***Insurance sales agents.*** These workers sell life, property, casualty, health, automotive, or other types of insurance. They might work as independent brokers or be employed by an insurance company.

***Market research analysts.*** By researching market conditions in local, regional, or national areas, these analysts determine potential sales of a product or service. They gather information about competitors, prices, sales, and methods of marketing and distribution. And they may use the results of the research, such as information about preferences and buying habits, to create marketing campaigns based on their findings.

***Public relations managers.*** Public relations managers plan and direct programs that establish a favorable public image for an employer or client. Those engaged in fundraising plan and direct activities to solicit and maintain funds for specific projects or organizations.

**Sales managers.** Directing the distribution of a product or service to the customer, sales managers establish sales territories, quotas, and goals. They also set up training programs for sales representatives, analyze sales data to determine sales potential and inventory requirements, and monitor customer preferences.

**Securities, commodities, and financial services sales agents.** These agents buy and sell securities in investment and trading firms or sell financial services—such as loan, tax, and securities counseling—to businesses and individuals. They also might advise customers about financial concerns, such as stocks, bonds, and market conditions.

## For more information

This article focused primarily on entry-level options for students with a bachelor's degree in business. Of course, there are numerous occupations that provide business experience.

For more career guidance information, visit your local library or career counselor. Look in the *Occupational Outlook Handbook* (online at [www.bls.gov/ooH](http://www.bls.gov/ooH)) for occupational descriptions, job outlooks, educational requirements, and more. For wage and employment statistics for more than 800 occupations by industry and geographic area, visit the Occupational Employment Statistics Web site at [www.bls.gov/oes](http://www.bls.gov/oes).

Some students with business degrees might be interested in entrepreneurship. The U.S. Small Business Administration has information to help people start and build a business. For more information, contact

U.S. Small Business Administration  
409 3rd St. SW.

Washington, DC 20416

Toll free: 1 (800) U-ASK-SBA  
(827-5722)

[www.sba.gov/smallbusinessplanner/  
plan/index.html](http://www.sba.gov/smallbusinessplanner/plan/index.html)

[answerdesk@sba.gov](mailto:answerdesk@sba.gov).



You're a *what?*

# Limnologist

Growing up in northern Illinois, Carla Cáceres spent a lot of time on Lake Michigan. “I was fascinated by the lake,” she says. “I love the water.”

Carla turned her love of water into a career in limnology. Limnologists are scientists who study the characteristics of freshwater systems such as lakes, rivers, streams, ponds, and wetlands. They also study nonoceanic saltwater, such as the Great Salt Lake.

The job title limnologist applies to workers in many occupations who are trained in different scientific fields. As Carla says, “Limnology is really broad, so within limnology we often specialize.” For example, limnologists might study the plants or animals that live in a body of water, the chemical properties of the water, or the physics of water movement.

A limnologist's area of specialization usually determines his or her specific occupational title. Environmental scientists, ecologists, fisheries biologists, natural resources specialists, and biogeochemists—all can be limnologists. What they share is a common focus on inland water systems. And when they work together on projects, each contributes his or her specialized knowledge.

Carla is an ecologist who studies several species of zooplankton in lakes and ponds in Michigan and Illinois. She works with scientists from the Illinois Natural History Survey, a research organization that monitors lake conditions. Limnologists' goals often relate to maintaining natural ecosystems or to understanding the potential impact of an activity, such as building houses in a wetland area. “It's easier to manage a system if you understand it,” says Carla.

One objective of her research is to determine why the fish population in the Great Lakes is declining. “We look at what's going on in the food web that's affecting the fish population,” she says. Because she understands the life-forms in the water and their relationships with each other, she can help to determine which organisms, if any, are causing the decrease in fish.

Limnologists work both in the field and in the laboratory. In the field, limnologists spend time outside—on a rowboat, for example, or wading or diving in the body of water that they're studying. Most enjoy this hands-on work, but there is also plenty to do indoors.


In the lab, limnologists conduct experiments, make and test hypotheses, and compare their results with those of previous studies. They might develop techniques or instruments that will help them test their assumptions. And they use computers to analyze the data that they get from their experiments and to make predictions by means of statistical models.

