

English Language Project Work Notes

for SMEF Students

Department of Economics and Finance
University of Bari "Aldo Moro"
Prof. Paola Gaudio
a.y. 2018-2019

Dispensa a cura della dott.ssa Mary Angela Mininni

CV

15

WRITING AN IMPRESSIVE CV

The main purpose of a CV is to persuade a potential employer that you have the right skills, experience, education and personality for the job. A successful CV is the product of careful thought and planning. It needs to stand out from potentially hundreds of competent applicants. In order to do this a CV must be planned and written specifically for the job you are applying for, clearly expressing how you meet the requirements for the job.

A successful CV must be **concise, honest and error-free**. There is no limit to the number of sections in a CV, although all CV's should cover professional experience, Educational qualifications and skills. The only rule to remember is that the sections within your CV should all be strictly relevant to the position you are applying for.

There is no correct way to structure your CV although the two most common approaches are the **Conventional Chronological CV** and the **Skills Based CV**. A Chronological CV lists your academic achievements and work experience in Chronological order. A Skills Based CV lists your key **Transferable Skills** relevant to the job and provides evidence of these skills. Both of them start with your name in **LARGE LETTERS**. Your name's got to be large so that the interviewer can easily find your CV hidden away in a pile of papers on their desk when they interview you. Then after that come your **contact details**: address, telephone number and email address and so on. In a Chronological CV you'd start with an **education section** outlining your **main academic qualifications most recent first**, as well as the basics: university name, degree and graduation date, you can include academic honours or awards, then you would put your **work experience** next in chronological order starting with the most recent, with dates, duties and the key skills in each position. After your education section and your work experience, you can list **additional skills** such as **languages, computer skills**, clean driving licence and so on. Finally, you would also have a section on **activities and interests**. But remember to focus on the skills relevant for the job that these activities and interests helped you to develop. At the bottom, you can put your **references or referees**.

DETAILING YOUR EDUCATION AND QUALIFICATIONS

If your education and qualifications are your strongest selling point, then you'll want to put this information close to the top of your CV. This is especially true if you are a recent graduate and obtained excellent academic results.

HIGHLIGHTING YOUR WORK EXPERIENCE

This is the section in the CV where you highlight your professional achievements as well as highlighting periods of full and part-time employment. The work experience section may also include professional training, voluntary work, and any extended period in which your life focused on a particular activity (travelling abroad). Think About: What were your duties? What did you do? How did you do it?

CV

DEMONSTRATING YOUR INTERESTS

The things you like doing in your free time say a lot about you as a person , and your personality is relevant to every job application. Employers want to know more than just your qualifications and work experience. They want to know what kind of person you are. Examples of interests: Swimming, doing research on the net, Problem solving etc.

EXERCISE

Match the following skills and personal characteristics to the interests: analytical Skills, creativity, determination, language skills, interpersonal skills, leadership Skills, resourcefulness, self-motivation.)

- 1. Team sports (football, volleyball, etc.)
- 2. Individual competitive sports (cycling, climbing etc)
- 3. Travelling (backpacking, expeditions etc.)
- 4. Mind sports activities (chess etc)
- 5. Artistic skills (painting, photography, etc)

HIGHLIGHTING YOUR SKILLS (KEY TRANSFERABLE SKILLS)

Analytical skills: I am good at data analysis. I am excellent at interpreting data and use this information to make effective decisions.

Creativity: I'm excellent at communicating, I'm quite good in organizing and planning. I'm able to work effectively as part of a team. I am able to formulate new ideas to solve problems.

Self-Confidence: I have a justified belief in my ability to do the job. I am good at making decisions. I am able to express my opinion or provide advice when necessary.

Communication skills: I am able to express myself effectively. Able to make my opinions totally clear and am rarely misunderstood.

Independence: I can work with sustained energy and determination.

Interpersonal skills: I am good at working cooperatively. Good at working and communicating within a team to achieve shared goals.

Negotiation skills: Good at developing and managing relationships with others. I am able to persuade, convince and gain support from others.

CV

17

Flexibility: I am not rigid in my approach to work. I am able to adapt and work with a variety of situations, individuals and groups. I am willing to try different approaches.

Leadership skills: I am good at leading, encouraging, inspiring and supporting others to develop confidence and help them to realize their full potential.

