

Career Watch

Arkansas

How to create an
Impeccable
resume

It's not a job.
It's a career.
2020 EDITION
Volume 29

Top **10**
jobs in Arkansas
by education level

Financial Aid &
Scholarships:

**Find out
where the
\$\$\$'s at**

Interview

Dos &
Don'ts

Hear from
**INDUSTRY
PROFESSIONALS**



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Workforce Services

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Career Watch Arkansas is an annual publication of the Division of Workforce Services. A digital version of this magazine is available at:

www.careerwatch.org

The Career Watch Arkansas Teacher's Guide and other educational materials are available in PDF format at: www.discover.arkansas.gov under the Publications link.

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Arkansas Workforce Development Board
Arkansas Department of Career Education
U.S. Department of Labor
Arkansas Division of Higher Education

A goal of DWS is to improve, through coordination and standardization, the development, quality and use of occupational information for career decision-making, program planning and economic development.

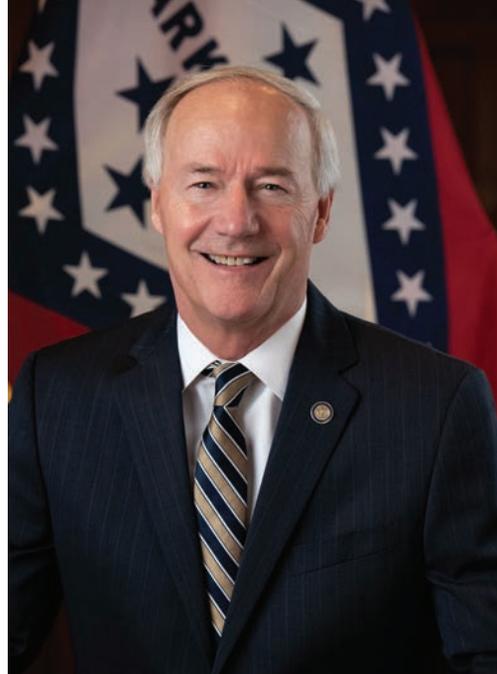
DWS coordinates information to meet the needs of individuals, especially youth, who are making career decisions, while also providing information to support economic development issues.

The Career Watch Arkansas Teacher's Guide and other educational materials are available in PDF format at: www.discover.arkansas.gov under the Publications link.

DWS is extremely interested in making this publication as useful and informative as possible. Please send your comments, suggestions, ideas or additional copy requests to:

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From the Governor

Dear Students:

As we are faced with new challenges in our nation, we look to you-the future leaders in communities across Arkansas - to help lay the foundation for the next generation. The bold choices you make while in school toward your career path will ultimately guide your choices once you graduate.

A decision to choose an occupation within the critical and far-reaching career cluster of finance will help, not only you, but the citizens of Arkansas and our nation.

Growing up in Gravette, Arkansas, I knew I loved Arkansas but wasn't sure of my career path. I developed a love for public service, and now, as Governor, I am able to help solve problems and serve the people of Arkansas.

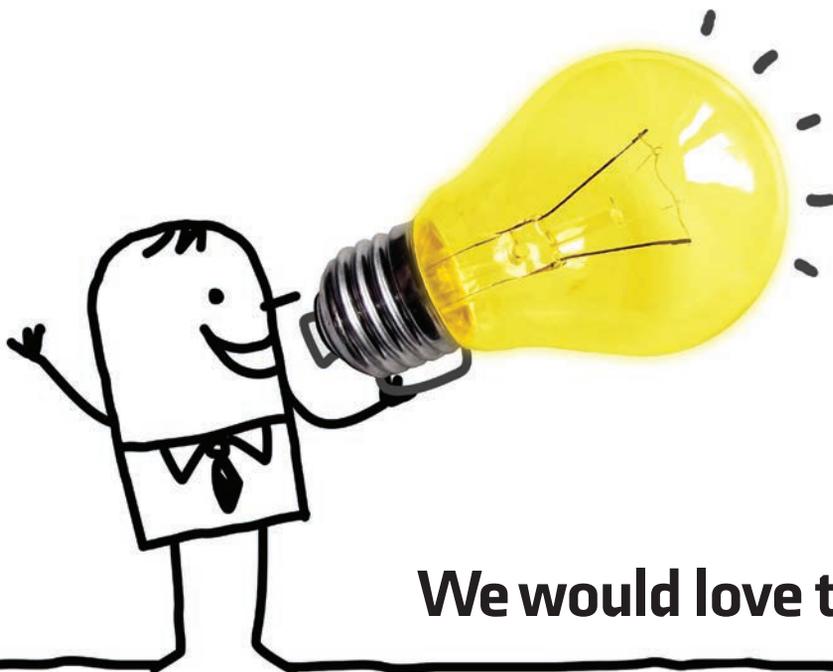
There will always be a need for occupations related to finance. Individuals rely on the precision and timeliness of accountants, brokerage clerks, financial analysts, and other such personnel in the workforce. I am confident the future and care of Arkansans is in excellent and dependable hands.

Good luck to each of you!



*We want your
feedback*

**In just a few minutes,
this publication can be
made better by you!**



**Just fill out
the survey on
the back of this page
and return it to us.**

We would love to hear your feedback.



Arkansas Division of
Workforce Services

**It's not a job. It's a career.
•www.careerwatch.org•**

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Let us know what your information needs are and if this magazine meets those needs.

Please indicate your overall level of satisfaction.

Very Satisfied
Satisfied
Indifferent
Dissatisfied
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How do you plan to use this information?

Education/Career Planning
Economic Planning
Wage/Employment Study
Industry or Technology Study
Other, please list

How useful was the information?

Very Useful
Useful
Fair
Not very Useful
Not Useful at All

Please indicate what sector you represent.

Student
Teacher
Educational Counselor
Parent
Dislocated Worker
Other, please list

Would you recommend *Career Watch Arkansas* to others?

Yes No

What could make *Career Watch Arkansas* more useful?

Mail the completed form to:
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Attn: Spencer Griffin
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Little Rock, AR 72203

Fax to:
501-682-3186
Attn: Spencer Griffin



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Resume GUIDE

There's no telling just how many resumes an employer might get in a day for a job. It's the first impression you make to a prospective employer, and it only takes 10 to 15 seconds to determine if you will be called in for an interview.

TOP RESUME STRATEGIES | *Go beyond the standard resume.*

Here are four strategies to make your resume unique:

Brand yourself - Identify what makes you different from other applicants.

Identify your transferable skills - These skills are major selling points that set you apart. Most soft skills (skills that are difficult to quantify and are less tangible, such as problem solving and teamwork) are considered transferable skills. Some hard skills (skills that are

able to be defined and measured, such as writing or mathematics) can fall into this category through specific classes a student has completed.

Highlight your accomplishments - Listing accomplishments gives you credibility.

Use keywords effectively - Specific words used in your resume are critical to communicate your value to an organization.

WHY HAVE A GREAT RESUME | *Stand out.*

- Grab the attention of employers.
- Sell your strongest skills and accomplishments.
- Show why you are a potential match for a position or project.

- Communicate your current capabilities and future potential.
- It helps you take the next step in your career.
- It gets you the interview.

DO'S AND DON'TS

DO INCLUDE

- Name, address, phone number, & email address
- Work history
- Education, Certificates, and licensures
- Volunteer work & internships
- Notable achievements

DON'T INCLUDE

- References to your age (e.g. year of high school graduation)
- Personal information (e.g. religion, social security number, disabilities)
- Slang
- Irrelevant information
- False statements
- Abbreviations
- First person language (e.g. "I" or "my")

John Smith

Any Town, USA • 555.555.5555 • johnsmith@smith.net

Types of resumes

Functional

This type groups your work experience and skills by skill area or job function. This type is good to use to minimize gaps in employment history, while showcasing the work experience that is most important to your career objective. A functional resume works best for first-time job seekers or those changing careers.

Chronological

The most common type of resume, it illustrates progress you have made toward your career objective through employment history. Your most recent work experiences are listed first, followed by the next most recent experience. It is best to use this type of resume if you have demonstrated experience within your desired career field.

Combination

A combination of the chronological and functional resumes, this type presents the knowledge, skills, and abilities gained from work in reverse chronological order. This format is best if you have a varied employment history or wish to include volunteer or internship experience.

Quick Tips

- Keep the resume to one or two pages, no more.
- Always include a cover letter with your resume. Tell the employer what makes you better suited for the job than your competition and how your skills can help the company succeed.
- Proofread, and proofread again. Ask several people to proofread your resume and cover letter. Did you proofread?
- Do not include personal information such as age, gender, marital status, race, height, and weight.
- Use a professional e-mail; seniorsrule@yahoo.com won't cut it. If needed, create a new account just for this purpose.
- No fancy fonts. Use an easy-to-read font such as Arial, Helvetica, Calibri or Georgia in 10 or 12 points, and don't use scripts or underlining. Use **bold** or *italics* if you need to highlight important items.
- Use a good quality, heavy bond paper in white or off-white with matching envelopes. Do not fold your resume and cover letter when mailing by snail mail.
- Have a list of references ready, but make sure you have permission to use them.

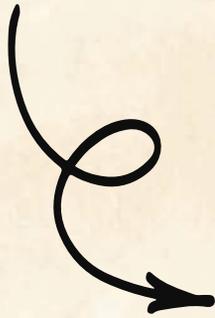
For more information and examples, go to www.careeronestop.org and click on "Job Search"



A Better Letter

Writing a good cover letter can make or break you when it comes to landing the job of your dreams. Many times we think prospective employers skip over the cover letter, but that's not actually the case. In fact, the cover letter provides employers with a small glimpse into who his or her future employee is. Use these tips below to craft a superb cover letter, ensuring you at least get some consideration for the position in which you seek. On the next page, you can see an example of what a cover letter should look like.

Sample Cover Letter



Notice the clean, unique look of this cover letter. It achieves the goal of looking different than standard cover letters while also allowing for plenty of space to input information and a passionate narrative

NAME SURNAME

CONTACT

123 Street Name
City, State
Country
Postal Code

1231231231

youremail@domain.com

www.yourwebsite.com

EXPERTISE

Graphic Design | 8 Years

3D Animation | 6 Years

Photography | 7 Years

Colour Correction | 7 Years

Video Editing | 4 Years

Software 1 | 8 Years

Software 2 | 5 Years

Software 3 | 4 Years

Software 4 | 6 Years

Software 5 | 3 Years

EDUCATION

Program/Certificate Title
School Name | City
2008 - 2009

Program/Certificate Title
School Name | City
2006 - 2008

August 28, 2020

Jane Doe
Office Manager
ABC Company
999 Nowhere Lane
Anywhere, St 99999

Dear Ms. Doe,

I am a detail-oriented individual with a knack for organization, scheduling, and proper documentation. I have two years experience managing the day-to-day tasks and functions of a modern office my can-do attitude would be perfect as a candidate for the administrative assistant position at ABC Company.

In the job ad, you mentioned that you're looking for someone with an all-around mentality, capable of organizing the office workplace, filing documents, planning meetings and events, and liaising with clients, as needed. I excelled as a teacher's assistant utilizing the skills while assisting instructors by organizing classrooms, setting class schedules, and filing student paperwork. Considering every requirement you listed within the job posting, I'm sure I will meet and exceed your expectations should you give me the chance.

I'd love the opportunity to talk further about your objectives and ideas for the office, including the role I can to play in the coming years as an administrative assistant.

Sincerely,

Mary Smith

999-999-9999

Marysmith2020@gmail.com

LENGTH

You don't want your cover letter to seem like you're just doing it because the employer is asking for it, even if that is the case. You also don't want to go on rambling for pages. Try to keep your cover letter between 3-5 paragraphs with meaningful content in each paragraph.

PASSION

Let your passion flow through the words of your cover letter. Let the employer know you were meant for this job and that you truly want it. After all, you

applied for this particular job for a reason, didn't you?

BE DIFFERENT

Let the employer know what sets you apart from other potential interviewees. This can be anything from your ability to communicate at work to specific hard skills you've acquired..

SHOW PERSONALITY

Tell whoever is reading your cover letter what attitude and philosophies you can bring to the workplace. This means

letting them know if you are a diligent worker, punctual, a creative thinker, or any other positive attribute you possess that can help improve the company.

SPECIAL SKILLS

Describe what skills you possess that allow you to be right for the position and that can help further the business's success. This can include specific skills related to the position or even general skills that can be beneficial like teamwork.

THE INTERVIEW



Your resume has caught the attention of a prospective employer, and you have an interview.

What's the next step?

Here are a few tips to help you ace the interview.

WEAR THE RIGHT OUTFIT.

Check with the HR department for the company's dress code. Wear clean, pressed, conservative, neutral-colored clothes. Avoid excessive make-up and jewelry. Have nails and hair neat, clean, and trimmed. Don't overdo your favorite perfume or cologne.

BE PROFESSIONAL.

Know the name, title, and the pronunciation of the interviewer's name. Give a firm handshake and maintain good eye contact. Take a notepad, pen, and multiple copies of your resume. Don't talk about your personal life, and don't badmouth former employers.

BE ON TIME.

Know where you are going, allowing time for traffic and parking. Show up 10 to 15 minutes early; arriving late to the interview says a great deal about you. Keep your cell phone charged and have the interviewer's number handy in case circumstances are beyond your control, but turn it off before the interview.

SEND A THANK YOU NOTE.

Here's a chance to make a final impression on the interviewer. It will likely prove to be much appreciated and remembered. Try to send the letter within 24 hours, and remember, a hand-written thank you note is more impressive than one that is emailed.

QUESTIONS?

Don't let the interviewer ask all the questions. In fact, they expect you to ask some! Have questions prepared to learn more about the position and the company, such as:

- How soon are you looking to fill this position?
- What is the typical career path for this job?
- What are some of the biggest challenges facing this position, this department, or this organization?
- What is an average day on this job like?
- How would you describe the ideal candidate?
- What kind of training and/or professional development programs do the company offer?

HOT45

Arkansas' 2020-2021 Demand Occupations

	Standard Occupational Classification (SOC) Title	Total Annual Openings	May 2019 Mean Wage
High Skill (requires a bachelor's degree or higher)	General and Operations Managers	2,121	\$89,710
	Registered Nurses	1,780	\$61,330
	Clergy	1,744	\$51,470
	Elementary School Teachers, Except Special Education	1,024	\$48,800
	Accountants and Auditors	967	\$66,450
	Secondary School Teachers, Except Special and Career/Technical Education	888	\$51,870
	Management Analysts	829	\$68,070
	Market Research Analysts and Marketing Specialists	646	\$68,770
	Medical and Health Services Managers	517	\$87,290
	Financial Managers	487	\$107,990
	Middle School Teachers, Except Special and Career/Technical Education	480	\$50,720
	Human Resources Specialists	413	\$57,740
	Software Developers, Applications	390	\$86,100
	Graduate Teaching Assistants	366	\$21,240
	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	328	\$69,890
Moderate Skill (requires an associate degree, postsecondary non-degree award or some college with no degree)	Heavy and Tractor-Trailer Truck Drivers	5,023	\$44,250
	Nursing Assistants	2,267	\$25,950
	Bookkeeping, Accounting, and Auditing Clerks	1,618	\$36,780
	Teacher Assistants	1,413	\$21,390
	Licensed Practical and Licensed Vocational Nurses	1,059	\$40,760
	Automotive Service Technicians and Mechanics	698	\$38,970
	Medical Assistants	539	\$30,950
	Preschool Teachers, Except Special Education	435	\$31,890
	Hairdressers, Hairstylists, and Cosmetologists	418	\$24,760
	Computer User Support Specialists	406	\$43,470
	Heating, Air Conditioning, and Refrigeration Mechanics and Installers	400	\$40,470
	Dental Assistants	387	\$35,400
	Paralegals and Legal Assistants	239	\$40,820
	Firefighters	196	\$36,730
	Physical Therapist Assistants	177	\$59,180
Basic Skill (requires a high school diploma or equivalent or no formal education is required)	Combined Food Preparation and Serving Workers, Including Fast Food	7,929	\$20,780
	Cashiers	5,797	\$22,310
	Retail Salespersons	5,715	\$26,480
	Farmers, Ranchers, and Other Agricultural Managers	5,252	\$64,490
	Waiters and Waitresses	3,877	\$20,960
	Office Clerks, General	3,536	\$31,450
	Laborers and Freight, Stock, and Material Movers, Hand	3,290	\$27,480
	Personal Care Aides	3,047	\$22,520
	Janitors and Cleaners, Except Maids and Housekeeping Cleaners	2,765	\$24,980
	Stock Clerks and Order Fillers	2,462	\$27,120
	Customer Service Representatives	2,309	\$33,330
	First-Line Supervisors of Food Preparation and Serving Workers	2,123	\$30,210
	Insurance Sales Agents	2,067	\$62,580
	Cooks, Restaurant	1,905	\$23,590
	Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	1,898	\$31,180

FINANCE

In the crucial industry of finance, which is a career cluster that can carry global implications throughout its various occupations, it is important to prepare individuals for employment in the career pathways related to the field. It is also necessary to note the specific areas that apply to finance and the skills needed within its pathways. This publication hopes to accomplish just that.

