Coordinator: Welcome and thank you for standing by. At this time all participants are in a listen-only mode until the question and answer session of today's conference. At that time you may press star 1 on your touchtone phone to ask a question.

I'd also like to inform all parties that this call is being recorded. If you have any objections, you may disconnect at this time.

I'd now like to turn the call over to Ms. Jane Walstedt. Thank you, Ma'am, you may begin.

Jane Walstedt: Thank you, Angela, and welcome to this fourth in a series of Wi$eUp teleconference calls this year and thanks to each of you who are participating today.

My name is Jane Walstedt, and I'm the Co-chair of the Women's Bureau Team that developed the Wi$eUp program. As most of you know, Wi$eUp is a financial education demonstration project being offered online with an e-mentoring component and in a classroom setting. Eight of the 10 Women's Bureau regions are participating. These teleconference calls are a component of the project.

The title of today's call, which will last one hour, is “Facing Financial Challenges in an Uncertain Economic Environment, Part II.” We have three excellent speakers who will be introduced shortly.

The first chapter of the Wi$eUp curriculum, entitled “Money for Life,” lists unplanned life events, including job loss. It also talks about where the money
in your life comes from and the importance of comparing overall compensation, not just the salary offer. In fact, according to a 2006 survey of 10,000 U.S. workers by Human Resources consulting firm Hudson, slightly less than half of those responding considered money their biggest consideration. Others valued perquisites such as healthcare benefits, better retirement benefits, and a better work-life balance. This survey was referenced in an article on Yahoo! Hot Jobs entitled “No Raise? Aim for Perks.”

Our first speaker today is going to share with you resources for job seekers and talk about the value of benefits versus pay, what benefits are typically available, and what types of provisions to look for.

There are other Labor Department resources on the Web site of the Employment and Training Administration, whose Web site is www.doleta--that's one word--.gov. Their homepage contains a section entitled “Find Job and Career Information,” which includes links to “Find a Job” and “Deal with a Job Loss.” Clicking on “Deal with a Job Loss” will lead you to free online resources, including “Find a Job” and “Explore Career Options.”

And when you click on “Explore Career Options,” one of the free online resources it will lead you to is the Occupational Outlook Handbook, one of the tools our first speaker is going to tell you about.

It will also lead you to links to information on occupations that are in demand in high growth industries (http://www.careervoyages.gov/); to O*NET (http://online.onetcenter.org/), which allows you to explore occupational knowledge and skill requirements to see how they match your interests and abilities; to the CareerOneStop system (http://www.careeronestop.org/); to national and state wage information for over 800 occupations
It's important to be aware of the resources and information available to you, given that Americans can expect to hold many jobs throughout their lifetime. For example, the average person born in the later years of the Baby Boom held 10.8 jobs from age 18 to age 42, according to the Bureau of Labor Statistics. The decisions you make about the skills to acquire and the pay and benefits you seek may have far-reaching consequences down the road.

But I don't want to take any more time away from our speakers, so let me just briefly say that the format of our call today is that we'll first hear from the three speakers, then when the speakers have finished, the operator will come on and give us instructions about how to ask a question during the question and answer session at the end of the presentations.