Organizational skills: I am always on time at work. I am excellent at meeting deadlines.

Teamworking Skills: I listen carefully to the concerns and opinions of others. I enjoy collaborating on projects.

Computer skills: Competent with Microsoft Office programmes and laboratory Experience with Statistic software (R and SPSS).

PERSONAL CHARACTERISTICS: I am creative, decisive, flexible, organized, persuasive, reliable etc.

Other types of skills: Foreign language skills, Numeracy skills (Statistical skills, Data handling), research skills etc.

12

15

EFFECTIVE COVER LETTERS

A CV gives information about the educational qualifications and professional experience you have, whereas a Cover Letter explains why you want the job.

~~A Cover Letter should complement, not duplicate, your CV. The main purpose of a personalized Cover Letter is to persuade the reader to read your CV and consider you for the vacant position.~~

A Cover Letter is often your earliest written contact with a potential employer, creating a critical first impression. A well-written, well-focused Cover Letter demonstrates your written communication skills and will help you to get that all-important interview.

The Letter of application should follow the general guide lines for all business letters. It should have an introduction, a main body, and a final paragraph.

BEGINNING A COVER LETTER

The first paragraph of your Cover Letter should detail the job you are applying for and, if relevant, where you heard about the job. (for example an advertisement, or personal Recommendation). Complete the opening paragraphs using the following words: advertised, application, consideration, enclosed, enquire, graduate, qualified, recommended, requirements, response.

1. I am a final year student who is about to _____ with a bachelor's degree in Industrial Engineering from Bristol University. I am writing to _____ about possible employment opportunities with Mendoza. I am interested in a position related to transportation management.
2. I am writing in _____ to your job posting for an investment banker on your company's Website. I have _____ my CV for your consideration.
3. I was recently speaking with Mr. Fox from your firm and he _____ that I send you a copy of my CV. Knowing the _____ for the position, he felt that I would be an ideal candidate, given my experience in international sales.
4. I would like to apply for the post of a Commercial Solicitor in your firm as _____ on Legalpositions.com. As a recent graduate, I was particularly happy to see that the position is open to newly _____ lawyers.
5. Please accept this letter as _____ for the Marketing Manager position currently listed on Monster.com. My CV is attached for your _____.

WRITING THE MAIN BODY OF THE LETTER DEMONSTRATING YOUR KEY SKILLS AND EXPERIENCE

In the main body of the letter you need to show why you are the right person for the job, by highlighting your most relevant experiences and skills as they relate to the position you are applying for. It is important to demonstrate evidence of your skills clearly. The main body is the longest paragraph. This may be a single powerful paragraph or two or three shorter paragraphs.

25

Read the following three extracts from cover letters. For each extract underline the two main skills the applicants demonstrate.

1. My past experience of working overseas has brought me a greater understanding of international cultures and traditions, as well as a better appreciation of my own culture. These insights would certainly benefit a multinational corporation, Such as yours. Skills: intercultural awareness/dependability/ flexibility/
Self-awareness
2. Within my role as a project manager. I am responsible for leading a team of Five people. We often have to work long hours under difficult conditions. I ensure that team morale is maintained by regularly counselling team members to check they are coping with the demands of the job.
Skills: flexibility/ language skills/ thinking skills/ interpersonal skills
3. I have a strong history of staff management, working closely with my current team on their personal development plans, and understand my role assisting and promoting staff member success. I regularly seek feedback on my performance from my superiors and colleagues to identify areas I need to improve in. Skills: reliability/ leadership skills/ self-awareness/ technical skill.

WRITING AN EFFECTIVE FINAL PARAGRAPH

The final paragraph of your cover letter should round the letter off, leaving the Reader with a positive impression of your application and a desire to interview you. Study the following closing paragraphs.

1. I look forward to hearing from you in the near future to schedule an interview at a time convenient to you.
2. Should you have any queries regarding my application, or require any further information, please do not hesitate to contact me. I would like to thank you in advance for your time and consideration.
I look forward to hearing from you. Yours faithfully,
3. You will find enclosed a copy of my curriculum vitae, which gives further details of my education and my career to date. I would welcome the opportunity to discuss my professional history and qualifications with you in greater detail.
4. I would welcome the opportunity to discuss with you how I might contribute to your company in fulfilling its present goals. Thank you in advance for your Consideration.