The finance career cluster can provide impactful, life-changing occupations such as accountants, personal financial advisors, loan officers, auditors, and many more. Whether a future employee is looking to help manage mutual funds in order to return the highest dividends or to ensure families achieve the appropriate mortgage for their home, the field of finance has a wide array of jobs for those looking to enter a field in which they can truly make an impact.

As previously stated, the finance career cluster does allow individuals a wide range of tasks or facets in which to focus, but that does not mean there is not a set of skill requirements that are typically needed to thrive in the field. These requirements include basic skills such as active listening, critical thinking, mathematics, reading comprehension, and speaking, but also mathematical reasoning, written comprehension, deductive reasoning, near vision, number facility, the ability to interact with computers, and much more. While this list of skills may appear daunting at first, the better one can become proficient in the majority of these skills, the



more advancement and proficiency he or she can achieve in his or her finance career.

In the finance industry, there are five different pathways one can take. An individual can go through the accounting pathway, the banking services pathway, the business finance pathway, the insurance pathway, or the securities and investments pathway. It is important that individuals make their decisions about which part of the finance industry they would like to be a part of in order to enter the pathway that will most interest them.

For example, if an individual wants to venture down the path of securities and investments, he or she will need to take the appropriate courses to be skilled on such things as applying

mathematical models of financial or business conditions.

The path to landing one of these occupations in the finance career cluster begins in high school with courses such as business essentials and business technology applications.

Individuals working in the finance career cluster typically require at least a bachelor's degree, although there are specific cases in which that might not be necessary, or cases in which it might be more beneficial to possess a higher degree.

Occupations in this cluster include financial quantitative analysts, sales agents for financial services, insurance claims clerks, insurance underwriters, brokerage clerks, tellers, loan officers, credit analysts, bill and account collectors, and many more.

FINANCE DEGREES & CERTIFICATIONS

There are lots of degree and certification options in Arkansas through the various universities, colleges and technical schools. Training and education for finance in the state should be easy to find. Here are just a few of the programs:

Accounting

Business Administration

Business Technology - Banking

Data Analytics

Economics

Finance

Insurance and Risk Management

Mathematics

Personal Financial Planning

Statistics and Analytics



I CAN BE A



These are just a few of the occupations in Finance. To learn about other occupations, go to <http://online.onetcenter.org/find/> and browse by Career Cluster.

Accountant

Analyze financial information and prepare financial reports to determine or maintain record of assets, liabilities, profit and loss, tax liability, or other financial activities within an organization.

Sample of reported job titles:
Accountant, Accounting Manager, Accounting Officer, Accounting Supervisor, Business Analyst, Certified Public Accountant (CPA), Cost Accountant, General Accountant, Project Accountant, Staff Accountant.

Mean annual earnings:

\$66,450



Estimated Workers Employed

7,440

Typically requires a **bachelor's degree**



Financial Analyst

Conduct quantitative analyses of information affecting investment programs of public or private institutions.

Mean annual earnings:

\$63,610



Estimated Workers Employed

1,900

Sample of reported job titles:

Analyst, Credit Product Officer, Equity Research Analyst, Financial Analyst, Investment Analyst, Planning Analyst, Portfolio Manager, Real Estate Analyst, Securities Analyst, Trust Officer.

Typically requires a **bachelor's degree**



Insurance Underwriter

Review individual applications for insurance to evaluate degree of risk involved and determine acceptance of applications.

Mean annual earnings:

\$65,470



Estimated Workers Employed

320

Sample of reported job titles:

Account Underwriter, Automobile and Property Underwriter, Commercial Lines Underwriter, Health Underwriter, Life Underwriter, Personal Lines Underwriter, Underwriter, Underwriting Consultant, Underwriting Director, Underwriting Manager.

Typically requires a **bachelor's degree**



Brokerage Clerk

Perform duties related to the purchase, sale or holding of securities. Duties include writing orders for stock purchases or sales, computing transfer taxes, verifying stock transactions, accepting and delivering securities, tracking stock price fluctuations, computing equity, distributing dividends, and keeping records of daily transactions and holdings.

Mean annual earnings:

\$51,790



Estimated Workers Employed

140

Sample of reported job titles:

Account administrator, Client Associate, Client Service Associate, Operations Clerk, Operations Coordinator, Registered Account Administrator, Registered Sales Assistant, Sales Assistant, Sales Trader, Trading Assistant.

Typically requires a **high school diploma**



CAREER CLUSTERS

Career Clusters contain occupations in the same field of work that require similar skills. Students, parents and educators can use Career Clusters to help focus education plans toward obtaining the necessary knowledge, competencies, and training for success in a particular career pathway.



- AGRICULTURE, FOOD & NATURAL RESOURCES
- ARCHITECTURE & CONSTRUCTION
- ARTS, AUDIO/VIDEO TECHNOLOGY & COMMUNICATIONS
- BUSINESS MANAGEMENT & ADMINISTRATION
- EDUCATION & TRAINING
- FINANCE
- GOVERNMENT & PUBLIC ADMINISTRATION
- HEALTH SCIENCE
- HOSPITALITY & TOURISM
- HUMAN SERVICES
- INFORMATION TECHNOLOGY
- LAW, PUBLIC SAFETY, CORRECTIONS & SECURITY
- MANUFACTURING
- MARKETING
- SCIENCE, TECHNOLOGY, ENGINEERING & MATHEMATICS
- TRANSPORTATION, DISTRIBUTION & LOGISTICS

Finance Career Cluster

In high school, Career Clusters are designed to give you the guidance you need to be successful in a career.

Sixteen Career Clusters have been developed to help you explore your career opportunities. Within these Career Clusters are career pathways that are more specialized.

These pathways will help you explore more specific careers. In addition, many of the classes can earn you college credit if you successfully pass the course.

The Finance Career Cluster prepares individuals for employment in career pathways that relate to commerce and mathematic skills such as accountants,

auditors, insurance broker, financial managers, and many more.

The following pages include: a sample high school class schedule; classes that are required for graduation; programs of study, including work-based activities; and In-Demand occupations — all to help you further your education.

Other Career Clusters are offered in Arkansas secondary schools. Talk with your career guidance counselor to see what career pathways are offered in your school.

Sample High School Classes

9th Grade

English/Language Arts I
Algebra I or Geometry
Earth or Life or Physical
Science or Biology
State History or Geography

10th Grade

English/Language Arts II
Algebra II or Geometry
Biology or Chemistry
U.S. History

11th Grade

English/Language Arts II
Pre-Calculus or Algebra II
Chemistry or Physics
World History or Psychology

12th Grade

English/Language Arts IV
Pre-Calculus or Calculus or
Trigonometry or Statistics
Physics or other science course
Government or Economics



12TH GRADE

11TH GRADE

10TH GRADE

9TH GRADE

Finance Pathways



Pathway - Securities & Investments

Core
courses:
Business
Essentials,
Business
Technology
Applications,
Business
Finance,
Accounting

Pathway- Business Finance

Core
courses:
Business
Essentials,
Business
Technology
Applications,
Business
Finance,
Accounting

Pathway- Accounting

Core
courses:
Business
Essentials,
Business
Technology
Applications,
Business
Finance,
Accounting

Pathway- Insurance

Core
courses:
Business
Essentials,
Business
Technology
Applications,
Business
Finance,
Accounting,
Principles of
Marketing,
Fundamentals
of Insurance
Services

Pathway- Banking Services

Core
courses:
Business
Essentials,
Business
Technology
Applications,
Business
Finance,
Accounting,
Fundamentals
of Banking
and Financial
Services,
Advanced
Accounting

Finance Career Cluster

In-demand Occupations

These are occupations that are found in an industry cluster that are projected to add a significant number of new jobs to our state's economy, or are existing or emerging occupations being transformed by technology and innovations, or are vital to the overall health of our economy.

OCCUPATION	EDUCATION	MEAN WAGE HOURLY/ANNUAL
Financial Managers	B	\$51.92/\$107,990
Claims Adjusters, Examiners, and Investigators	HS	\$28.61/\$59,510
Accountants and Auditors	B	\$31.95/\$66,450
Appraisers and Assessors of Real Estate	B	\$20.90/\$43,470
Financial Analysts	B	N/A
Personal Financial Advisors	B	\$42.29/\$87,960
Loan Officers	B	\$34.60/\$71,970
Tax Preparers	HS	\$15.10/\$31,410
Financial Specialists, All Other	B	N/A
Insurance Sales Agents	HS	\$30.09/\$62,580
Securities, Commodities, and Financial Services Sales Agents	B	\$33.39/\$69,440
Bill and Account Collectors	HS	\$15.30/\$31,830
Tellers	HS	\$12.74/\$26,500
Loan Interviewers and Clerks	HS	\$18.43/\$38,330
Insurance Claims and Policy Processing Clerks	HS	\$18.71/\$38,910

D - Doctoral or professional degree - Requires at least three years of full-time academic study beyond a bachelor's degree.

M - Master's degree - Requires one or two years of full-time academic study beyond a bachelor's degree.

B - Bachelor's degree - Requires four or five years of full-time academic study.

A - Associate degree - Requires at least two years of full-time academic study.

PS - Postsecondary non-degree award - Programs last a few weeks to more than a year; leads to a certificate or other award.

SC - Some college, no degree - Requires the completion of a high school diploma or equivalent plus the completion of one or more postsecondary courses that did not result in a degree or award.

HS - High School diploma or equivalent - Requires the completion of high school or an equivalent program resulting in the award of a high school diploma or an equivalent.

NFE - No Formal Education - Signifies that a formal credential issued by an educational institution, such as a high school diploma or postsecondary certificate, is not typically needed for entry into the occupation.

HOW WILL I PAY FOR COLLEGE?

Financial Aid Frequently Asked Questions

If you are planning to attend college, you should do a little research first. Find out how much it will cost to go to college, what part of that cost you and your family will be expected to pay, and what types of financial aid are available. The following information is intended to get you started.

WHAT IS FINANCIAL AID?

Financial aid is money awarded to a student to help pay educational costs. Most financial aid is awarded according to individual need and educational costs. The federal government, state government, postsecondary institutions, and private organizations provide financial aid to eligible students in the form of grants, scholarships, loans, and employment.

Grants and scholarships are awarded based on either financial need or merit and do not have to be paid back. Employment can be a job provided by the college and can be on or off campus. A loan is money provided by a bank, the college, or the government, which must be paid back with interest.

Private sources of financial aid come from social and civic organizations, religious organizations, and businesses.

HOW MUCH DOES IT COST TO ATTEND COLLEGE?

Educational costs can differ significantly from one school to another, depending on the type of school and your program of study. In general, costs are lowest at a public vocational-technical school, higher at a public community or technical college, still higher at a public four-year college, and highest at a private college.

The total cost of attending school today may range from \$2,000 per year to more than \$30,000 per year. Financial aid programs have been created to help you pay for these costs. Schools with higher costs often have more financial aid available than lower cost schools. Therefore, when comparing costs, it's very important to determine the financial aid available. This way you can determine what your out-of-pocket expenses will be.

But remember, cost is only one factor in selecting a school. Consider your goals, what programs and

opportunities each school offers, and how well that school will help you meet your goals.

WHAT DO EDUCATIONAL COSTS INCLUDE?

The total educational costs are called the Cost of Attendance (COA) and include (1) tuition and fees, (2) books and supplies, (3) room and board, (4) transportation, and (5) miscellaneous personal expenses, such as clothing, laundry, and recreation. Because the COA includes items that are living costs but are not paid directly to the school, the actual amount billed by the school will be less than the COA.

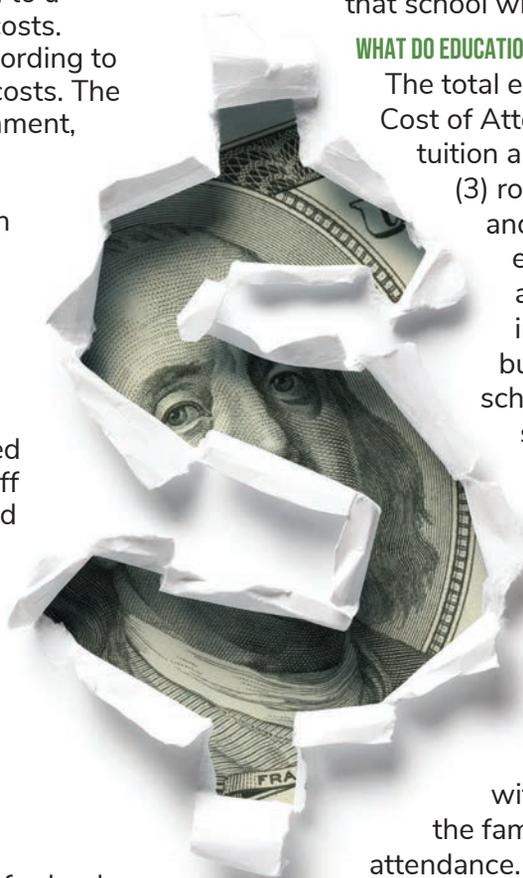
WHAT IS THE FAMILY'S RESPONSIBILITY?

The primary responsibility for financing a college education rests with the student and his/her family. The family is expected to pay for the cost of college to the extent that it is able. Financial assistance is designed to help with the difference between what the family can afford and the cost of attendance. The student shares in the family's responsibility to pay for college and is expected to contribute from his/her earnings and savings.

The amount the family is expected to pay toward the cost of college is called the Expected Family Contribution (EFC).

HOW IS THE FAMILY'S EXPECTED CONTRIBUTION DETERMINED?

Colleges, government agencies and organizations that award financial aid based on financial need use a process called Needs Analysis to determine how much the family is expected to pay towards the cost of a college education. This process uses both the parent's and student's income and assets and other information about the family, such as the number of family members in college, to calculate the Expected Family Contribution. During the needs



EDUCATION COSTS

analysis calculations, certain allowances are applied to protect the family's income and assets for the cost of living and future retirement needs.

The needs analysis is performed by the U.S. Department of Education based on the information provided by the family on the Free Application for Federal Student Aid (FAFSA). This is the basic form required for most financial aid programs based on financial need. Any student who wishes to apply for financial assistance should complete and submit this application. The FAFSA application can be applied for online at www.fafsa.gov.

HOW IS ELIGIBILITY FOR FINANCIAL AID DETERMINED?

Most financial aid is awarded based on financial need. The Cost of Attendance minus the Expected Family Contribution equals financial need. The school you attend uses the EFC calculated during needs analysis and the school's cost of attendance to determine your eligibility for need-based financial aid. Some aid is merit based, meaning eligibility is based on performance or achievement, such as athletic scholarships or academic scholarships based on ACT scores, or GPA.

HOW MUCH FINANCIAL AID CAN I RECEIVE?

The total financial aid a student receives can include funds from more than one source or financial aid program. Normally, though, the total financial aid received will not exceed the financial need, or in some cases, the cost of attendance. For the best chance of getting the aid you need, apply as early as possible for each financial aid program for which you might be eligible.

HELPFUL WEBSITES

www.adhe.edu

www.asla.info

www.careeronestop.org

www.careerwatch.org

www.discover.arkansas.gov

www.fafsa.gov

www.fundmyfuture.info

www.going2college.org

www.knowhow2go.org

www.mappingyourfuture.org



SCHOLARSHIPS, GRANTS, AND FEDERAL AID

Arkansas Scholarships and Grants

ACADEMIC CHALLENGE SCHOLARSHIP - HIGH SCHOOL

The Academic Challenge Program provides scholarships to Arkansas residents pursuing a higher education. Funded in large part by the Arkansas Scholarship Lottery, the Academic Challenge Scholarship is available to students regardless of their academic status, whether just graduating from high school, currently enrolled in college, enrolling in college for the first time, or re-enrolling after a period of time out of college.

