

Career and Life Management

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IN MEMORIAM

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About Me (Professionally)

- Developer, Senior Dev, Team Lead, Architect, VP Engineering
- Military, education, non-profit, startups, products, consulting
- Local and remote, large projects and small ones
- SpikeTV, MTV, Facebook, Microsoft, Apple, etc.



About Me (Personally)

- Father: chaplain, minister, financial planner
- Moved every 2-3 years
- Not married, no kids, two dogs
- Fiscal conservative, social liberal
- Be responsible for yourself

Overview

- “I need a job, but I don’t need *this* job.”
- Freedom and independence
- Manage your limited resources
- Maximize gains, minimize losses

Disclaimers

- IANA(L|A|*)
- Distillation of received advice and personal experience

Career

I Need A Job, But I Don't Need This Job

- Ayn Rand, “The Fountainhead”
- Have options
- Have a buffer
- Be able to leave when *you* want

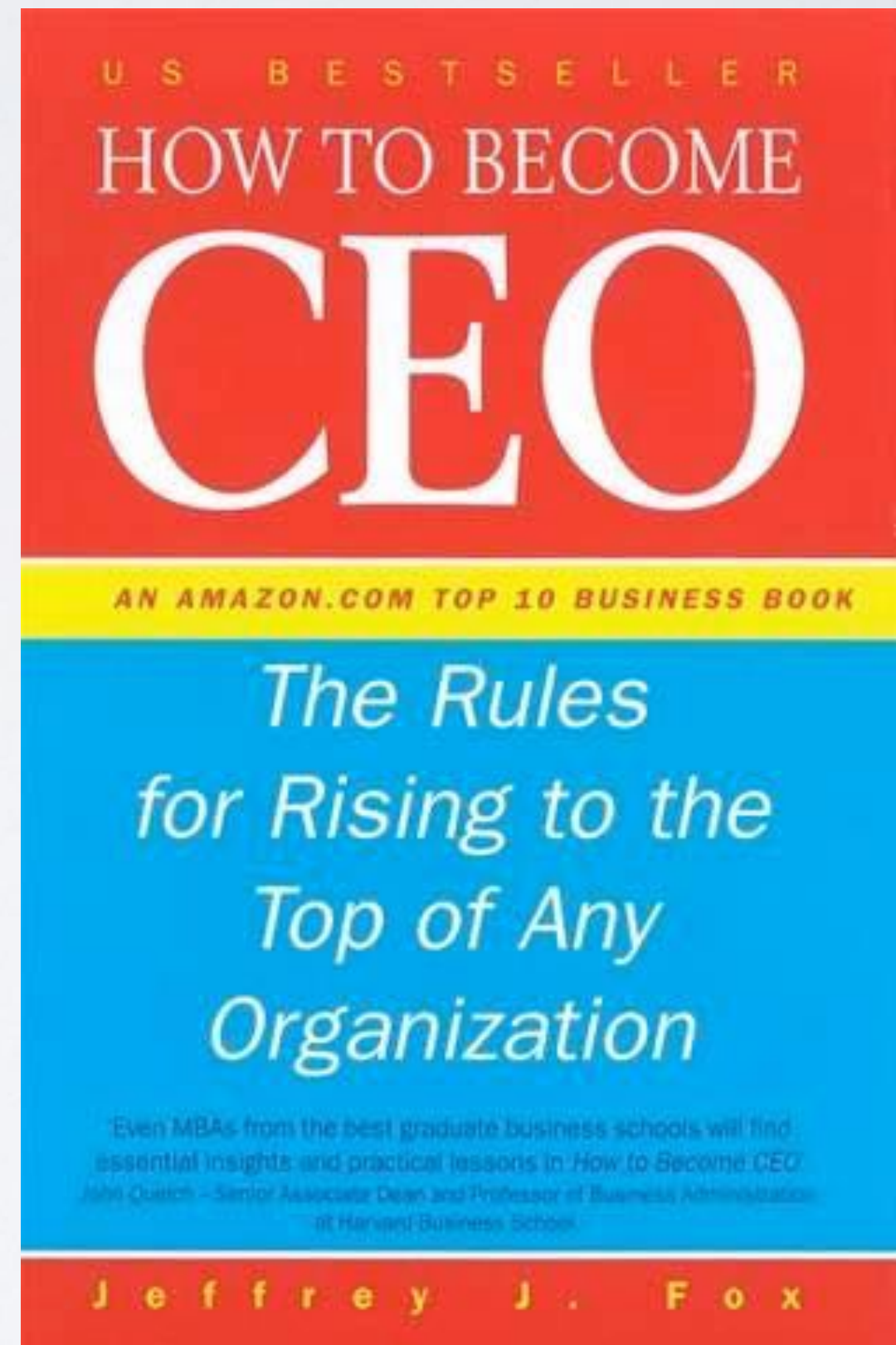


Always Be Looking For Work

- Search job sites
- Be on LinkedIn
- Friends, colleagues, mentors
- Headhunter/recruiter
- Employment agency

Choosing Between Jobs

- Pick the one that pays more.
- More money is better than less.
- Raises, bonuses, etc. based on current salary.
- Negotiating next job based on current salary.