Carla occasionally goes to lakes and ponds to take measurements and collect water samples. She then brings the samples back to the lab, where she looks at them under a microscope. She also puts the samples in beakers and makes changes to the water—for example, giving an invasive species of zooplankton different things to eat—to see how the species reacts and how the overall conditions are affected.

“You can't always introduce something into a whole body of water, and you can't kill off an entire species,” says Carla. Instead, limnologists test some of their predictions by doing computer simulations. For example,

Elka  
Maria  
Torpey

*Elka Maria Torpey is an economist in the Office of Occupational Statistics and Employment Projections, BLS. She is available at (202) 691-5719 and torpey.elka@bls.gov.*



Carla might use computer models to determine whether a change in the water will lead to a corresponding change in the fish population.

Limnologists also write reports, scientific papers, and research proposals; keep current on developments in their field; and present their findings to others. In addition, limnologists often must apply for grants to fund their projects.

Many limnologists teach in colleges and universities. In addition to working with scientists at the research organization, Carla is an associate professor who instructs students in limnology, environmental biology, and ecology. Along with writing lesson plans, teaching, and grading students' work, limnology professors plan and conduct laboratory experiments with their students.

Limnologists must sometimes perform their job duties near the water systems that they study. As a result, they may need to live near a body of water or travel frequently—or both.

Limnologists work for Federal and State governments, academic institutions, and in the private sector, such as for an environmental consulting firm. In the Federal Government, a limnologist might work for the U.S. Geological Survey, Environmental Protection Agency, Fish and Wildlife Service, National Park Service, Bureau of Land Management, or Army Corps of Engineers. In both government and the private sector, the job title limnologist is used less often than occupational titles—such as hydrologist or chemist—that match the worker's area of specialization.

No matter where they are employed, these water workers are usually analytical and like solving problems. Communication skills are important for writing and presenting research, and classes in statistics or computer programming are helpful in analyzing test results.

In high school, students can start to prepare for a limnology career by getting a well-rounded education, especially in the sciences, English, and mathematics.

“Keep taking math,” Carla advises, “because it is not until later that it becomes clear how you'll use it and how important it is.”

Most limnologists have at least a bachelor's degree, usually in a core science, such as biology or chemistry. The major chosen generally determines the type of work a limnologist will do, as well as his or her occupational title. Some limnologists have a master's degree or a Ph.D. A Ph.D. is required for most teaching positions at colleges and universities.

Volunteering in aquatic science can give students helpful exposure to the work. Laboratory experience, such as helping a professor with a research project or participating in a summer research program, can increase students' knowledge of the subject.

Competition for limnology jobs can be tight because of the occupation's popularity and dependence on funding. Those who have knowledge in a broad range of scientific disciplines might be able to adapt better to changing job market conditions.

The U.S. Bureau of Labor Statistics (BLS) does not collect wage data specifically on limnologists but does collect wage data on many occupations in which limnologists can work. For example, BLS data show that in May 2007, hydrologists earned a median annual wage of \$68,140, zoologists and wildlife biologists earned a median wage of \$55,100, and chemists earned a median wage of \$63,490. Postsecondary biological science teachers—the occupational title for college biology professors—earned a median annual wage of \$71,780. A median wage means that half of all workers in the occupation made more than that amount and half made less.

But for many limnologists, the work's value is greater than a paycheck. “We're not in it for the money,” Carla says. “A lot of people are in it for the same reason I am: because we love the water. I'm doing exactly what I want to do. I feel really fortunate that I get up in the morning and love going to work.”



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# Men and women in the working world

When it comes to labor force participation, U.S. workers hold their own in the world. About 73 percent of men and 59 percent of women in the United States were in the labor force in 2007, according to data from the U.S. Bureau of Labor Statistics (BLS).

The labor force participation rate is the share of a country's working-age civilian population that is employed or seeking work. This rate measures how involved men and women are in their labor market. The higher the rate, the more actively involved people are in their country's labor force.