Scholarship Deadline to Apply: June 1

ACADEMIC CHALLENGE SCHOLARSHIP - NON-TRADITIONAL STUDENTS

The Academic Challenge Program provides scholarships to Arkansas residents pursuing a higher education. Funded in large part by the Arkansas Scholarship Lottery, the Academic Challenge Scholarship is available to students regardless of their academic status, whether just graduating from high school, currently enrolled in college, enrolling in college for the first time, or re-enrolling after a period of time out of college.

Scholarship Deadline to Apply: August 1

ARKANSAS FUTURE GRANT (ARFUTURE) - HIGH SCHOOL - NON-TRADITIONAL STUDENTS

Arkansas Future (ARFuture), is the newest state grant program. The purpose of this grant is to increase the education and skills of Arkansas's workforce in an affordable manner. The grant applies to students enrolled in Science, Technology, Engineering and Math (STEM) or regional high demand areas of study. The grant will cover tuition and fees for qualifying certificate and Associate degree programs at Arkansas' public institutions for eligible students. The grant is available on a first come, first serve basis.

Scholarship Deadline to Apply: August 1

ARKANSAS HEALTH EDUCATION GRANT (ARHEG) - GRADUATE STUDENTS

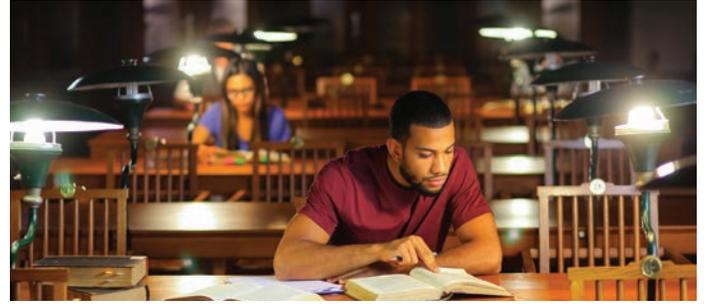
ARHEG provides financial assistance to students seeking professional training in chiropractic medicine, dentistry, optometry, osteopathic medicine, podiatric medicine, and veterinary medicine to allow them to attend out-of-state institutions.

Scholarship Deadline to Apply: July 1

ARKANSAS WORKFORCE CHALLENGE - HIGH SCHOOL

The Workforce Challenge Scholarship was created in the 2017 legislative session and is funded by lottery revenue. The purpose of the scholarship is for workforce training in high demand areas of healthcare, information technology, and industry. Classes are not limited to credit-bearing programs. Non-credit, workforce-training classes that fit into the three above categories may also qualify. The Workforce Challenge Award will be the cost of a certificate program or program of study not to exceed \$800. Students who receive the Arkansas Workforce Challenge scholarship cannot be current recipients of the Academic Challenge Scholarship.

Scholarship Deadline to Apply: At least 30 days prior to enrollment in an eligible program.



GOVERNOR'S DISTINGUISHED SCHOLARSHIP - HIGH SCHOOL

The Governor's Distinguished Scholarship is the most academically rigorous scholarship program offered for those graduating seniors scoring either 32 on the ACT or 1410 on the SAT, and a 3.50 academic grade point average. Those who are named National Merit Finalists or National Achievement Scholars may qualify without meeting the GPA requirement, but must still meet the ACT/SAT requirement. The scholarship pays tuition, mandatory fees, room and board up to \$10,000 per year.

Scholarship Deadline to Apply: February 1

LAW ENFORCEMENT OFFICERS' DEPENDENTS SCHOLARSHIP (LEO) - OTHER

LEO provides a waiver of tuition, fees, and room at any public college, university, or technical institute in Arkansas for dependents and spouses of Arkansas law enforcement officers, some Highway and Transportation Department employees, and other public employees, who were killed or permanently disabled in the line of duty.

Scholarship Deadline to Apply: July 1

MILITARY DEPENDENTS SCHOLARSHIP (MDS) - OTHER

MDS provides a waiver of tuition, fees, room and board at any public college, university, or technical institute in Arkansas for dependents and spouses of Arkansans who were killed or missing in action or who were prisoners of war or who are totally and permanently disabled.

Scholarship Deadline to Apply: July 1

SINGLE PARENT SCHOLARSHIP - OTHER

Single Parent Scholarships (SPSF) are given to low-income single parents who are pursuing post-secondary education in preparation for skilled employment. Scholarship Funds are administered by affiliate organizations and volunteers in each county of Arkansas. Eligibility criteria and application requirements vary by county. To apply for a scholarship or to get involved, contact the affiliate SPSF serving the county you live in.

Disclaimer: The laws, rules, regulations, award amounts, number of awardees, eligibility criteria, funding per program, etc. are subject to change at any point prior to, during or after application through the YOUNiversal application. These changes will be based on changes in law or funding provided by the Arkansas General Assembly. It is understood that ADHE is not at fault for any changes that occur to any financial aid program. In addition, awards for all ADHE programs are limited by the availability of funds.

Source: Arkansas Division of Higher Education

FEDERAL GRANTS AND FINANCIAL AID

Source: <http://studentaid.ed.gov>

PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS LOAN) - Parents can borrow a PLUS Loan to help pay your education expenses if you are a dependent undergraduate student enrolled at least half time in an eligible program at an eligible school. PLUS Loans are available through the Federal Family Education Loan (FFEL) Program and the Direct Loan Program. Your parents can get either loan, but not both, for you during the same enrollment period. They also must have an acceptable credit history. For a Direct PLUS Loan, your parents must complete a Direct PLUS Loan application and promissory note contained in a single form that you get from your school's financial aid office. For a FFEL PLUS Loan, your parents must complete and submit a PLUS Loan application available from your school, lender, or your state guaranty agency. After the school completes its portion of the application, it must be sent to a lender for evaluation. Parents must agree to repay the loan within 10 years, beginning 60 days after the funds are fully disbursed.

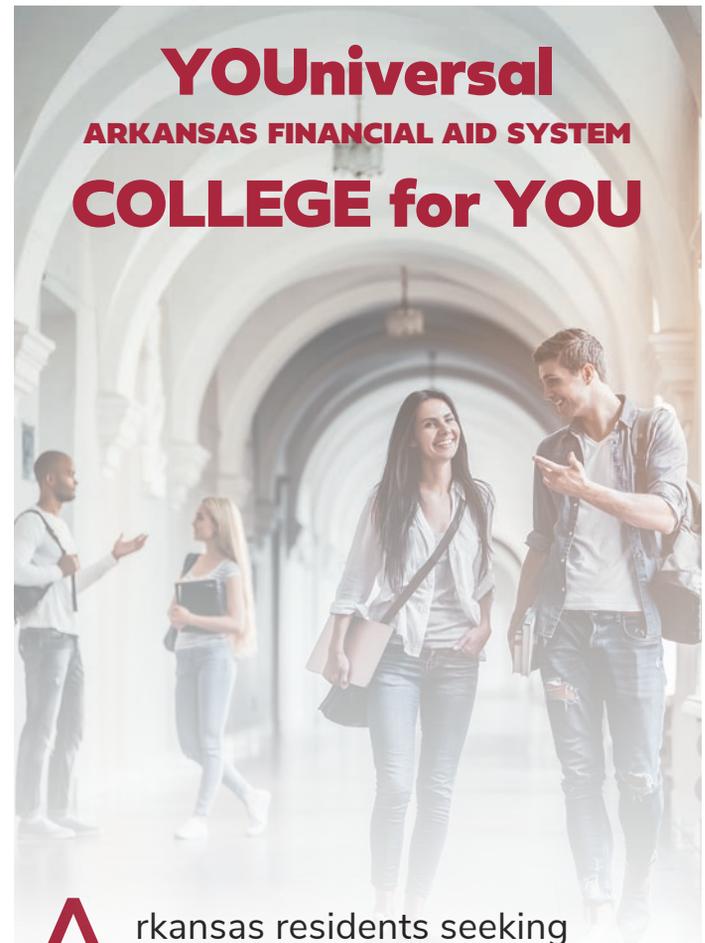
PELL GRANT - A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded usually only to undergraduate students who have not earned a bachelor's or a professional degree. (In some cases, however, a student enrolled in a post-baccalaureate teacher certification program might receive a Pell Grant.) Pell Grants are considered a foundation of federal financial aid, to which aid from other federal and nonfederal sources might be added.

PERKINS LOAN - A Federal Perkins Loan is a low-interest loan for both undergraduate and graduate students with exceptional financial need. Federal Perkins Loans are made through a school's financial aid office. Your school is your lender, and the loan is made with government funds. You must repay this loan to your school.

STAFFORD LOAN - You must fill out a FAFSA. After your FAFSA is processed, your school will review the results and will inform you about your loan eligibility. You also will have to sign a promissory note, a binding legal document that lists the conditions under which you're borrowing and the terms under which you agree to repay your loan.

SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT - Federal Supplemental Educational Opportunity Grants (FSEOG) are for undergraduates with exceptional financial need. Pell Grant recipients with the lowest EFCs will be the first to get FSEOGs. Just like Pell Grants, FSEOGs don't have to be paid back.

WORK-STUDY - Federal Work-Study (FWS) provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the recipient's course of study.



YOUuniversal ARKANSAS FINANCIAL AID SYSTEM COLLEGE for YOU

Arkansas residents seeking education beyond high school will now find the scholarship application process more user-friendly than ever before, thanks to the YOUuniversal Scholarship Application. By answering a few simple questions about age, grade-point average, ACT or SAT scores, and income level, applicants will be matched with the financial aid programs they may qualify for, along with an estimated amount of financial aid they might expect in an academic year.

Log on to scholarships.adhe.edu to fill out your application. Residents still have to fill out the Free Application for Federal Student Aid (FAFSA) form to determine eligibility for Federal financial aid. Go to www.fafsa.gov to fill out your form.

Applicants can begin applying for Federal Student Aid after October 1, 2020, for the 2021-2022 school year.

ARKANSAS

Colleges & Universities

Full-time annualized tuition for public institutions is based on Arkansas Division of Higher Education estimates of 15 credit hours, plus mandatory fees per semester, for the 2020-2021 school year.

Full-time annual tuition for private institutions is based on figures from the institution's website or financial aid office. Some private institutions have set rates for each program offered.

Check with the institution for actual tuition and fees.



4-year Public

ARKANSAS STATE UNIVERSITY

www.astate.edu
870-972-2100
PO Box 600
State University, AR 72467
Enrollment: 13,891
Tuition: \$8,900
Other Locations: Paragould

ARKANSAS TECH UNIVERSITY

www.atu.edu
844-804-2628
215 West O Street
Russellville, AR 72801
Enrollment: 11,829
Tuition: \$9,255
Other Locations: Ozark

HENDERSON STATE UNIVERSITY

www.hsu.edu
800-228-7333
870-230-5000
1100 Henderson Street
Arkadelphia, AR 71999
Enrollment: 3,594
Tuition: \$9,240

SOUTHERN ARKANSAS UNIVERSITY

web.saumag.edu
870-235-4000
100 E. University
Magnolia, AR 71753
Enrollment: 4,472
Tuition: \$8,980

UNIVERSITY OF ARKANSAS AT FAYETTEVILLE

www.uark.edu
479-575-2000
1 University of Arkansas
Fayetteville, AR 72701
Enrollment: 27,559
Tuition: \$9,385

UNIVERSITY OF ARKANSAS AT FORT SMITH

www.uafs.edu
479-788-7000
5210 Grand Avenue
Fort Smith, AR 72913
Enrollment: 6,265
Tuition: \$7,339

ARKANSAS



Colleges & Universities

UNIVERSITY OF ARKANSAS AT LITTLE ROCK

www.ualr.edu
501-569-3000
2801 S. University Ave.
Little Rock, AR 72204
Enrollment: 9,579
Tuition: \$9,529

UNIVERSITY OF ARKANSAS AT MONTICELLO

www.uamont.edu
800-844-1826
870-460-1026
346 University Drive
Monticello, AR 71656
Enrollment: 2,855
Tuition: \$7,909
Other Locations: Crossett, McGehee

UNIVERSITY OF ARKANSAS AT PINE BLUFF

www.uapb.edu
870-575-8000
1200 North University Drive
Pine Bluff, AR 71601
Enrollment: 2,535
Tuition: \$8,064
Other Locations: North Little Rock

UNIVERSITY OF ARKANSAS FOR MEDICAL SCIENCES

www.uams.edu
501-686-7000
4301 West Markham
Little Rock, AR 72205
Enrollment: 2,768
Tuition: Varies
Other Locations: Teaching Centers
across the state

UNIVERSITY OF CENTRAL ARKANSAS

www.uca.edu
501-450-5000
201 Donaghey Ave.
Conway, AR 72035
Enrollment: 10,870
Tuition: \$9,338

2-year Public

ARKANSAS NORTHEASTERN COLLEGE

www.anc.edu
870-762-1020
2501 South Division St.
Blytheville, AR 72315
Enrollment: 1,562
Tuition: \$2,840
Other Locations: Burdette,
Leachville, Osceola, Paragould

ARKANSAS STATE UNIVERSITY AT BEEBE

www.asub.edu
800-632-9985
501-882-3600
1000 Iowa St.
PO Box 1000
Beebe, AR 72012
Enrollment: 3,317
Tuition: \$3,660
Other Locations: Heber Springs,
Little Rock Air Force Base, Searcy

ARKANSAS STATE UNIVERSITY AT MOUNTAIN HOME

www.asumh.edu
870-508-6100
1600 South College St.
Mountain Home, AR 72653
Enrollment: 1,429
Tuition: \$3,630

ARKANSAS STATE UNIVERSITY AT NEWPORT

www.asun.edu
870-512-7800
7648 Victory Blvd.
Newport, AR 72112
Enrollment: 2,362
Tuition: \$3,570
Other Locations: Jonesboro,
Marked Tree

ARKANSAS STATE UNIVERSITY MID-SOUTH

www.asumidsouth.edu
870-733-6722
2000 W. Broadway
West Memphis, AR 72301
Enrollment: 1,326
Tuition: \$4,090

ARKANSAS TECH UNIVERSITY-OZARK

www.atu.edu/ozark
866-225-2884
1700 Helberg Lane
Ozark, AR 72949
Enrollment: 2,096
Tuition: \$4,793

ARKANSAS STATE UNIVERSITY - THREE RIVERS

www.asutr.edu
800-337-5000
One College Circle
Malvern, AR 72104
Enrollment: 1,155
Tuition: \$4,070

BLACK RIVER TECHNICAL COLLEGE

www.blackrivertech.org
870-248-4000
1410 Highway 304 East
Pocahontas, AR 72455
Enrollment: 1,474
Tuition: \$4,200
Other Locations: Paragould

COSSATOT COMMUNITY COLLEGE OF THE UNIVERSITY OF ARKANSAS

www.cccua.edu
800-844-4471
870-584-4471
183 College Drive
De Queen, AR 71832
Enrollment: 1,521
Tuition: \$3,960
Other Locations: Ashdown,
Nashville

ARKANSAS

Colleges & Universities

EAST ARKANSAS COMMUNITY COLLEGE

www.eacc.edu
870-633-4480
1700 Newcastle Road
Forrest City, AR 72335
Enrollment: 1,357
Tuition: \$3,234
Other Locations: Wynne

NATIONAL PARK COLLEGE

www.np.edu
501-760-4222
101 College Drive
Hot Springs National Park, AR 71913
Enrollment: 2,077
Tuition: \$4,500

NORTH ARKANSAS COLLEGE

www.northark.edu
870-743-3000
1515 Pioneer Drive
Harrison, AR 72601
Enrollment: 1,673
Tuition: \$3,840
Other Locations: Berryville

NORTHWEST ARKANSAS COMMUNITY COLLEGE

www.nwacc.edu
479-986-4000
One College Drive
Bentonville, AR 72712
Enrollment: 8,383
Tuition: \$5,088
Other Locations: Farmington,
Fayetteville, Springdale

OZARKA COLLEGE

www.ozarka.edu
870-368-2300
218 College Drive
Melbourne, AR 72556
Enrollment: 1,177
Tuition: \$3,730
Other Locations: Ash Flat, Mammoth
Spring, Mountain View

PHILLIPS COMMUNITY COLLEGE OF THE UNIVERSITY OF ARKANSAS

www.pccua.edu
870-338-6474
1000 Campus Drive
Helena-West Helena, AR 72342
Enrollment: 1,540
Tuition: \$3,410
Other Locations: Dewitt, Stuttgart

UA - PULASKI TECH

www.uaptc.edu
501-812-2200
3000 West Scenic Drive
North Little Rock, AR 72118
Enrollment: 5,531
Tuition: \$5,670
Other Locations: Benton, Bauxite,
Little Rock