Contracts and IP Agreements

- Agreements start with you assigning everything
- Get exclusions *before* signing
- Employers can be ... tricky.

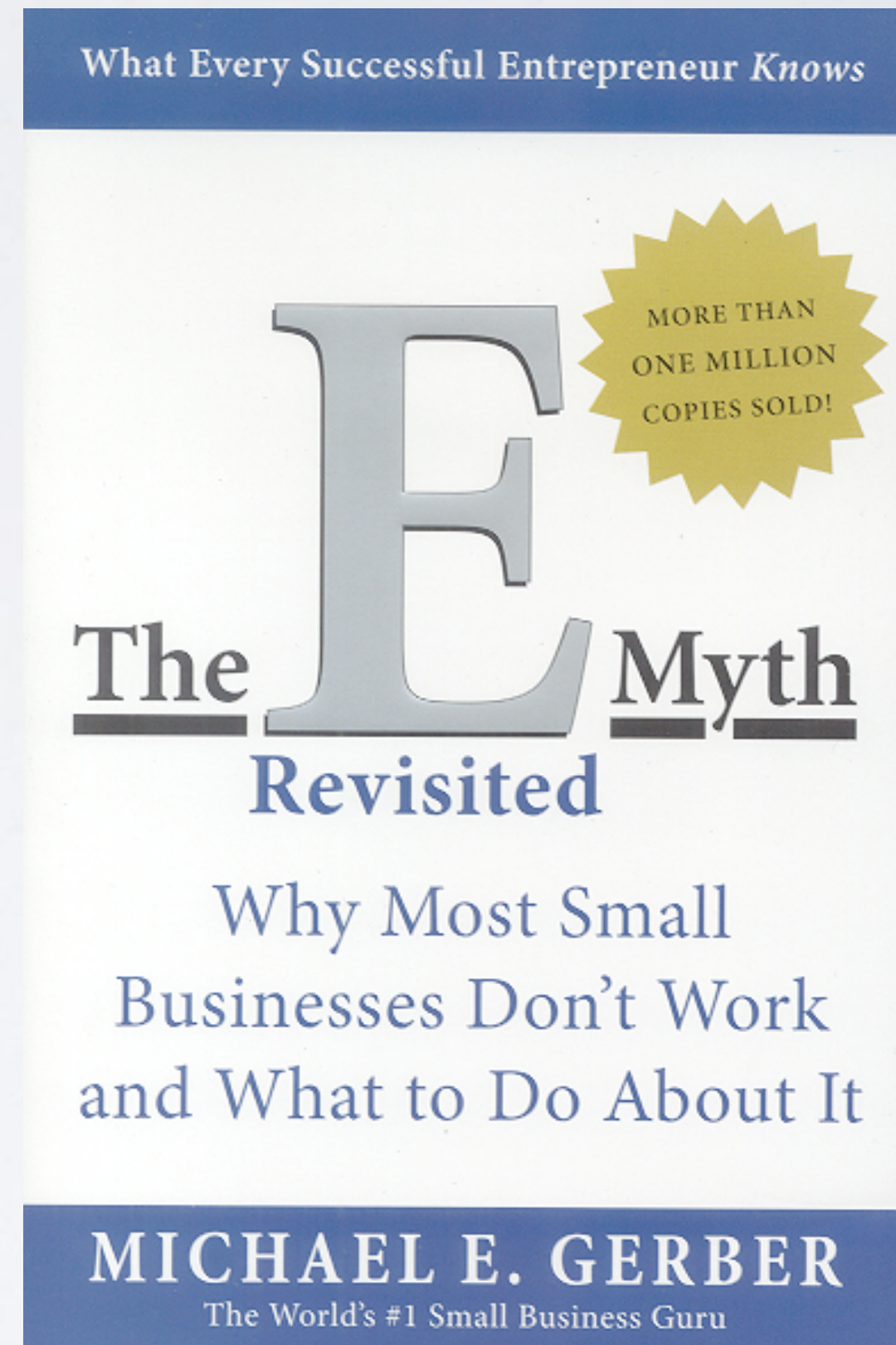


Promotions and Raises

- I have rarely been promoted inside a for-profit organization
- Almost always I have had to get a raise by quitting
- Reward for good work is more work, not a promotion
- When asking, point out value to the organization
- If your request fails, be ready to be seen negatively

Entrepreneurship

- “I could do better than these guys. I should start a business.”
- More to running a business than technical competence
- More hassle, less pay
- Forewarned is forearmed



Life

Life Insurance

- You are betting you will die
- Insurance company is betting you will live
- You pay a little each month you are wrong
- If you “win” the insurance company pays off big



How Much?