Other useful phrases

1. I look forward to hearing from you.
2. Please do not hesitate to contact me
3. Thank you in advance for your time and consideration.

h Look at the example of a good cover letter that Felix sent Vicky. Read the letter and answer the following questions.

- 1 What is Jane studying at university?
- 2 Where did she work last summer?
- 3 What does she do in her free time?

8 60114

Jane Nuttall
71 Lambert Road
Brixton
London
SW2 5XL
jane.nuttall@kcl.ac.uk
1 December 2008

a →

b → Ms Diana Allsopp
Recruitment Manager
McClure and Company
Russell Square
London WC1C 9SE

c → Dear Ms Allsopp,

1 → I am a final-year student at King's College London reading Economics, and would like to apply for an Associate Consultant position with McClure and Company, as advertised on www.monster.com.

d →

2 → Management consultancy appeals to me because it combines analytic research across a wide range of business situations with frequent client contact. I recently attended a McClure and Company workshop run by Charlotte Penton-Smith, and she gave a very positive impression of the company. I was particularly impressed by the excellent in-house training programme which she described, and I would welcome the opportunity to work in such a close-knit team of supportive colleagues.

f →

3 → During my time at King's College I have employed a variety of different research methods, and am familiar with the analytical applications of spreadsheets. For example, for my recent dissertation, I used Excel to compare the effects of tax increases on alcohol and tobacco consumption. In addition, when I was working at the Williton branch of Costcutter over the summer, I presented suggestions for improving the layout of the store to the regional management team. They decided to put these ideas into effect and sales rose by 7% over the autumn quarter.

g →

h →

j →

4 → During my free time, I sing in and manage a jazz band, arranging concerts and gigs and managing the band's accounts. I very much enjoy collaborating with a team of people with similar interests and working towards shared goals. I am also learning Italian by attending weekly evening classes and studying on my own towards the A-level exam next June.

k →

i →

5 → I enclose a copy of my CV and hope very much to be invited for interview.

l → Yours sincerely,
Jane Nuttall
Jane Nuttall

i Match Felix's advice (1-12) to the parts of the cover letter (a-l) in Exercise 1h.

- 1 Give your contact information and current date. **a**
- 2 End 'Yours sincerely' and type your name under your signature (indicate Ms or Mr if not obvious). **l**
- 3 Give a clear context – say who you are and why you are writing. **b**
- 4 Your sign-off should be friendly, polite and to the point. **k**
- 5 Point out your aptitude for the sorts of skills they are seeking. **2**
- 6 Name any employees you have met and say why they impressed you. **f**
- 7 Your use of leisure time can show you are a well-rounded person. **4**
- 8 Support your claims with evidence, focusing on results and achievements. **3**
- 9 Include the name, title and full address of recipient. **c**
- 10 Mention where you saw the job advertisement. **1**
- 11 Explain your motivation for applying. This also shows you have done your research and learned something about the sector. **d**
- 12 Show you are acquiring additional useful skills. **h**

j Look at Jane's cover letter again. In which paragraph does she:

- 1 explain her interest in the position? **2**
- 2 create a positive final impression? **5**
- 3 demonstrate her skills and experience relevant for the position? **3**
- 4 introduce herself and explain her reasons for writing? **1**
- 5 mention other relevant skills and interests to impress the employer? **4**

WRITING ASSIGNMENT

PERSONAL INVESTMENT PORTFOLIO ASSET ALLOCATION

Discuss how you would invest an hypothetical 100,000 euros in different types of financial products and give reasons for your choice. Choose a target mix from conservative, balanced, to growth or aggressive growth. Use any statistical instruments (Pie Chart) to help discussion.

12

5

PERSONAL FINANCE TERMINOLOGY

CDs: Bank certificates of deposit. Usually give lower yields than higher risk investments. Can be short, intermediate and long term. Your money is insured up to a certain amount by the government

SAVINGS ACCOUNT: Money in a bank account is safe. But inflation can eat what you earn from a bank. You can take out the money anytime you want.

MONEY MARKET: Pays more than Banking accounts and you don't have to lock up your money for a specific amount of time. Managed for principal protection and may offer lower yields than riskier investments.

BONDS: Are debt issued by corporation or government agencies. When you buy a bond you are loaning your money for a certain period of time to the issuer. In return, bondholders get back the loan plus interest payment. You can lose money on bonds. the lender gives the borrower your money(principal), the borrower gives you back the interest when due at maturity.