UA - RICH MOUNTAIN

www.uarichmountain.edu
479-394-7622
1100 College Drive
Mena, AR 71953
Enrollment: 865
Tuition: \$4,260
Other Locations: Montgomery
County, Waldron

SOUTH ARKANSAS COMMUNITY COLLEGE

www.southark.edu
870-862-8131
300 South West Avenue
El Dorado, AR 71730
Enrollment: 1,446
Tuition: \$3,750

SOUTHEAST ARKANSAS COLLEGE

www.seark.edu
870-543-5900
1900 Hazel Street
Pine Bluff, AR 71603
Enrollment: 1,278
Tuition: \$3,850

SOUTHERN ARKANSAS UNIVERSITY TECH

www.sautech.edu
870-574-4500
6415 Spellman Rd.
Camden, AR 71711
Enrollment: 1,117
Tuition: \$4,590
Other Locations: Fordyce, Magnolia

UNIVERSITY OF ARKANSAS AT MONTICELLO COLLEGE OF TECHNOLOGY CROSSETT

www.uamont.edu
870-364-6414
1326 Highway 52 West
Crossett, AR 71635
Tuition: \$3,524

UNIVERSITY OF ARKANSAS AT MONTICELLO COLLEGE OF TECHNOLOGY MCGEEHEE

www.uamont.edu
870-222-5360
1609 East Ash Street
McGehee, AR 71654
Tuition: \$3,524

UNIVERSITY OF ARKANSAS COMMUNITY COLLEGE AT BATESVILLE

www.uaccb.edu
870-612-2000
PO Box 3350
Batesville, AR 72503
Enrollment: 1,480
Tuition: \$3,555

UNIVERSITY OF ARKANSAS COMMUNITY COLLEGE AT MORRILTON

www.uaccm.edu
800-264-1094
1537 University Blvd.
Morrilton, AR 72110
Enrollment: 1,838
Tuition: \$4,320

ARKANSAS



Colleges & Universities

UNIVERSITY OF ARKANSAS

HOPE • TEXARKANA

www.uacch.edu

870-777-5722

2500 South Main

Hope, AR 71802

Enrollment: 1,480

Tuition: \$3,250

Private

ARKANSAS BAPTIST COLLEGE

www.arkansasbaptist.edu

877-643-5390

1621 Dr. Martin Luther King Jr. Drive

Little Rock, AR 72202

Enrollment: 466

Tuition: \$9,360

CENTRAL BAPTIST COLLEGE

www.cbc.edu

501-329-6872

1501 College Avenue

Conway, AR 72034

Enrollment: 678

Tuition: \$24,150

Other Locations: Camp Robinson

CROWLEY'S RIDGE COLLEGE

www.crc.edu

870-236-6901

100 College Drive

Paragould, AR 72450

Enrollment: 187

Tuition: \$14,400

HARDING UNIVERSITY

www.harding.edu

501-279-4000

915 E. Market Ave.

Searcy, AR 72149

Enrollment: 4,879

Tuition: \$21,540

Other Locations: Rogers, North Little Rock

HENDRIX COLLEGE

www.hendrix.edu

800-277-9017

501-329-6811

1600 Washington Ave

Conway, AR 72032

Enrollment: 1,120

Tuition: \$34,790

JOHN BROWN UNIVERSITY

www.jbu.edu

479-524-9500

2000 West University Street

Siloam Springs, AR 72761

Enrollment: 2,287

Tuition: \$28,288

Other Locations: Fort Smith, Little Rock, Rogers

LYON COLLEGE

www.lyon.edu

870-307-7000

2300 Highland Road

Batesville, AR 72501

Enrollment: 662

Tuition: \$29,415

OUACHITA BAPTIST UNIVERSITY

www.obu.edu

870-245-5000

410 Ouachita St.

Arkadelphia, AR 71998

Enrollment: 1,633

Tuition: \$29,120

PHILANDER SMITH COLLEGE

www.philander.edu

501-375-9845

900 West Daisy L Gaston Bates Drive

Little Rock, AR 72202

Enrollment: 961

Tuition: \$12,654

SHORTER COLLEGE

www.shortercollege.edu

501-374-6305

604 Locust Street

North Little Rock, AR 72114

Enrollment: 586

Tuition: \$5,148

UNIVERSITY OF THE OZARKS

www.ozarks.edu

800-264-8636

415 N. College Avenue

Clarksville, AR 72830

Enrollment: 825

Tuition: \$25,950

WILLIAMS BAPTIST UNIVERSITY

www.williamsbu.edu

870-886-6741

60 W Fulbright Avenue

Walnut Ridge, AR 72476

Enrollment: 553

Tuition: \$18,500

Technical

NORTHWEST TECHNICAL INSTITUTE

www.nwti.edu

479-751-8824

709 South Old Missouri Road

Springdale, AR 72764

Tuition: Varies

SO YOU WANT TO BE A...

Not sure what you want to do with your life? Well, this is the place to start looking. The following section is packed with occupations that can be found all over the state in just about every field imaginable. It also will tell you what type of education you will need to get those jobs, how many positions are available, and, of course, how much you can make doing them! Now, not all the occupations are listed here, as there are more than 800 of them. If you would like to know more about any occupation, or one that is not listed here, go to www.discover.arkansas.gov and click on the "Occupation" link.



2019-2020 Occupations and Careers

Education Required - Headings above tables

This table is categorized by the education typically required by workers to become fully qualified in the occupation. There may be other training and educational alternatives than those listed.

Doctoral or professional degree - Requires at least three years of full-time academic study beyond a bachelor's degree.

Master's degree - Requires one or two years of full-time academic study beyond a bachelor's degree.

Bachelor's degree - Requires four or five years of full-time academic study.

Associate degree - Requires at least two years of full-time academic study.

Postsecondary non-degree award - Programs last a few weeks to more than a year; leads to a certificate or other award.

Some college, no degree - Requires the completion of a high school diploma or equivalent plus the completion of one or more postsecondary courses that do not result in a degree or award.

High school diploma or equivalent - Requires the completion of high school or an equivalent program resulting in the award of a high school diploma or an equivalent, such as a GED.

No formal education - Signifies that a formal credential issued by an educational institution, such as a high school diploma or postsecondary certificate, is not typically needed for entry into the occupation.

Occupation

This column provides the title of the

occupation. The occupations are listed in alphabetical order by Standard Occupational Classification Titles. Keep in mind the work you actually do will depend on your employer, training, and experience. For more information on the individual occupations including occupation descriptions, visit <https://www.careeronestop.org/Toolkit/Careers/Occupations/occupation-profile.aspx>.

Estimated Arkansas Workers and Job Outlook

The Estimated 2019 Arkansas Workers column shows an estimate of the number of workers estimated in the occupation in Arkansas.

The Job Outlook column shows an estimate of the rate of growth for the occupation in Arkansas. Above average is more than 5 percent, average is between 2 and 5 percent, below average is between 0 and 2 percent and decline is below 0 percent.

AA - Above Average

A - Average

BA - Below Average

D - Decline

The Arkansas Labor Market Information Section bases both the growth rate and annual openings data on occupational projections.

Mean Annual Wage

This column shows an estimated mean annual salary in Arkansas for the occupation. This data is based on a semi-annual wage survey conducted by the Arkansas Labor Market Information Section. The actual pay for a job may vary depending on the geographic area, qualifications of the employee, and the pay scale of the employer.

NA - Not Available

Associate Degree

Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage	Occupations				
Agricultural and Food Science Technicians	1,047	▼ BA	\$42,610	Human Resources Assistants, Except Payroll and Timekeeping	885	▼	D	\$37,900
Air Traffic Controllers	110	▼ BA	\$86,250	Industrial Engineering Technicians	478	▼	D	\$45,780
Architectural and Civil Drafters	602	■ A	\$46,590	Legal Support Workers, All Other	198	▼	BA	\$54,270
Avionics Technicians	52	▼ D	\$61,770	Life, Physical, and Social Science Technicians, All Other	376	▼	BA	\$48,940
Cardiovascular Technologists and Technicians	581	■ A	\$52,260	Magnetic Resonance Imaging Technologists	343	▼	BA	\$59,780
Chemical Technicians	651	■ A	\$45,350	Mechanical Drafters	335	▼	D	\$51,160
Civil Engineering Technicians	246	■ A	\$49,050	Mechanical Engineering Technicians	136	■	A	\$58,390
Computer Network Support Specialists	1,800	▼ BA	\$47,760	Medical Equipment Repairers	439	■	A	\$32,680
Dental Hygienists	1,404	■ A	\$67,410	Morticians, Undertakers, and Funeral Directors	450	▼	BA	\$44,750
Desktop Publishers	21	▼ BA	N/A	Nuclear Medicine Technologists	178	▼	BA	\$69,920
Diagnostic Medical Sonographers	599	■ A	\$66,030	Occupational Therapy Assistants	321	▲	AA	\$61,990
Dietetic Technicians	167	■ A	\$26,810	Paralegals and Legal Assistants	1,966	■	A	\$40,820
Drafters, All Other	24	■ A	\$46,820	Physical Therapist Assistants	1,145	▲	AA	\$59,180
Electrical and Electronics Drafters	138	▼ D	\$69,120	Preschool Teachers, Except Special Education	3,690	■	A	\$31,890
Electrical and Electronics Engineering Technicians	562	▼ D	N/A	Radiation Therapists	247	■	A	\$75,260
Embalmers	142	▼ BA	\$41,380	Radio, Cellular, and Tower Equipment Installers and Repairers	25	■	A	\$51,220
Engineering Technicians, Except Drafters, All Other	535	■ A	N/A	Radiologic Technologists	2,524	■	A	\$49,770
Environmental Engineering Technicians	171	▼ D	\$54,410	Respiratory Therapists	1,146	▲	AA	\$56,630
Environmental Science and Protection Technicians, Including Health	145	■ A	\$52,910	Respiratory Therapy Technicians	323	▼	D	\$39,510
Forest and Conservation Technicians	268	▼ BA	\$45,590	Veterinary Technologists and Technicians	340	▲	AA	\$31,630
Funeral Service Managers	336	▼ BA	\$77,410	Web Developers	561	■	A	\$47,400
Geological and Petroleum Technicians	50	■ A	\$47,840					

Bachelor's Degree

Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage	Occupations			
Accountants and Auditors	9,022	■ A	\$66,450	Cartographers and Photogrammetrists	92	▲ AA	\$55,070
Administrative Services Managers	1,949	■ A	\$96,400	Chemical Engineers	148	■ A	\$94,640
Adult Basic and Secondary Education and Literacy Teachers and Instructors	419	▼ D	\$43,550	Chemists	328	▼ BA	\$75,540
Advertising and Promotions Managers	145	▼ BA	\$137,220	Chief Executives	3,310	▼ BA	\$125,020
Agricultural Engineers	30	▼ D	\$84,910	Child, Family, and School Social Workers	1,618	▼ BA	\$40,620
Agricultural Inspectors	436	▼ BA	N/A	Civil Engineers	1,668	■ A	\$78,520
Animal Scientists	21	▼ BA	N/A	Clergy	13,516	■ A	\$51,470
Appraisers and Assessors of Real Estate	577	■ A	\$43,470	Clinical Laboratory Technologists and Technicians	2,393	▼ BA	\$44,100
Architects, Except Landscape and Naval	704	■ A	\$70,470	Coaches and Scouts	1,690	■ A	\$52,840
Architectural and Engineering Managers	866	▼ BA	\$125,550	Commercial and Industrial Designers	127	▼ D	\$73,320
Art Directors	316	▼ BA	\$67,960	Community and Social Service Specialists, All Other	279	▲ AA	\$34,280
Atmospheric and Space Scientists	28	▼ BA	\$87,040	Compensation and Benefits Managers	141	▼ BA	\$105,980
Audio-Visual and Multimedia Collections Specialists	96	■ A	\$51,870	Compensation, Benefits, and Job Analysis Specialists	666	▼ BA	\$56,440
Biological Scientists, All Other	262	▼ BA	\$73,380	Compliance Officers	2,818	▼ BA	\$58,510
Biological Technicians	217	▼ BA	\$51,700	Computer and Information Systems Managers	2,482	■ A	\$111,200
Biomedical Engineers	60	▼ BA	\$73,090	Computer Hardware Engineers	284	▼ BA	\$117,060
Broadcast News Analysts	38	▼ D	\$37,210	Computer Network Architects	947	■ A	\$92,590
Budget Analysts	539	▼ BA	\$51,030	Computer Occupations, All Other	982	■ A	\$67,610
Business Operations Specialists, All Other	7,039	■ A	\$60,930	Computer Programmers	2,026	▼ BA	\$71,150
Buyers and Purchasing Agents	3,422	▼ D	\$69,450	Computer Systems Analysts	3,665	■ A	\$72,770
Camera Operators, Television, Video, and Motion Picture	116	■ A	\$53,970	Conservation Scientists	138	▼ BA	\$66,540
Career/Technical Education Teachers, Secondary School	1,388	▼ BA	\$54,100	Construction Managers	3,304	■ A	\$83,200
				Cost Estimators	1,289	■ A	\$62,870

Bachelor's Degree

Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage	Occupations				
Credit Analysts	469	■ A	\$58,750	Food Scientists and Technologists	213	▼ BA	\$77,780	
Credit Counselors	93	■ A	\$51,810	Forensic Science Technicians	159	■ A	\$43,470	
Database Administrators	518	■ A	\$77,610	Foresters	219	▼ BA	\$55,720	
Dietitians and Nutritionists	549	■ A	\$59,450	Fundraisers	756	▲ AA	\$50,000	
Directors, Religious Activities and Education	993	■ A	\$69,460	General and Operations Managers	20,939	■ A	\$89,710	
Editors	429	▼ D	\$45,040	Geoscientists, Except Hydrologists and Geographers	96	■ A	\$67,630	
Education Administrators, All Other	662	▼ BA	\$68,110	Graduate Teaching Assistants	4,065	▼ BA	\$21,240	
Education Administrators, Preschool and Childcare Center/Program	708	■ A	\$43,640	Graphic Designers	1,897	▼ BA	\$44,750	
Education, Training, and Library Workers, All Other	125	▼ BA	\$48,470	Health and Safety Engineers, Except Mining Safety Engineers and Inspectors	172	■ A	\$78,030	
Electrical Engineers	1,050	▼ BA	\$84,400	Health Educators	241	■ A	\$46,210	
Electronics Engineers, Except Computer	420	▼ D	\$83,490	Human Resources Managers	1,019	■ A	\$106,990	
Elementary School Teachers, Except Special Education	12,976	▼ BA	\$48,800	Human Resources Specialists	3,822	▼ BA	\$57,740	
Engineers, All Other	698	■ A	\$74,910	Industrial Engineers	1,852	■ A	\$77,510	
Environmental Engineers	130	■ A	\$82,290	Industrial Production Managers	2,068	▼ BA	\$97,860	
Environmental Scientists and Specialists, Including Health	288	■ A	\$60,390	Information Security Analysts	911	▲ AA	\$83,930	
Exercise Physiologists	65	▼ BA	\$70,700	Insurance Underwriters	373	■ A	\$65,470	
Fashion Designers	52	▼ D	\$61,380	Interior Designers	325	▼ BA	\$70,020	
Financial Analysts	1,115	▼ BA	N/A	Interpreters and Translators	153	▲ AA	\$43,190	
Financial Examiners	295	■ A	\$66,100	Kindergarten Teachers, Except Special Education	1,609	▼ BA	\$48,100	
Financial Managers	4,775	■ A	\$107,990	Labor Relations Specialists	366	▼ D	\$47,340	
Financial Specialists, All Other	1,032	▼ BA	N/A	Landscape Architects	111	■ A	\$61,870	
Fine Artists, Including Painters, Sculptors, and Illustrators	224	■ A	N/A	Legislators	1,138	■ A	\$21,830	
				Loan Officers	2,754	■ A	\$71,970	