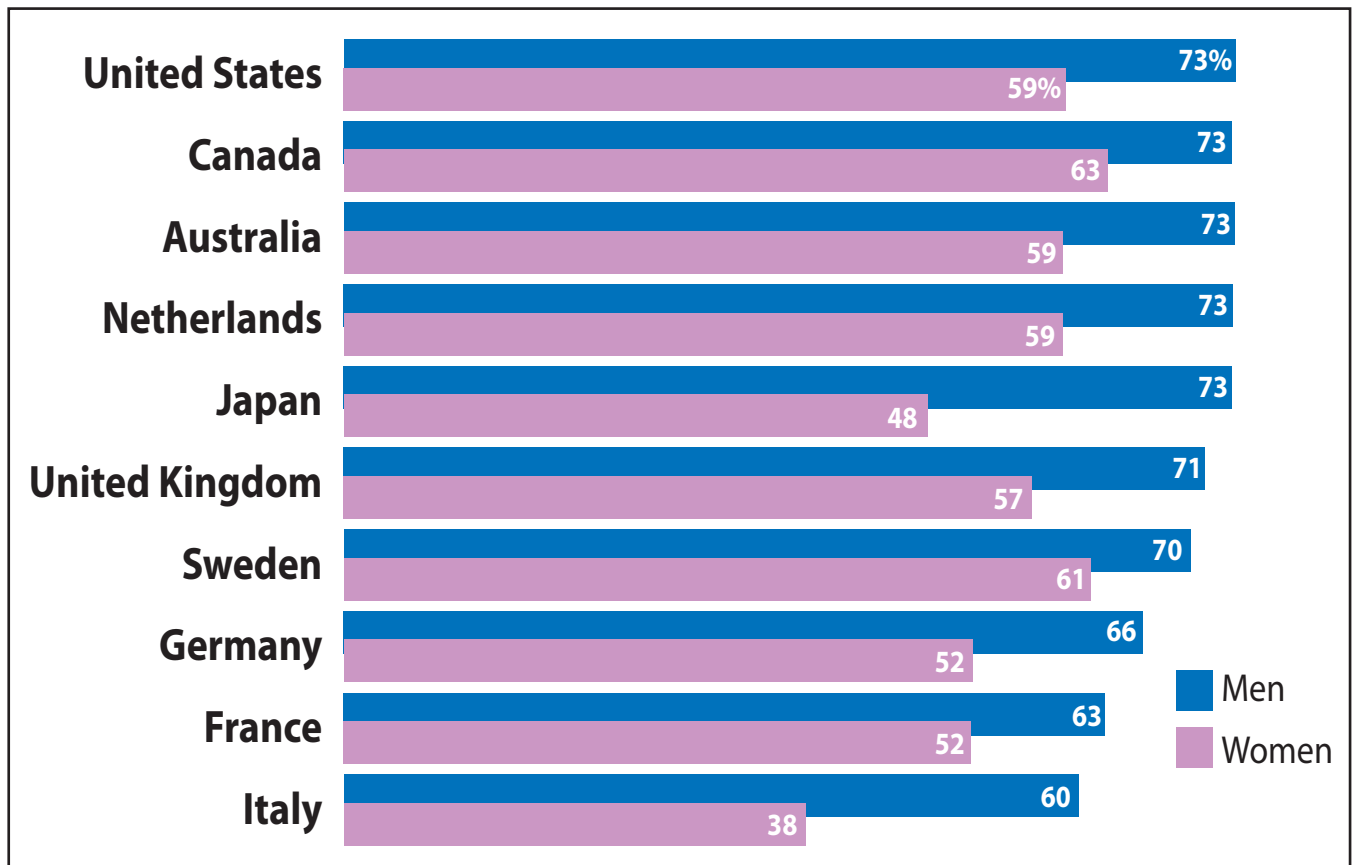
Across most countries, men's labor force participation rates varied little—most countries had rates between 70 and 73 percent. But women's labor force participation

rates varied more than men's.

Women in several countries participated in the labor force at about the same high rate as U.S. women. The highest participation rates for women were in Canada and Sweden. The lowest rates for women were in Japan and Italy, which also had the largest gaps between male and female participation rates.

These data are from the BLS International Labor Comparisons program, formerly known as the Foreign Labor Statistics program. To learn more, visit [www.bls.gov/fls](http://www.bls.gov/fls); write to the program office at 2 Massachusetts Ave. NE., Suite 2150, Washington, DC 20212; call (202) 691-5654; or e-mail [flshelp@bls.gov](mailto:flshelp@bls.gov).

**Labor force participation rates, by sex, selected countries, 2007**



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You're a *what?*

# Limnologist

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