- Provide income replacement for loved ones
- Annual income times number of years to provide (say, 20 years)
- \$50K/year for 20 years means \$1M
- Get a “level term” policy of that amount for that number of years
- At the end of the term, the bet is over. You “lost” -- you lived!

Health Insurance

- Health Savings Account
- High-deductible insurance (\$2K)
- Medical-specific savings account
- You keep what you don't spend
- Not tied to employer

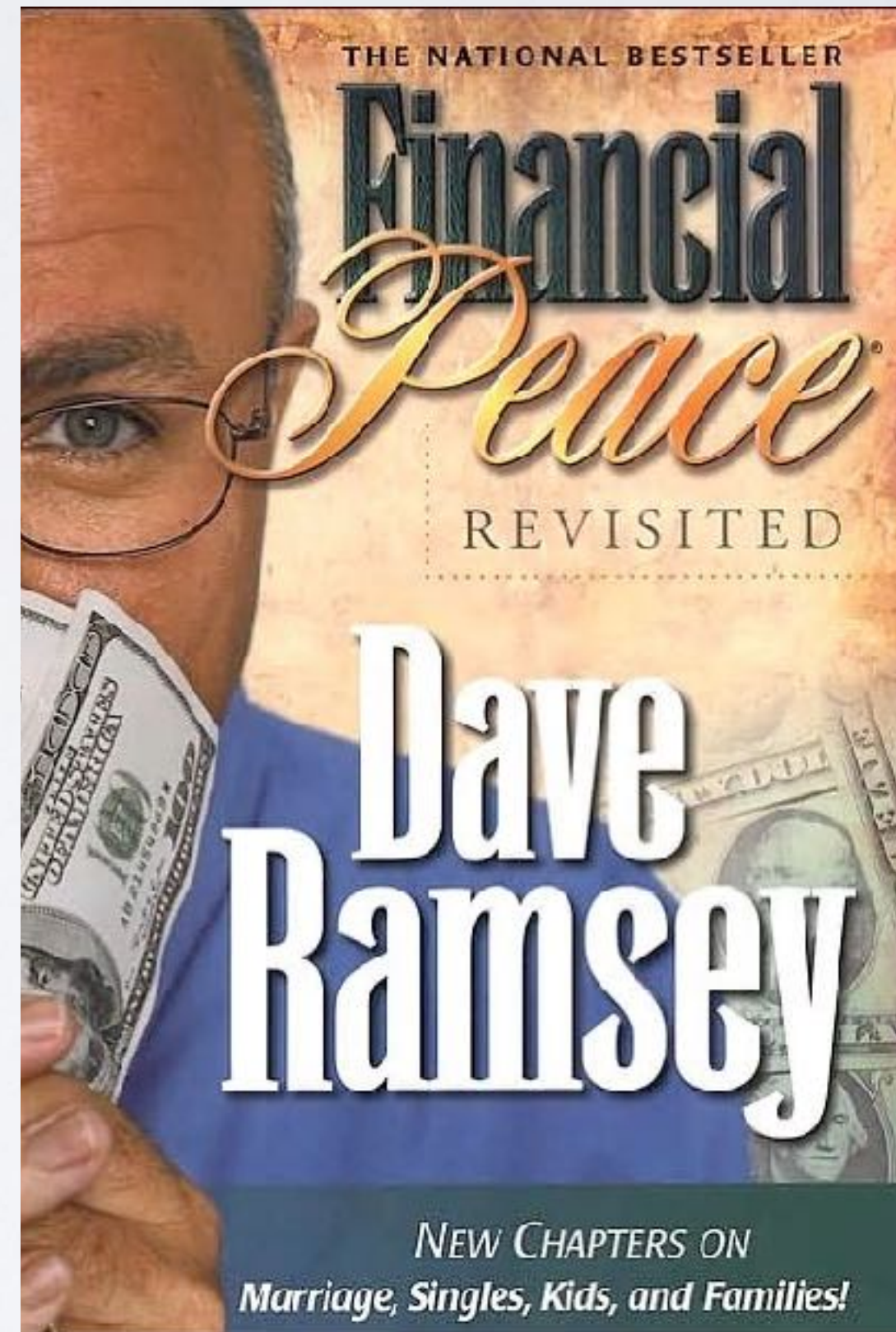


Killing Off Debt

- "Income \$850/week, expenses \$900/week, net result: misery. Income \$850/week, expenses \$800/week, net result: happiness."
- Imagine every paycheck being *yours* without any debt to service
- Without being a slave to lenders, easier to say "I don't need *this* job"

How To Be Debt Free?