Bachelor's Degree

Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage	Occupations			
Logisticians	1,575	▼ BA	\$72,380	Proofreaders and Copy Markers	29	▼	BA \$36,800
Management Analysts	7,060	■ A	\$68,070	Public Relations and Fundraising Managers	443	■	A \$119,950
Managers, All Other	8,879	■ A	N/A	Public Relations Specialists	1,487	■	A \$61,610
Market Research Analysts and Marketing Specialists	4,949	▲ AA	\$68,770	Purchasing Managers	595	▼	BA \$113,380
Marketing Managers	1,396	▼ BA	\$152,410	Radio and Television Announcers	463	▼	D \$37,350
Materials Engineers	151	▼ BA	\$79,960	Recreational Therapists	65	▼	BA \$51,060
Mechanical Engineers	1,072	■ A	\$72,800	Registered Nurses	26,402	■	A \$61,330
Medical and Health Services Managers	5,268	■ A	\$87,290	Religious Workers, All Other	1,046	■	A N/A
Meeting, Convention, and Event Planners	859	■ A	\$47,920	Reporters and Correspondents	312	▼	D \$37,210
Microbiologists	205	▼ BA	\$66,740	Sales Engineers	201	▼	BA \$99,530
Middle School Teachers, Except Special and Career/ Technical Education	6,036	▼ BA	\$50,720	Sales Managers	2,358	▼	BA \$130,410
Multimedia Artists and Animators	204	▼ BA	\$60,450	Sales Representatives, Wholesale & Manufacturing, Technical & Scientific Products	2,759	■	A \$69,890
Museum Technicians and Conservators	64	■ A	\$37,690	Secondary School Teachers, Except Special and Career/ Technical Education	11,813	▼	BA \$51,870
Music Directors and Composers	602	■ A	\$66,880	Securities, Commodities, and Financial Services Sales Agents	1,531	■	A \$69,440
Natural Sciences Managers	282	▼ BA	\$111,090	Social and Community Service Managers	1,828	▲	AA \$56,560
Network and Computer Systems Administrators	2,610	▼ BA	\$65,390	Social Science Research Assistants	301	▼	BA \$45,750
Occupational Health and Safety Specialists	677	▼ BA	\$66,100	Social Scientists and Related Workers, All Other	157	▼	BA \$70,490
Operations Research Analysts	644	▲ AA	\$62,900	Social Workers, All Other	602	▼	BA \$49,730
Personal Financial Advisors	1,240	■ A	\$87,960	Software Developers, Applications	4,020	■	A N/A
Petroleum Engineers	90	▼ BA	\$90,470	Software Developers, Systems Software	1,268	■	A N/A
Probation Officers and Correctional Treatment Specialists	1,002	▼ BA	\$39,780	Soil and Plant Scientists	96	■	A \$75,070
Producers and Directors	586	▼ BA	\$59,120	Special Education Teachers, All Other	145	■	A \$36,140
				Special Education Teachers, Kindergarten and Elementary School	1,328	▼	BA \$49,880

Bachelor's Degree

Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage
Special Education Teachers, Middle School	951	▼ BA	\$50,760
Special Education Teachers, Preschool	455	■ A	\$47,050
Special Education Teachers, Secondary School	1,333	▼ BA	\$50,080
Statistical Assistants	30	▼ BA	\$54,210
Substance Abuse, Behavioral Disorder, and Mental Health Counselors	1,930	■ A	\$55,260
Substitute Teachers	2,761	▼ BA	\$26,520
Surveyors	420	■ A	\$51,360
Tax Examiners and Collectors, and Revenue Agents	525	▼ BA	\$58,080
Teachers and Instructors, All Other, Except Substitute Teachers	1,030	▼ BA	\$36,870
Technical Writers	213	▲ AA	\$62,870
Therapists, All Other	120	▲ AA	\$46,810
Training and Development Managers	231	■ A	\$109,670
Training and Development Specialists	2,393	■ A	\$51,570
Vocational Education Teachers, Postsecondary	1,140	▼ BA	\$47,070
Writers and Authors	582	▼ BA	\$44,400

Audiologists	122	■ A	N/A
Biological Science Teachers, Postsecondary	465	■ A	N/A
Business Teachers, Postsecondary	762	■ A	\$76,730
Chemistry Teachers, Postsecondary	209	▼ BA	\$72,230
Chiropractors	388	■ A	\$55,650
Clinical, Counseling, and School Psychologists	864	■ A	\$73,050
Communications Teachers, Postsecondary	306	▼ BA	\$57,160
Computer Science Teachers, Postsecondary	368	■ A	\$76,250
Criminal Justice and Law Enforcement Teachers, Postsecondary	79	■ A	\$50,830
Dentists, All Other Specialists	38	▼ BA	\$159,960
Dentists, General	981	■ A	\$168,420
Economics Teachers, Postsecondary	52	▼ BA	\$98,430
Education Teachers, Postsecondary	557	■ A	\$55,470
Engineering Teachers, Postsecondary	304	■ A	\$92,510
English Language and Literature Teachers, Postsecondary	761	■ A	\$54,570
Environmental Science Teachers, Postsecondary	38	■ A	\$83,360

Family and General Practitioners	1,398	■ A	\$218,870
Foreign Language and Literature Teachers, Postsecondary	164	■ A	\$54,740
Health Specialties Teachers, Postsecondary	1,686	■ A	\$66,400
History Teachers, Postsecondary	275	■ A	\$62,480
Internists, General	116	▼ BA	\$146,900
Judges, Magistrate Judges, and Magistrates	303	▼ BA	N/A

Doctoral or Professional Degree

Administrative Law Judges, Adjudicators, and Hearing Officers	323	▼ BA	\$72,200
Agricultural Sciences Teachers, Postsecondary	499	▼ BA	\$73,740
Anthropology and Archeology Teachers, Postsecondary	27	▼ BA	\$86,310
Area, Ethnic, and Cultural Studies Teachers, Postsecondary	41	■ A	N/A
Atmospheric, Earth, Marine, and Space Sciences Teachers, Postsecondary	88	■ A	\$71,340

Doctoral or Professional Degree

Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage
Lawyers	4,153	▼ BA	\$94,000
Library Science Teachers, Postsecondary	38	▼ BA	\$65,020
Mathematical Science Teachers, Postsecondary	547	■ A	\$59,510
Medical Scientists, Except Epidemiologists	163	■ A	\$93,060
Nursing Instructors and Teachers, Postsecondary	747	▲ AA	\$55,710
Obstetricians and Gynecologists	149	▼ BA	\$203,050
Optometrists	368	■ A	\$96,000
Pediatricians, General	93	▼ BA	\$201,280
Pharmacists	3,303	▼ BA	\$120,020
Philosophy and Religion Teachers, Postsecondary	88	■ A	\$68,760
Physical Therapists	2,209	▲ AA	\$85,710
Physicians and Surgeons, All Other	3,118	■ A	N/A
Physics Teachers, Postsecondary	101	■ A	\$78,400
Podiatrists	72	■ A	N/A
Political Science Teachers, Postsecondary	83	▼ BA	\$68,830
Postsecondary Teachers, All Other	1,143	▼ BA	\$61,890
Psychiatrists	217	■ A	\$180,820
Psychology Teachers, Postsecondary	272	■ A	\$62,800
Recreation and Fitness Studies Teachers, Postsecondary	157	▼ BA	\$59,780
Social Sciences Teachers, Postsecondary, All Other	290	■ A	\$54,800
Social Work Teachers, Postsecondary	164	▼ BA	\$64,340
Sociology Teachers, Postsecondary	75	■ A	\$67,230

Surgeons	140	▼ BA	N/A
Veterinarians	667	▲ AA	\$98,050

High School Diploma

Adhesive Bonding Machine Operators and Tenders	368	▼ D	\$31,330
Advertising Sales Agents	1,059	▼ D	\$46,300
Animal Trainers	900	■ A	\$38,030
Assemblers and Fabricators, All Other, Including Team Assemblers	13,199	▼ D	N/A
Automotive Body and Related Repairers	1,602	■ A	\$41,830
Bill and Account Collectors	1,566	▼ BA	\$31,830
Billing and Posting Clerks	4,308	■ A	\$34,290
Boilermakers	201	▼ BA	N/A
Brickmasons and Blockmasons	623	■ A	\$43,930
Bridge and Lock Tenders	60	▼ BA	\$46,600
Brokerage Clerks	137	▼ BA	\$51,790
Bus and Truck Mechanics and Diesel Engine Specialists	3,716	■ A	\$40,800
Bus Drivers, School or Special Client	6,290	▼ BA	N/A
Bus Drivers, Transit and Intercity	492	■ A	\$33,920
Cabinetmakers and Bench Carpenters	1,431	▼ D	\$29,630
Cargo and Freight Agents	966	▲ AA	\$51,640
Carpenters	5,750	■ A	\$37,580
Chefs and Head Cooks	605	■ A	\$48,030
Chemical Equipment Operators and Tenders	1,183	▼ D	\$54,040
Chemical Plant and System Operators	214	▼ D	\$46,990

High School Diploma

Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage	Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage
Childcare Workers	11,527	▼ BA	\$21,870	Cutting, Punching, & Press Machine Setters, Operators, & Tenders, Metal & Plastic	2,193	▼ D	\$36,130
Claims Adjusters, Examiners, and Investigators	1,527	▼ BA	\$59,510	Data Entry Keyers	1,333	▼ D	\$30,530
Cleaning, Washing, and Metal Pickling Equipment Operators and Tenders	255	▼ BA	\$35,130	Dental Laboratory Technicians	382	■ A	\$41,620
Coating, Painting, and Spraying Machine Setters, Operators, and Tenders	1,044	■ A	\$35,260	Detectives and Criminal Investigators	521	▼ BA	\$62,210
Coil Winders, Tapers, and Finishers	354	▼ D	\$37,440	Dispatchers, Except Police, Fire, and Ambulance	1,846	■ A	\$37,150
Coin, Vending, and Amusement Machine Servicers and Repairers	254	▼ D	\$37,070	Drilling & Boring Machine Tool Setters, Operators, & Tenders, Metal & Plastic	43	▼ D	\$33,300
Commercial Pilots	514	■ A	\$80,350	Driver/Sales Workers	3,243	▼ D	\$29,500
Community Health Workers	375	▲ AA	\$44,150	Earth Drillers, Except Oil and Gas	102	■ A	N/A
Computer Operators	313	▼ D	\$67,610	Electric Motor, Power Tool, and Related Repairers	238	▼ D	\$39,620
Computer-Controlled Machine Tool Operators, Metal and Plastic	1,024	▼ BA	\$38,090	Electrical Power-Line Installers and Repairers	2,121	▼ BA	\$65,420
Construction and Building Inspectors	986	■ A	\$47,310	Electrical, Electronic, & Electromechanical Assemblers, Except Coil Winders, Tapers, & Finishers	1,799	▼ D	\$33,510
Control and Valve Installers and Repairers, Except Mechanical Door	437	▼ D	\$62,100	Electricians	6,315	■ A	\$44,180
Cooling and Freezing Equipment Operators and Tenders	529	▼ BA	\$35,160	Elevator Installers and Repairers	85	▲ AA	N/A
Correctional Officers and Jailers	5,843	▼ D	\$35,070	Eligibility Interviewers, Government Programs	1,857	▼ BA	\$38,270
Correspondence Clerks	29	▼ BA	\$36,060	Excavating and Loading Machine and Dragline Operators	416	▼ BA	N/A
Couriers and Messengers	577	■ A	\$27,240	Executive Secretaries and Executive Administrative Assistants	2,614	▼ D	\$52,010
Court, Municipal, and License Clerks	1,034	■ A	\$31,920	Explosives Workers, Ordnance Handling Experts, and Blasters	180	▼ D	N/A
Crane and Tower Operators	524	▲ AA	\$43,600	Extruding & Drawing Machine Setters, Operators, & Tenders, Metal & Plastic	1,385	▼ BA	\$35,520
Credit Authorizers, Checkers, and Clerks	86	▼ BA	\$38,080	Extruding & Forming Machine Setters, Operators, & Tenders, Synthetic & Glass Fibers	115	▲ AA	N/A
Crushing, Grinding, and Polishing Machine Setters, Operators, and Tenders	446	▼ BA	\$30,430	Extruding, Forming, Pressing, & Compacting Machine Setters, Operators, & Tenders	1,214	▼ D	\$39,540
Customer Service Representatives	16,514	▼ BA	\$33,330	Fallers	127	▼ D	\$52,140
Cutting and Slicing Machine Setters, Operators, and Tenders	924	▼ D	\$34,100	Farm Equipment Mechanics and Service Technicians	966	■ A	\$41,450
				Farmers, Ranchers, and Other Agricultural Managers	54,591	▼ D	\$64,490

High School Diploma

Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage	Occupations				
Fiberglass Laminators and Fabricators	543	▲ AA	\$31,570	Foundry Mold and Coremakers	90	▼ D	\$34,270	
File Clerks	512	▼ D	\$29,650	Funeral Attendants	331	▼ BA	\$23,910	
First-Line Supervisors of Construction Trades and Extraction Workers	5,265	■ A	\$55,350	Furnace, Kiln, Oven, Drier, and Kettle Operators and Tenders	475	▼ BA	\$39,860	
First-Line Supervisors of Correctional Officers	522	▼ D	\$47,300	Furniture Finishers	100	▼ D	\$31,780	
First-Line Supervisors of Farming, Fishing, and Forestry Workers	966	▼ D	\$52,800	Gas Plant Operators	175	▼ D	\$68,450	
First-Line Supervisors of Food Preparation and Serving Workers	12,358	■ A	\$30,210	Glaziers	447	▲ AA	\$34,810	
First-Line Supervisors of Housekeeping and Janitorial Workers	2,393	■ A	\$31,280	Grinding, Lapping, Polishing, & Buffing Machine Tool Setters, Operators, & Tenders, Metal & Plastic	805	▼ D	\$35,170	
First-Line Supervisors of Landscaping, Lawn Service, and Groundskeeping Workers	2,726	■ A	\$43,520	Hazardous Materials Removal Workers	191	▲ AA	\$39,100	
First-Line Supervisors of Mechanics, Installers, and Repairers	6,036	▼ BA	\$60,180	Healthcare Support Workers, All Other	606	■ A	\$38,960	
First-Line Supervisors of Non-Retail Sales Workers	4,206	▼ BA	\$76,240	Heat Treating Equipment Setters, Operators, and Tenders, Metal and Plastic	504	▼ BA	\$39,710	
First-Line Supervisors of Office and Administrative Support Workers	15,398	▼ BA	\$48,800	Helpers--Extraction Workers	77	▼ D	\$38,110	
First-Line Supervisors of Police and Detectives	1,788	■ A	\$56,960	Helpers--Installation, Maintenance, and Repair Workers	1,107	■ A	\$26,850	
First-Line Supervisors of Production and Operating Workers	9,040	▼ BA	\$54,470	Helpers--Pipefitters, Plumbers, Pipefitters, and Steamfitters	499	▲ AA	\$30,820	
First-Line Supervisors of Protective Service Workers, All Other	745	▼ BA	\$54,000	Helpers--Production Workers	10,821	■ A	\$28,210	
First-Line Supervisors of Retail Sales Workers	16,549	▼ BA	\$38,590	Highway Maintenance Workers	3,323	▼ BA	\$30,350	
Fitness Trainers and Aerobics Instructors	1,302	■ A	\$37,450	Home Appliance Repairers	195	▼ BA	\$31,630	
Floral Designers	441	▼ BA	\$26,830	Home Health Aides	5,147	■ A	N/A	
Food Batchmakers	2,152	▼ BA	\$29,690	Hotel, Motel, and Resort Desk Clerks	2,386	■ A	\$21,540	
Food Cooking Machine Operators and Tenders	953	■ A	\$30,630	Industrial Machinery Mechanics	6,192	■ A	\$48,620	
Food Service Managers	2,163	■ A	\$49,510	Information and Record Clerks, All Other	1,259	▼ BA	\$34,490	
Forest and Conservation Workers	272	▼ BA	\$32,540	Inspectors, Testers, Sorters, Samplers, and Weighers	6,930	▼ D	\$34,830	
Forest Fire Inspectors and Prevention Specialists	216	▲ AA	\$36,870	Installation, Maintenance, and Repair Workers, All Other	1,277	■ A	\$41,540	
				Insulation Workers, Mechanical	129	▲ AA	\$47,450	