TREASURY BILLS: Invest in debt obligations. Modest return with low risks.

INVESTMENT GRADE BONDS: Have a high credit rating . The credit rating is a financial indicator to potential investors. Credit designations like AAA AA A BBB BB B represent the Quality of a bond . Having a high rating, they are considered to be quite safe.

GOVERNMENT BOND: Bond issued by the government.(Can be short, intermediate and long term.

CORPORATE BONDS: Securities issued by corporations. Offer higher yields than government Bonds but can be volatile and in some cases default (failure to pay interest on principal when due).

MUNICIPAL BONDS: debt obligations issued by states. Cities use the loans to fund projects like construction, schools, hospitals and are usually tax exempt.

FOREIGN BONDS: Invest in securities issued by corporations and governments abroad.
(For example, Developed and emerging markets).

NON INVESTMENT GRADE BONDS: Having a credit rating below investment grade. Offer higher yields but low credit rating. High volatility and probability of default or loss.

HIGH YIELD BONDS: (Non investment grade, speculative grade bond, or junk bond). It is a bond that is rated below investment grade at the time of purchase. Have a higher risk of default but pay higher yields than better quality bonds in order to make them attractive to investors.

10

10

10

10

MUTUAL FUNDS: A collection of stocks or bonds managed by a portfolio manager.

SECTOR FUNDS: A mutual fund which invests entirely in a single sector. Sector funds tend to be riskier and more volatile than the market because they are less diversified.

DIVERSIFICATION: Containing a variety of investments which are unlikely to all move in the same direction.

STOCK PICKING: Selecting stock based on a certain set of criteria.

S&P 500: A basket of 500 stocks that are considered to be widely held.

STOCK(S): It is a share in the ownership of a company. Holding a company's stock means that you are one of the many owners of a company and have a claim to everything the company owns.

SECURITIES: A security is an instrument representing financial value. They are divided into debt securities (bonds) and equity securities (common stock).

DERIVATIVES: Dealers guess how the price of the related underlying shares – the shares that the derivatives relate to – is going to change in the future, and use derivatives to try to buy them more cheaply than they could otherwise. A **futures contract** is an agreement giving an obligation to sell a fixed amount of a security or commodity at a particular price on a particular future date. An **options contract** is an agreement giving the right, but not the obligation, to buy or sell a security or commodity at a particular price at a particular future time. The above contracts are derivatives.

COMMERCIAL PAPER: Short-term lending to businesses (less than a year)

CURRENCIES (foreign exchange or forex): Buying and selling the money of particular countries

COMMODITIES: Oil, metals and farm products, for example cereals.

MARKET TIMING. Attempting to predict future market directions and investing based on those predictions.

TOTAL RETURN: Expresses what an investor earned on an investment during a certain time period in the past. It includes interest, dividends and capital gains (such as an increase in the share price). It describes what an investment had concretely earned.

YIELD: Measures the income, such as interest and dividends but not capital gains. Yield is often used to measure bond or debt performance.

DIVIDENDS: Are a portion of a company's profit that is paid to the shareholders. The amount of dividend will vary depending on the company's profits. If a company is not making any profits it is unlikely to pay a dividend to shareholders.

10 20 12/12

INTEREST : It is a fee paid on borrowed assets. It is the price paid for the use of borrowed money or money earned by deposit funds.

INVESTMENT PORTFOLIO: Collection of investments held by an individual. It can consist of stocks, bonds, mutual funds and other instruments.

INFLATION: Rising prices and the rate at which they are rising is the inflation rate. Inflation may be the biggest threat to your long term investments.

DOLLAR COST AVERAGING: It is a strategy in which an investor places a fixed amount of money in a given investment on a regular basis (monthly, quarterly) regardless of what occurs in the financial markets.

COMPOUND INTEREST: It is interest added to the principal so the interest that has been added also earns interest.

LIFE INSURANCE POLICY: It is a contract between the policy owner and the insurer, where the insurer agrees to pay a designated beneficiary upon the occurrence of the insured individual's death or other event, such as terminal illness.

CONTRIBUTIONS INTO A PRIVATE PENSION OR COMPANY PENSION SCHEME: will give you a regular income for your retirement when you stop working.