- Written down budget
- Reduce lifestyle
- Pay off smallest debt first
- Roll into next-smallest debt
- Eventually pay off largest



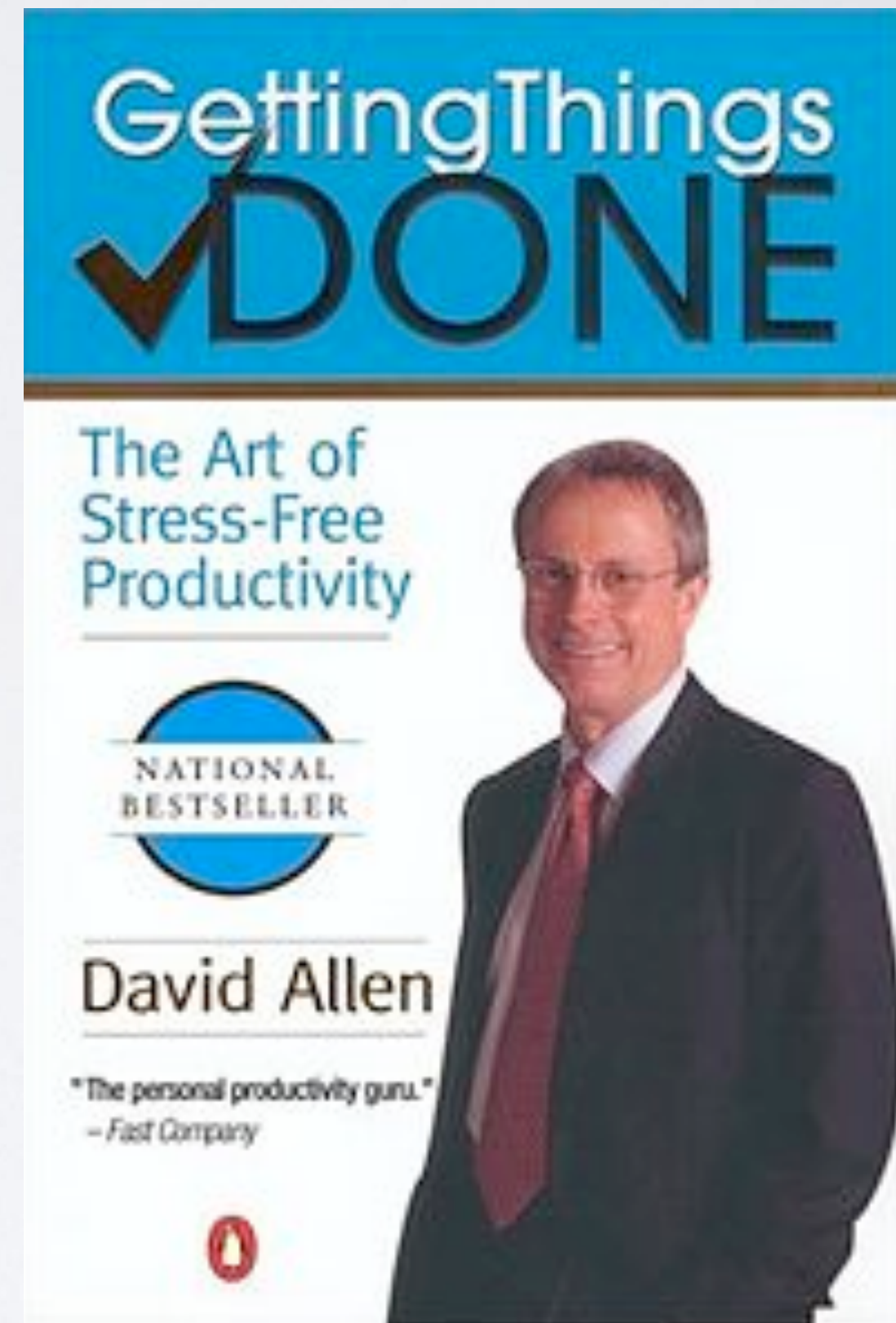
Saving And Investing

- 3-6 months (or more) of living expenses
- Visit a “Certified Financial Planner”
- Retirement first, college second



Self Management

- Out of brain, onto paper stack
- Process the stack
- 2 minutes, “next action”, file
- Frees your mind
- <http://zenhabits.net/the-getting-things-done-gtd-faq/>



Conclusion

Thanks!

- Just the basics
- *So* much more to this topic
- Read this book
- Rate this talk: joind.in/6150