High School Diploma

Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage	Occupations		Job Outlook	Mean Annual Wage
Insurance Claims and Policy Processing Clerks	1,454	■ A	\$38,910	Metal-Refining Furnace Operators and Tenders	360	▲ AA	\$41,850
Insurance Sales Agents	15,008	▲ AA	\$62,580	Meter Readers, Utilities	721	▼ D	\$30,660
Interviewers, Except Eligibility and Loan	2,082	■ A	\$29,970	Millwrights	434	■ A	\$49,360
Jewelers and Precious Stone and Metal Workers	310	▼ D	\$39,840	Miscellaneous Construction and Related Workers	188	▼ BA	\$33,080
Lathe and Turning Machine Tool Setters, Operators, and Tenders, Metal and Plastic	469	▼ D	\$40,530	Mixing and Blending Machine Setters, Operators, and Tenders	1,838	▼ D	\$38,570
Legal Secretaries	1,126	▼ D	\$36,780	Mobile Heavy Equipment Mechanics, Except Engines	1,281	▼ BA	\$46,840
Library Assistants, Clerical	543	▼ D	\$23,760	Molders, Shapers, and Casters, Except Metal and Plastic	365	▼ BA	\$31,710
Light Truck or Delivery Services Drivers	8,234	■ A	\$31,190	Molding, Coremaking, & Casting Machine Setters, Operators, & Tenders, Metal & Plastic	1,838	▼ D	\$32,940
Loan Interviewers and Clerks	2,346	■ A	\$38,330	Motorboat Mechanics and Service Technicians	194	▲ AA	\$33,850
Locker Room, Coatroom, and Dressing Room Attendants	84	■ A	\$26,590	Multiple Machine Tool Setters, Operators, and Tenders, Metal and Plastic	1,322	▼ BA	\$32,630
Locksmiths and Safe Repairers	221	▼ BA	\$33,150	New Accounts Clerks	483	▼ BA	\$32,570
Lodging Managers	806	■ A	\$38,990	Nonfarm Animal Caretakers	3,051	▲ AA	\$24,990
Log Graders and Scalars	273	▼ D	\$39,550	Occupational Health and Safety Technicians	219	■ A	\$50,810
Logging Equipment Operators	1,730	▼ D	\$42,130	Office and Administrative Support Workers, All Other	2,364	■ A	\$30,130
Logging Workers, All Other	686	▼ D	\$34,600	Office Clerks, General	28,610	▼ BA	\$31,450
Machinists	2,906	■ A	\$42,880	Office Machine Operators, Except Computer	280	▼ BA	\$28,890
Mail Clerks and Mail Machine Operators, Except Postal Service	502	▼ D	\$30,100	Operating Engineers and Other Construction Equipment Operators	3,597	▼ BA	\$37,900
Maintenance and Repair Workers, General	12,137	■ A	\$33,540	Ophthalmic Laboratory Technicians	200	■ A	\$28,770
Maintenance Workers, Machinery	1,111	■ A	\$43,050	Opticians, Dispensing	624	■ A	\$38,070
Mechanical Door Repairers	457	▲ AA	\$32,910	Orderlies	570	■ A	\$26,980
Medical Appliance Technicians	103	■ A	\$35,780	Outdoor Power Equipment and Other Small Engine Mechanics	367	■ A	\$30,260
Medical Secretaries	3,572	■ A	\$34,790	Packaging and Filling Machine Operators and Tenders	3,648	▼ BA	\$31,590
				Painters, Transportation Equipment	651	▲ AA	\$35,260

High School Diploma

Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage	Occupations				
Paper Goods Machine Setters, Operators, and Tenders	2,150	▼ D	\$41,150	Procurement Clerks	881	▼	BA	\$39,810
Paving, Surfacing, and Tamping Equipment Operators	1,039	■ A	\$32,470	Production Workers, All Other	2,409	▼	BA	\$28,570
Payroll and Timekeeping Clerks	1,090	▼ BA	\$40,440	Production, Planning, and Expediting Clerks	3,413	▼	BA	\$49,290
Personal Care Aides	18,461	■ A	N/A	Property, Real Estate, and Community Association Managers	2,680	■	A	\$52,850
Personal Care and Service Workers, All Other	606	■ A	N/A	Protective Service Workers, All Other	658	▼	BA	N/A
Pesticide Handlers, Sprayers, and Applicators, Vegetation	401	▼ BA	\$31,630	Psychiatric Aides	354	▼	BA	\$24,850
Petroleum Pump System Operators, Refinery Operators, and Gaugers	327	▼ BA	\$61,510	Rail Car Repairers	295	▲	AA	\$61,470
Pharmacy Technicians	4,473	▼ BA	\$30,930	Rail Yard Engineers, Dinkey Operators, and Hostlers	111	▲	AA	\$38,840
Photographers	981	▼ D	\$37,140	Railroad Brake, Signal, and Switch Operators	108	▲	AA	\$62,830
Plating and Coating Machine Setters, Operators, and Tenders, Metal and Plastic	124	▼ D	\$31,920	Real Estate Brokers	597	■	A	\$62,000
Plumbers, Pipefitters, and Steamfitters	3,578	▲ AA	\$44,230	Real Estate Sales Agents	1,962	■	A	\$50,570
Police and Sheriff's Patrol Officers	6,167	■ A	\$40,570	Receptionists and Information Clerks	10,129	■	A	\$28,130
Police, Fire, and Ambulance Dispatchers	1,001	■ A	\$30,760	Recreation Workers	1,947	■	A	\$24,920
Postal Service Clerks	1,047	▼ BA	\$46,740	Recreational Vehicle Service Technicians	175	■	A	\$45,070
Postal Service Mail Carriers	3,262	▼ BA	\$51,080	Reinforcing Iron and Rebar Workers	128	■	A	\$45,670
Postal Service Mail Sorters, Processors, & Processing Machine Operators	519	▼ BA	\$50,820	Reservation and Transportation Ticket Agents and Travel Clerks	216	■	A	\$49,330
Pourers and Casters, Metal	83	▲ AA	N/A	Residential Advisors	834	■	A	\$27,160
Power Distributors and Dispatchers	296	▼ D	\$82,670	Riggers	211	▲	AA	\$35,700
Power Plant Operators	226	▼ D	\$71,640	Rolling Machine Setters, Operators, and Tenders, Metal and Plastic	581	■	A	\$40,340
Precision Instrument and Equipment Repairers, All Other	181	■ A	\$45,150	Sales Representatives, Services, All Other	4,376	■	A	\$55,810
Print Binding and Finishing Workers	202	▼ D	\$25,830	Sales Representatives, Wholesale & Manufacturing, Except Technical & Scientific Products	13,225	■	A	\$65,830
Printing Press Operators	2,015	▼ D	\$34,810	Sawing Machine Setters, Operators, and Tenders, Wood	1,460	▼	D	\$29,940
				Secretaries & Administrative Assistants, Except Legal, Medical, & Executive	17,498	▼	D	\$31,180

High School Diploma

Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage
Security and Fire Alarm Systems Installers	794	■ A	\$38,870
Security Guards	6,926	■ A	\$29,590
Self-Enrichment Education Teachers	1,103	■ A	\$33,890
Separating, Filtering, Clarifying, Precipitating, & Still Machine Setters, Operators, & Tenders	463	▼ D	\$36,370
Septic Tank Servicers and Sewer Pipe Cleaners	152	▲ AA	\$35,540
Sheet Metal Workers	1,156	■ A	\$37,570
Shipping, Receiving, and Traffic Clerks	4,462	▼ BA	\$33,530
Social and Human Service Assistants	4,331	■ A	\$30,880
Stationary Engineers and Boiler Operators	634	▼ D	\$47,370
Stock Clerks and Order Fillers	18,583	▼ D	\$27,120
Structural Iron and Steel Workers	864	■ A	\$36,770
Structural Metal Fabricators and Fitters	1,059	▼ D	\$37,340
Surveying and Mapping Technicians	445	■ A	\$42,080
Switchboard Operators, Including Answering Service	547	▼ D	\$26,600
Tax Preparers	1,654	■ A	\$31,410
Telecommunications Line Installers and Repairers	1,371	■ A	\$56,790
Tellers	5,356	▼ BA	\$26,500
Textile Cutting Machine Setters, Operators, and Tenders	36	■ A	\$23,100
Textile, Apparel, and Furnishings Workers, All Other	43	▼ BA	\$25,320
Tire Repairers and Changers	1,321	■ A	\$28,800
Title Examiners, Abstractors, and Searchers	496	■ A	\$38,330
Tool Grinders, Filers, and Sharpeners	158	▼ BA	\$41,090

Tour and Travel Guides	301	■ A	\$33,930
Transportation Attendants, Except Flight Attendants	197	▲ AA	\$24,620
Transportation Inspectors	289	■ A	\$73,000
Transportation Security Screeners	161	▼ D	\$39,400
Transportation, Storage, and Distribution Managers	1,336	■ A	\$111,850
Travel Agents	186	▼ BA	\$45,710
Tree Trimmers and Pruners	323	■ A	\$36,060
Upholsterers	374	▼ D	\$29,260
Veterinary Assistants and Laboratory Animal Caretakers	1,032	▲ AA	\$28,580
Water and Wastewater Treatment Plant and System Operators	2,604	▼ BA	\$35,600
Weighers, Measurers, Checkers, and Samplers, Recordkeeping	981	▼ BA	\$33,640
Welders, Cutters, Solderers, and Brazers	5,961	■ A	\$40,050
Welding, Soldering, and Brazing Machine Setters, Operators, and Tenders	737	▼ BA	\$41,120
Wellhead Pumpers	59	▼ D	\$60,230
Woodworking Machine Setters, Operators, and Tenders, Except Sawing	1,168	▼ D	\$29,030
Word Processors and Typists	185	▼ D	\$36,010

Master's Degree

Anthropologists and Archeologists	36	▼ BA	\$54,260
Archivists	66	▼ BA	\$62,310
Art, Drama, and Music Teachers, Postsecondary	695	■ A	\$61,040
Computer and Information Research Scientists	40	▲ AA	\$105,210
Counselors, All Other	90	▼ BA	N/A

Master's Degree

Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage
Curators	82	▲ AA	\$50,680
Economists	102	▼ BA	\$76,560
Education Administrators, Elementary and Secondary School	2,368	▼ BA	\$80,090
Education Administrators, Postsecondary	1,676	■ A	\$110,560
Educational, Guidance, School, and Vocational Counselors	2,330	▼ BA	\$54,040
Epidemiologists	52	▼ D	\$67,370
Farm and Home Management Advisors	253	▼ BA	\$52,900
Health Diagnosing and Treating Practitioners, All Other	269	▼ BA	N/A
Healthcare Social Workers	1,327	■ A	\$50,480
Instructional Coordinators	1,923	▼ BA	\$59,720
Librarians	1,371	▼ BA	\$51,870
Marriage and Family Therapists	48	■ A	\$45,720
Mental Health and Substance Abuse Social Workers	1,125	■ A	\$37,440
Nurse Anesthetists	372	■ A	\$182,960
Nurse Practitioners	1,983	▲ AA	\$105,840
Occupational Therapists	1,299	▲ AA	\$85,920
Physician Assistants	538	▲ AA	\$97,970
Psychologists, All Other	111	▼ BA	\$85,270
Rehabilitation Counselors	631	▼ BA	\$36,440
Speech-Language Pathologists	2,201	▲ AA	\$74,360
Statisticians	409	■ A	N/A
Survey Researchers	92	■ A	N/A

Urban and Regional Planners 96 ■ A \$59,210

No Formal Education

Agricultural Equipment Operators	1,073	▼ D	\$29,990
Amusement and Recreation Attendants	1,525	■ A	\$20,500
Automotive and Watercraft Service Attendants	1,469	▼ BA	\$26,780
Bakers	1,050	▼ BA	\$24,950
Bartenders	1,977	■ A	\$21,200
Butchers and Meat Cutters	882	▼ D	\$30,350
Carpet Installers	154	▼ BA	\$44,470
Cashiers	31,072	▼ D	\$22,310
Cement Masons and Concrete Finishers	1,751	■ A	\$36,950
Cleaners of Vehicles and Equipment	4,739	▼ BA	\$25,710
Combined Food Preparation and Serving Workers, Including Fast Food	38,586	■ A	\$20,780
Construction Laborers	7,187	■ A	\$29,980
Continuous Mining Machine Operators	158	▼ D	\$42,420
Conveyor Operators and Tenders	352	▼ BA	\$29,350
Cooks, Fast Food	4,142	▼ BA	\$21,920
Cooks, Institution and Cafeteria	6,598	▼ BA	\$22,250
Cooks, Restaurant	10,938	▲ AA	\$23,590
Cooks, Short Order	400	■ A	\$23,970
Counter Attendants, Cafeteria, Food Concession, and Coffee Shop	1,222	■ A	\$20,780
Crossing Guards	107	▼ BA	\$22,430

No Formal Education

Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage	Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage
Derrick Operators, Oil and Gas	64	▼ D	\$39,730	Janitors and Cleaners, Except Maids and Housekeeping Cleaners	19,054	■ A	\$24,980
Dishwashers	3,451	■ A	\$21,280	Laborers and Freight, Stock, and Material Movers, Hand	21,854	■ A	\$27,480
Door-to-Door Sales Workers, News and Street Vendors, and Related Workers	293	▼ D	\$29,200	Landscaping and Groundskeeping Workers	7,995	■ A	\$26,400
Drywall and Ceiling Tile Installers	369	▼ BA	\$38,100	Laundry and Dry-Cleaning Workers	2,057	▼ BA	\$22,070
Farmworkers and Laborers, Crop, Nursery, and Greenhouse	5,425	▼ D	\$22,190	Lifeguards, Ski Patrol, and Other Recreational Protective Service Workers	504	■ A	\$20,970
Farmworkers, Farm, Ranch, and Aquacultural Animals	4,102	▼ D	\$27,730	Machine Feeders and Offbearers	2,154	▼ D	\$28,170
Fence Erectors	370	■ A	\$28,020	Maids and Housekeeping Cleaners	12,157	▼ BA	\$21,910
Floor Sanders and Finishers	223	▼ BA	\$35,600	Material Moving Workers, All Other	116	▼ BA	\$27,740
Food and Tobacco Roasting, Baking, and Drying Machine Operators and Tenders	80	■ A	\$31,500	Meat, Poultry, and Fish Cutters and Trimmers	7,531	▼ BA	\$27,180
Food Preparation Workers	4,578	■ A	\$23,070	Musicians and Singers	1,634	■ A	N/A
Food Processing Workers, All Other	5,354	▼ BA	\$26,570	Packers and Packagers, Hand	4,701	▼ D	\$26,880
Food Servers, Nonrestaurant	1,404	■ A	\$21,670	Painters, Construction and Maintenance	1,802	▼ BA	\$36,880
Graders and Sorters, Agricultural Products	1,704	▼ D	\$27,960	Painting, Coating, and Decorating Workers	105	▼ BA	\$38,430
Grinding and Polishing Workers, Hand	548	▼ BA	\$32,370	Parking Lot Attendants	446	■ A	N/A
Grounds Maintenance Workers, All Other	135	▼ BA	\$35,650	Pressers, Textile, Garment, and Related Materials	259	▼ D	\$23,370
Helpers, Construction Trades, All Other	439	■ A	\$28,940	Refuse and Recyclable Material Collectors	1,770	■ A	\$30,940
Helpers--Brickmasons, Blockmasons, Stonemasons, and Tile and Marble Setters	282	■ A	\$30,560	Retail Salespersons	38,618	▼ BA	\$26,480
Helpers--Carpenters	300	■ A	\$32,070	Rock Splitters, Quarry	102	▼ D	\$30,980
Helpers--Painters, Paperhangers, Plasterers, and Stucco Masons	126	▼ BA	\$28,090	Roofers	894	▲ AA	\$33,590
Hosts and Hostesses, Restaurant, Lounge, and Coffee Shop	2,311	■ A	\$20,920	Roustabouts, Oil and Gas	347	▼ D	\$40,180
Industrial Truck and Tractor Operators	7,641	▼ BA	\$34,030	Sailors and Marine Oilers	98	■ A	N/A
Insulation Workers, Floor, Ceiling, and Wall	299	▼ BA	\$40,200	Service Unit Operators, Oil, Gas, and Mining	525	▼ D	\$53,510
				Sewing Machine Operators	1,057	▲ AA	\$25,110

No Formal Education

Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage
Slaughterers and Meat Packers	1,678	▼ BA	\$28,520
Tailors, Dressmakers, and Custom Sewers	98	▲ AA	\$29,870
Tank Car, Truck, and Ship Loaders	45	■ A	\$38,690
Taxi Drivers and Chauffeurs	3,286	▲ AA	N/A
Telemarketers	2,304	▼ D	\$23,430
Tile and Marble Setters	265	■ A	\$33,940
Ushers, Lobby Attendants, and Ticket Takers	651	▲ AA	\$21,260
Waiters and Waitresses	18,635	■ A	\$20,960

Postsecondary non-degree

Aircraft Mechanics and Service Technicians	671	■ A	\$47,510
Audio and Video Equipment Technicians	275	■ A	\$34,580
Automotive Service Technicians and Mechanics	6,872	▼ BA	\$38,970
Computer Numerically Controlled Machine Tool Programmers, Metal & Plastic	97	▲ AA	\$60,590
Court Reporters	195	■ A	\$48,780
Dental Assistants	2,889	■ A	\$35,400
Electrical and Electronics Installers and Repairers, Transportation Equipment	276	▲ AA	\$51,190
Electrical and Electronics Repairers, Commercial and Industrial Equipment	530	▼ BA	\$57,450
Electrical and Electronics Repairers, Powerhouse, Substation, and Relay	224	▼ D	\$73,240
Electronic Home Entertainment Equipment Installers and Repairers	509	▼ BA	\$33,200
Emergency Medical Technicians and Paramedics	2,130	▼ BA	\$34,660
Fire Inspectors and Investigators	38	■ A	\$46,050

Firefighters	2,455	■ A	\$36,730
First-Line Supervisors of Fire Fighting and Prevention Workers	1,038	■ A	\$54,410
Hairdressers, Hairstylists, and Cosmetologists	3,112	▼ BA	\$24,760
Health Technologists and Technicians, All Other	1,131	■ A	N/A
Healthcare Practitioners and Technical Workers, All Other	602	▼ BA	N/A
Heating, Air Conditioning, and Refrigeration Mechanics and Installers	3,116	▲ AA	\$40,470
Heavy and Tractor-Trailer Truck Drivers	38,356	■ A	\$44,250
Library Technicians	508	▼ BA	\$25,820
Licensed Practical and Licensed Vocational Nurses	12,466	▼ BA	\$40,760
Manicurists and Pedicurists	243	■ A	\$32,820
Massage Therapists	391	■ A	\$41,720
Medical Assistants	3,862	▲ AA	\$30,950
Medical Records and Health Information Technicians	1,914	■ A	N/A
Medical Transcriptionists	460	▼ D	\$32,910
Motorcycle Mechanics	227	■ A	\$32,850
Nursing Assistants	18,764	▼ BA	\$25,950
Ophthalmic Medical Technicians	399	■ A	\$33,060
Phlebotomists	953	■ A	\$30,330
Prepress Technicians and Workers	179	▼ D	\$36,090
Psychiatric Technicians	1,038	▲ AA	\$29,290
Skincare Specialists	306	■ A	\$29,510
Surgical Technologists	1,119	▼ BA	\$41,510
Telecommunications Equipment Installers & Repairers, Except Line Installers	1,815	▼ D	\$44,390

Postsecondary non-degree

Occupations	Est. 2019 Arkansas Workers	Job Outlook	Mean Annual Wage
Tool and Die Makers	568	▼ BA	\$44,070

Postsecondary non-degree

Bookkeeping, Accounting, and Auditing Clerks	13,637	▼ BA	\$36,780
Computer User Support Specialists	4,195	■ A	\$43,470
Computer, Automated Teller, and Office Machine Repairers	1,097	▼ BA	\$35,180
Order Clerks	692	▼ BA	\$33,700
Teacher Assistants	12,375	▼ BA	N/A

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Applications



Some employers do not require a resume or cover letter. Ask the potential employer what they require to apply for the position. Many times this just includes a job application.

Tips for completing an application

- Never use abbreviations or slang.
- Avoid stating "see resume."
- Keep your Personal Data Record available to avoid making errors.
- For paper applications, print clearly in black ink.
- Complete the entire document, using "N/A" (not applicable) only when necessary.
- Avoid negative information, if possible. Be truthful and positive when sensitive information is unavoidable. Never give false information.
- Due to limited space, showcase the skills and experience best suited to the job.
- Be sure to include the correct job title on the application.
- If you have gaps in your employment history, list positive ways you spent the time while unemployed.
- When asked about the salary requirements, respond, "negotiable."

— Information courtesy of the Arkansas Department of Workforce Services Job Seeker's Guide

A Resume Guide

There's no telling just how many resumes an employer might get in a day for a job. It's the first impression you make to a prospective employer, and it only takes 10 to 15 seconds to determine if you will be called in for an interview.

Top Resume Strategies

Go beyond the standard resume.

Here are four strategies to make your resume unique:

Sell yourself - Identify what makes you different from other applicants.

Identify your transferable skills - These skills are major selling points that set you apart.

Highlight your accomplishments - Listing accomplishments gives you credibility.

Use keywords effectively - Specific words used in your resume are critical to communicate your value to an organization.

Why have a GREAT resume?

- Grab the attention of employers and recruiters.
- Sell your strongest skills and accomplishments.
- Show why you are a potential match for a position or project.
- Communicate your current capabilities and future potential.
- It helps you take the next step in your career.
- It gets you the interview.

The Interview

Your resume has caught the attention of a perspective employer, and you have an interview.

What's the next step?

Here are a few tips to help you ace the interview.

Wear the Right Outfit.

Check with the HR department for the company's dress code. Wear clean, pressed, conservative clothes in neutral colors. Avoid excessive make-up and jewelry. Have nails and hair neat, clean, and trimmed. Don't overdo your favorite perfume or cologne.

Be professional.

Know the name, title and the pronunciation of the interviewer's name. Give a firm handshake and maintain good eye contact. Don't talk too much about your personal life and don't badmouth former employers.

Be On Time.

Know where you are going, allowing time for traffic and parking. Show up 10 to 15 minutes early; arriving late to the interview says a great deal about you. Keep your cell phone charged and have the interviewer's number handy in case circumstances are beyond your control, but turn it off before the interview.

Send a Thank You Note.

Here's a chance to make a final impression on the interviewer. You may find it is much appreciated and remembered.

Questions?

Don't let the interviewer ask all the questions. In fact, they expect you to ask some! Have questions prepared to learn more about the position and the company, such as:

- How soon are you looking to fill this position?
- What is the typical career path for this job?
- What are some of the biggest challenges facing this position, this department, or this organization?
- What is an average day on this job like?
- How would you describe the ideal candidate?
- What kind of training and/or professional development programs do you have?

Are you looking for more great career-related content? Don't worry, we've got you covered. Our Discover Arkansas website has plenty of helpful additional publications aside from just the Career Watch Arkansas magazine. One of these publications is called Career Watch On The Go. Career Watch On The Go is a helpful brochure that one can glance through just before an interview to remember the basics, and help him or her land that job!

THOUGHTS

FOR THE

ROAD

Real-Life Arkansas

A Lifestyle Budget Calculator

After High School you will need to work to pay for housing, transportation, clothes... Find out how much money you will need and which occupations will pay for all your needs.

Option #1: The whole nine yards

Pick your city, then decide what you want to spend on housing, transportation, food and everything in between. We'll tell you what jobs will feed your appetite and how to get them.

Option #2: Show me the money

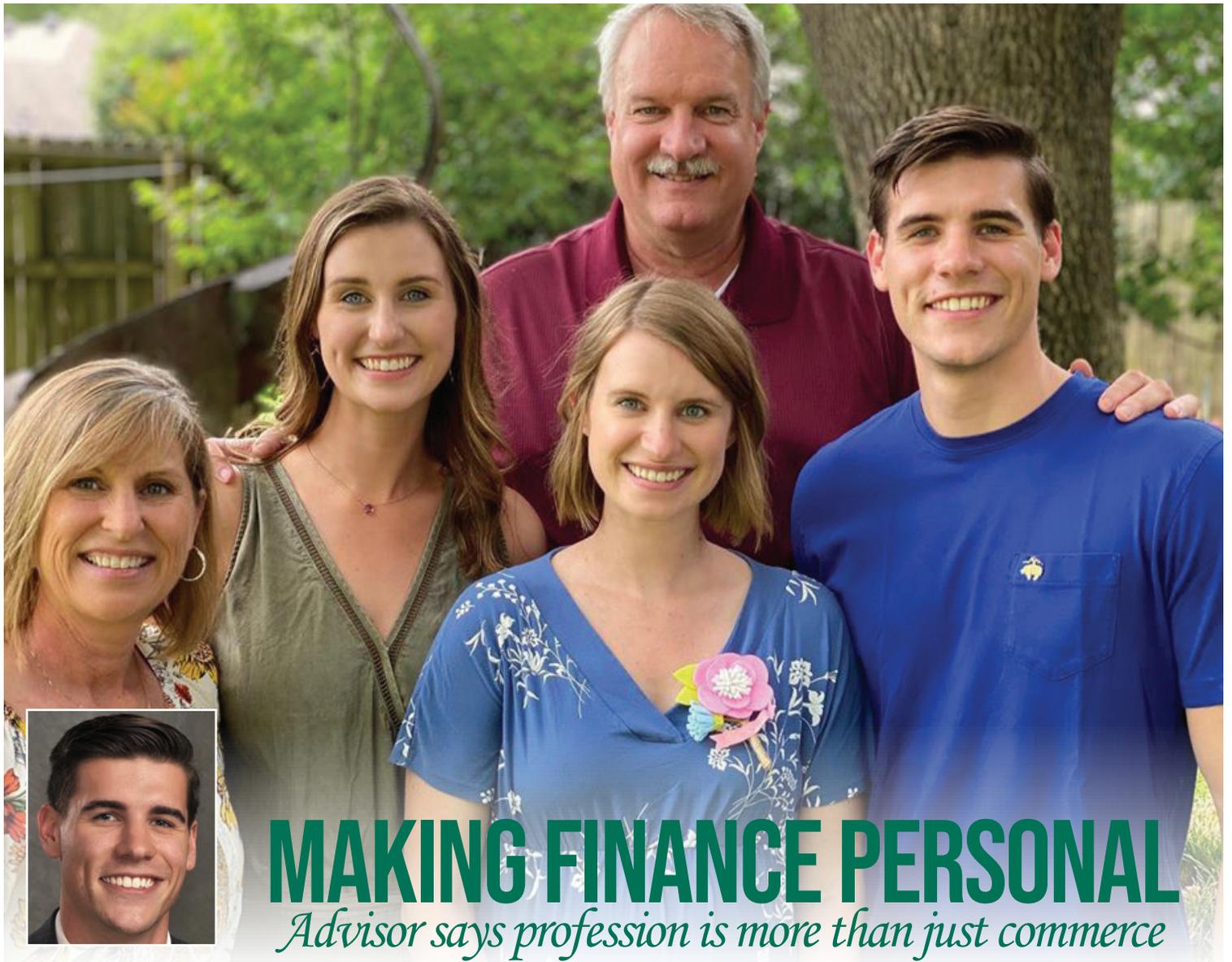
Tell us what you want your yearly salary to be and we'll tell you which jobs will pay that much. We'll even tell you what sort of education and training you need to get there and how the job market is.

Option #3: The bizarro budget

If you're lucky enough to already know what you want to do with your life, we'll tell you how much it will pay so you can work backward to create a budget using those numbers.

www.real-life.arkansas.gov
It's your life...do the math!





MAKING FINANCE PERSONAL

Advisor says profession is more than just commerce

Having personal finances in order and knowing how to maximize financial opportunities can certainly be tricky, but with the help of a financial advisor, managing assets and planning for the future can be much easier.

According to the Occupational Information Network (O*NET), personal financial advisors “advise clients on financial plans using knowledge of tax and investment strategies, securities, insurance, pension plans, and real estate. Duties include assessing clients’ assets, liabilities, cash flow, insurance coverage, tax status, and financial objectives.”

While a client’s monetary aspirations are obviously a priority in this occupation, there is a reason it is called a “personal” financial advisor. In the case of Brenton Ernsbarger, financial advisor for

Edward Jones, it is this personal aspect of the job that drove him to find success in the field.

“The greatest part of being an advisor is the long-lasting impact you make on your clients’ lives,” he says. “A lot of time, people lack the skills and understanding on what it takes to create a financial plan. That’s where I step in to partner with them in achieving their long-term goals.”

Ernsbarger began his career as a personal financial advisor two years ago after graduating from the University of Arkansas in Fayetteville with a finance degree with a minor in management. He says that you don’t technically have to have completed college at all to emerge in the industry, but most firms certainly prefer if you have a degree in finance.

Along with the educational recommendations, Ernsbarger says there are plenty of licensing and

certifications required to work in the field, and tons of continuing education opportunities. The required tests include the Securities Industry Essentials exam (SIE), the Series 7 exam (also known as the General Securities Representative exam), the Series 66 exam (also known as the Uniform Combined State Law exam), and your insurance license. All of these tests are administered through FINRA, the Financial Industry Regulation Authority. In order to take these exams, you must be sponsored by a financial company and have a clean background check.

While these exams are required, there are lots of other licenses and certifications one can get to bolster their reputation as a financial advisor, especially if he or she looks to specialize in one particular area, such as commercial finance, personal finance, etc.

Ernsbarger says that while most people would assume mathematics would play a large role in having interest in the field, he believes it is the more personable side of the industry that draws in its workforce.

"The best type of people for this profession are the ones that have a desire to help people. The advisors who have a desire and drive to help clients with their complex financial goals are the ones who stand out," he says.

"That is rewarding, as well as having a great potential for salary. Depending on what company you work for, you won't have a salary cap."

Regarding salary, some companies will start its financial advisors out on salary while then



Whenever you have your clients sitting there in front of you telling you thank you for all that you've done for helping them get this way in life, that's a really great feeling,



transitioning them into commission. Others will be commission from the start, while some will be a salaried position.

While Ernsbarger says he thoroughly enjoys working with people and their finances daily, this does not come without its challenges.

"I think the biggest challenges everybody would face would be managing people's emotions and helping clients understand how the markets work," he said. "Early on it can be a difficult career. Not only are you trying to get your business started, but you have to deal with clients' emotions about finances. It can be a lot of longer hours and tough work, but it pays off in the end. Getting to become part of the family of your clients lives is rewarding, as well as helping them achieve goals they might never dreamed of."

The rewarding side of the industry for Ernsbarger comes when his clients are satisfied with their ultimate financial position.

"Whenever you have your clients sitting there in front of you telling you thank you for all that you've done for helping them

get this way in life, that's a really great feeling," he says.

Ernsbarger says that there is a level of emotional intelligence one should cultivate to help on a personal level and with one's clients.

He adds that there are often misconceptions that come with working as a financial advisor.

"People think that as a financial advisor, all I do is sit in front of a screen and trade stocks throughout the day. I don't do that. I focus on a holistic approach when it comes to finance, making sure that they are on track to achieve their goal, and are prepared for when the trials of life happen," he says. "Another thing is people believe that this job will be easy, that it will be something like they see on movies. It's very different than how it appears in media. It can be tough building a business, but very rewarding."

Ultimately, Ernsbarger does help his clients strive for monetary gain through various means such as investing in mutual funds, bonds, stocks, and more, but he believes it is the emotional connection to the clients that should drive people into the industry.

"I'd say to the people joining this profession solely for the money aspect, you might want to reconsider your reason 'why' for pursuing this career. I don't know that the money alone will be a firm enough anchor when it comes down to it all," he says. "This job is centered around the relationships you get to create and the impact you make."

COMING TO AMERICA



Bilingual client associate strives to educate investors

In the complex world of finance, there are many associates working behind the scenes to try to help clients maximize their dividends. This can be anyone from financial advisors and stock brokers to bank tellers and analysts.

America Gonzalez, client associate with Simons Investment Services, has the privilege of working with both financial advisors and the clients they oversee. Specializing in wealth management, with most of that being in investments, Gonzalez has been in the field for three years, and she is aiming to eventually become a financial advisor herself.

The Occupational Information Network (O*NET) describes a client associate, commonly known as a brokerage clerk, as one whose job it is to “perform duties related to the pur-

chase, sale or holding of securities. Duties include writing orders for stock purchases or sales, computing transfer taxes, verifying stock transactions, accepting and delivering securities, tracking stock price fluctuations, computing equity, distributing dividends, and keeping records of daily transactions and holdings.”

For Gonzalez, this wide range of tasks are part of what makes her day-to-day occupation so exciting and spontaneous.

“The diversity of my work ensures that no day is like any other. One day I’ll start by checking emails and tasks that need to be done, answer client calls, schedule advisors to meet with clients and mail out any correspondence,” she says. “Another day could be completely different. I could be in client meetings learning and engaging. My days vary significantly, but at the

end of the day, I'm here to help with both advisors' and clients' needs."

Similar to a financial advisor, her position as a client associate requires a high school diploma or GED, but an associate degree or bachelor's degree in finance or business administration will certainly get you ahead in the industry quicker. Gonzalez says the occupation also requires one to take the Securities Industry Essentials exam (SIE) within the first year. She adds that the Series 7 (also known as the General Securities Representative exam), the Series 63 (which entitles the holder to solicit orders for any type of security in a particular state), and the Series 65 (also known as the Uniform Investment Adviser Law exam) are not required, but highly encouraged.

"Your job will be very limited if you cannot sell securities," she says.

Gonzalez says that tests like these are paramount in achieving her overall goal.

"From the start, I made sure there was a path for growth and challenge to ultimately reach my overall goal of becoming a financial advisor," she says. "I would like to help people with everyday struggles like budgeting, cutting debt, and advise them on how to invest their money."

She is currently studying for her SIE exam as well as her Series 7 exam.

According to Gonzalez, students looking to excel in this industry will not only acquire the skills needed to perform



Those who have trouble with the English language should not be limited to only have their money in a savings account, because we can help them understand how the investment world works.



the job well for their clients, but for themselves too.

"In addition to being able to navigate through the financial side of things, you will also learn how to manage your own accounts," she says. "You'll be able to create trusts, Roth IRAs, individual accounts, and manage it yourself without paying a fee for someone else to do it."

As if this incentive weren't enough, Gonzalez also gives future workers in the field some confidence regarding pay.

"The harder you work, the bigger the pay. The more licenses you get, the more pay you will receive," she says. "Clients always want to go with the person that has the most experience and has a profitable portfolio."

While making good money in employment is great, that doesn't guarantee a profitable future. Gonzalez says that is where some common misconceptions about the field come into play, and they are listed below:

"Misconception 1; A good salary equals financial security. Working in this field, I found out

this is not the case. Your salary can be a million dollars a year and people will not know how to handle their own money.

Misconception 2: You need to be rich to invest. You don't need a million dollars to start investing. You can start with any amount of money.

Misconception 3: Investing is gambling. Investing isn't limited to just stocks, which can go up and down in value at any given moment. Some investments, like CDs, have relatively little risk."

Being bilingual and a part of the Hispanic community, Gonzalez says she has seen a need for bilingual workers in the financial industry.

"I've seen many people in the Hispanic community struggle due to a lack of financial knowledge," she says. "This does not just apply to the Hispanic community; financial education is important for people of all backgrounds, and it is lacking in many communities."

She expands on this notion and describes why it is beneficial for bilingual individuals to be a part of the field of finance.

"Beyond the Hispanic community, I believe [with] all bilinguals of all languages [it is] important to go into this industry to be a voice and to inform," she says. "Those who have trouble with the English language should not be limited to only have their money in a savings account, because we can help them understand how the investment world works."

skills

to
pay
the

bills

1

Active Listening

Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.

2

Speaking

Talking to others to convey information effectively.

3

Reading Comprehension

Understanding written sentences and paragraphs in work related documents.

4

Social Perceptiveness

Being aware of others' reactions and understanding why they react as they do.

5

Service Orientation

Actively looking for ways to help people.

6

Writing

Communicating effectively in writing as appropriate for the needs of the audience.

7

Critical Thinking

Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.

8

Monitoring

Monitoring/Assessing performance of yourself, other individuals, or organizations to make improvements or take corrective action.

9

Instructing

Teaching others how to do something.

10

Coordination

Adjusting actions in relation to others' actions.

TOP 10

Occupations by Education

Different occupations need different types of training. Some require only on-the-job training, while others require an advanced degree. The jobs listed below are projected to be the top growing occupations by education level through 2021.

Based on State of Arkansas' 2019-2021 Short-term Occupational Projections Net Growth



ASSOCIATE DEGREE OR VOCATIONAL TRAINING

- Heavy and Tractor-Trailer Truck Drivers
- Nursing Assistants
- Licensed Practical and Licensed Vocational Nurses
- Medical Assistants
- Teacher Assistants
- Heating, Air Conditioning, and Refrigeration Mechanics and Installers
- Preschool Teachers, Except Special Education
- Computer User Support Specialists
- Dental Assistants
- Physical Therapist Assistants



HIGH SCHOOL OR LESS

- Combined Food Preparation and Serving Workers, Including Fast Food
- Insurance Sales Agents
- Personal Care Aides
- Cooks, Restaurant
- Waiters and Waitresses
- Janitors and Cleaners, Except Maids and Housekeeping Cleaners
- Laborers and Freight, Stock, and Material Movers, Hand
- First-Line Supervisors of Food Preparation and Serving Workers
- Light Truck or Delivery Services Drivers
- Helpers--Production Workers



BACHELOR'S DEGREE OR HIGHER

- Registered Nurses
- General and Operations Managers
- Clergy
- Management Analysts
- Market Research Analysts and Marketing Specialists
- Accountants and Auditors
- Financial Managers
- Software Developers, Applications
- Medical and Health Services Managers
- Speech-Language Pathologists

YOUR PATH TO COLLEGE

Preparation for higher education begins in the 8th grade and continues throughout high school

8TH &
9TH

- Think about career possibilities and explore occupations that meet your interests and skills.
- Study hard and earn good grades to prepare for college.
- Become involved in extra-curricular activities that interest you.
- Look for summer jobs or volunteer work to expand your experience and skills.

10TH

- Research possible colleges and universities that match your career goals.
- Prepare for standardized testing by taking ACT practice tests.
- Visit with your school guidance counselor to discuss your course selection to make sure it meets college entrance requirements.

11TH

- Request information from colleges you are interested in attending. Find out admission requirements, degrees and majors offered, financial aid, scholarships, and student housing information.
- Plan a campus visit and attend local college fairs.
- Take the SAT or ACT.

12TH

- Apply to your top college choices and keep track of admissions deadlines.
 - Complete the Free Application for Federal Student Aid to see if you qualify for financial aid, scholarships, and grants after October 1 of your senior year.
- Complete Arkansas' online YOUNiversal application between January 1 and June 1 to apply for state scholarships and grants.
- Attend spring or summer orientation programs for incoming college freshmen.



SO, YOU WANT TO GO PRO?

Nearly eight million students play sports in high school, so let's be realistic. The odds are against you making it to the big leagues, simply based on the numbers. And what if you have a career-ending injury?



HAVE A BACK-UP PLAN

There are several occupations that will keep you in the game:

Coaches and Scouts
Reporters and Correspondents
Public Relations Specialists
Photographers
Athletic Trainers
Physical Therapists

Women's Basketball

High school players - 399,067
Will play in college - 4.1% (16,509)
Will be drafted by WNBA out of college - 0.8% (31)
High school players that will go pro - 0.0078%

Baseball

High school players - 482,740
Will play in college - 7.5% (36,011)
Will be drafted by MLB out of college - 9.9% (791)
High school players that will go pro - 0.16%

Football

High school players - 1,006,013
Will play in college - 7.3% (73,712)
Will be drafted by NFL out of college - 1.6% (254)
High school players that will go pro - 0.025%

Men's Basketball

High school players - 540,769
Will play in college - 3.5% (18,816)
Will be drafted by NBA out of college - 1.2% (52)
High school players that will go pro - 0.0096%

To play Division I sports, you need to qualify academically. To meet the minimum requirements for Division I student athletes enrolling in college, you must:

- Graduate from high school
- Complete 16 Core Courses, including 10 before your seventh semester. (Core Courses list can be found at NCAA.org)
- Earn a minimum 2.3 Grade-Point Average in core courses to compete in your first year of college
- Earn a combined SAT or ACT score that matches your core-course GPA on the sliding scale

THE FACTS ABOUT TAX



Long-time Fort Smith CPA shows job takes hard work

When it comes to filing taxes, ensuring one files correctly can be intimidating. Luckily, with Certified Public Accountants (CPA), these worries can be put to rest.

According to the Occupational Information Network (O*NET), an accountant's job is to "analyze financial information and prepare financial reports to determine or maintain record of assets, liabilities, profit and loss, tax liability, or other financial activities within an organization."

For Michael Higgins, a 30-year veteran as a CPA with Norris Taylor & Company Certified Public Accountants, the job allows for joy in helping others.

"My favorite part of working in this field is income tax preparation," he says. "As most of our clients are small businesses or individuals, this is the area where I feel I can be the most

helpful to their needs. The overall goal in my job is the desire and ability to provide ethical, accurate, and sound accounting and tax advice to my clients. Many times, that advice is in the business realm, but often this advice carries over to their personal lives."

Higgins adds that the occupation does not come without its challenges, including keeping up with accounting pronouncements made by governing boards and associations in financial statement preparation and reporting.

"As much of our practice is tax preparation, keeping up with the latest tax regulations is also of major concern," he says.

While the field offers tough challenges, it also provides for rewarding experiences.

"The most rewarding part of working in this field is the relationships you make with your

clients as you help them navigate through issues and concerns that affect their businesses,” Higgins says. “As I mentioned earlier, most of our clients are small businesses and depend on those businesses for their livelihood. When you are able to help them with those business – and sometimes personal – issues, in my opinion, this is very rewarding.”

Being a part of the finance industry, accountants obviously heavily rely on the use of numbers, but according to Higgins, the work may not be as mathematics-heavy as one would think.

“The ability to perform well in mathematics is one common misconception about the accounting industry. While the desire and ability to work with numbers is important, computers and financial software has made this even more of a misconception,” he says.

Emerging into the field and becoming a CPA is no easy task. Being a CPA typically requires a bachelor’s degree and the required accounting hours to take the CPA exam.

“I believe currently 150 hours of accounting are required to take the CPA exam,” says Higgins. “The exam must be passed to receive a license to practice as a CPA. Also, a minimum of 40 hours of continuing professional education must be obtained each year in order to keep the license.”

The CPA exam is commonly known as one of the most difficult professional exams. The exam is broken down into four sections: Auditing and



The most rewarding part of working in this field is the relationships you make with your clients as you help them navigate through issues and concerns that affect their businesses.



Attestation (AUD), Business Environment and Concepts (BEC), Financial Accounting and Reporting (FAR) and Regulation (REG). According to the American Institute of CPAs (AICPA), the pass rate of the various sections of the exam for the first quarter of 2020 are as follows:

- AUD – 47.97%
- BEC – 61.76%
- FAR – 46.37%
- REG – 55.42%

These rates show just how much studying, knowledge of the industry, and accounting experience can help one when he or she is looking to succeed as a CPA.

Higgins says that a few attractors to the field include the pay and the opportunity for advancement.

“Pay in this field can vary depending on the size of the firm and whether it is in the private industry or with a public accounting firm,” he says. “Starting salaries vary from \$42,500 to \$51,000 [per year] depending on your placement within the accounting industry. Advancement is very possible

in both the public and private sector. In the public sector, advancement is possible to being a manager or partner. Some, after the required years of experience, own their own firm. Within the private sector, often times CPAs advance to be Chief Financial Officers (CFO) of their respective companies.”

Looking toward the future of the occupation, the evolution of technology has played a big role in the process of preparing tax returns and financial statements. For example, when Higgins began as a CPA 30 years ago, this process was done by hand and typed after they were completed and checked. Technological advancements have allowed this process to become easier and more reliable, while also giving CPAs the ability to meet reporting requirements much faster. Financial software, auditing software, and access to the internet are all technological catalysts in allowing accountants to process data more accurately, completely and faster.

Due to the difficulty of the CPA exam, Higgins believes that everyone who completes this process will have ample opportunity for employment. Both the short-term and long-term projections corroborate this statement. The statewide, 2019-2021 short-term projections show that accountants and auditors are expected to have a net gain of 230 jobs, while the statewide 2018-2028 long-term projections expect a growth of 1,109 jobs for the occupation.

COMPLIANCE & COMMUNITY CONNECTIONS



Banking veteran plays many roles at institution

Often, the act of obeying guidelines and federal regulations is overlooked. This can be said for nearly all occupations and even everyday tasks, but when it comes to the world of finance, compliance plays a vital role in ensuring an institution is successful.

Compliance is one of the primary roles for Rhea Williams, who wears many hats for First Security Bank. Williams is the senior vice president, compliance director and Community Reinvestment Act (CRA) officer for the bank, and she has 32 years of experience in the banking industry.

According to the Occupational Information Network (O*NET), Williams' role as a compliance director is to "enforce or ensure compliance with laws and regulations governing financial and securities institutions and financial

and real estate transactions. [The occupation] may examine, verify, or authenticate records."

In her own words, Williams explains the diverse nature of her work and how one can pursue excellence in the occupation.

"As compliance director, you have your hand in all business units of the financial institution, from loans to deposits to marketing," she says. "You are normally juggling several tasks, so it's important to prioritize. The best thing you can do is to continually train new employees. My process as CRA officer is to collect and determine if community outreach meets the community reinvestment guidelines."

Williams adds that her favorite part of the job is the educational opportunity she is afforded to offer to the public.

"My favorite part about working in

compliance, banking, and credit has been the ability to teach people about credit, loans, credit scores, loan products, and most of all, to dispel myths and bring clarity to what people have thought about banking and lending,” she says. “My overall goal as a compliance professional is to make sure systems, output, and people comply with federal regulations. The overall goal for a CRA officer is to work with management and staff to continually increase the institution’s reinvestment in the community by way of donations, services, and investments.”

But Williams’ outreach extends far beyond the walls of the financial institution. She has been afforded the opportunity of hosting First Security Bank’s First Steps Tuesday radio show during the Broadway Joe Morning Show on Power 92 every first Tuesday of the month.

“On the show, we present a certain topic, whether it be budgeting, getting your credit in order, or buying a home. Quarterly, we will host a workshop that mirrors what we have talked about on the show that prior Tuesday,” she says. “It has been so rewarding to hear people call in and say that they followed the advice and have improved their credit score or purchased a home. I would have never imagined that this activity would have stemmed out of my banking career as a CRA officer, but I absolutely love it.”



When you see staff from top down being involved in the community, it’s a wonderful thing.



Williams adds that people looking to enter the field as a finance director typically need to understand that compliance is a back-office support position, and that interests such as the desire to read and work with numbers is common. She says that being a rule-follower by nature also helps. As a CRA officer, individuals should want to see the financial institution give back to the communities in which they serve.

Williams also says that most of the time, the CRA officer is a bit of a different position than what is typical in the industry, and that those looking to be in that position should have a heart for people.

Being able to see the fruits of her labor does not come without its challenges.

“Compliance professionals and support staff are not the revenue producers for the financial institution, yet they can save the financial institution money. The challenges as a CRA officer is making sure that everyone is on the same page with the objectives for

outreach and investment,” she says. “The job can be stressful, because you are working with people that want to provide the best service possible for their customers. Your job is to make sure that the solutions or products that they want to offer are compliant with federal regulations. That message is not always welcome, but it is necessary.”

Another stressor, Williams adds, is when federal agencies are required to come into the institution and conduct examinations of the bank.

Williams admits that the rewards certainly outweigh the challenges of the position.

“Outside of the radio show and workshops, the most rewarding thing about compliance to me is the fact that you’re making the financial institution safe from penalties and violations as you implement processes to ensure compliance with federal regulations,” she says. “The absolute most rewarding part about being a CRA officer is to witness how our bank gives back to the low- and moderate-income individuals and communities in the form of donations, services, and investments. When you see staff from top down being involved in the community, it’s a wonderful thing.”

Whether it is educating the public on financial processes or ensuring her financial institution meets regulation standards, Williams finds joy in all aspects of her occupation and says she looks forward to a positive future for the industry.

Dress for success

for men

When going into a job interview, you want to look your best. Here are some tips to help you in your quest to dress for success.

T-shirt troubles

Don't show up to a job interview in a t-shirt. This shows a lack of motivation and effort.

Business buttons

A button-down shirt with a collar is preferred when wanting to look professional in a job interview.

Short-sighted

Since you don't plan to sprint out of the interview, avoid wearing shorts, especially gym shorts.

Turn to Trousers

Dress pants with a matching belt can transfer your interview wardrobe with ease.

Playing tennis?

Unless you're interviewing for a job coaching tennis, avoid tennis shoes and sneakers.

Slick style

Dress shoes are stylish and show professionalism.



Dress for success

for women

Business blouse

A simple button-down blouse with a collar can do wonders for an interview and can help you land the job.

Cozy but lazy

Sure, a sweater may be comfortable for you, but it screams laziness if wearing it to a job interview.

Skirt won't hurt

You can never go wrong with a simple black pencil skirt. It shows class and style on the job.

Mean to the jeans

Sorry, but even though jeans are often our go-to garment, you're going to need something a bit more sophisticated here.

Strut with style

A simple but elegant flat could be the finishing touch on your interview outfit, but don't go for the open-toe look.

Kick it to the curb

This should be an easy one. Say goodbye to your boots on the day of your interview.



EDUCATION PAYS

Continuing your education after high school pays off. College graduates with a bachelor's degree earn \$502 more a week than a high school graduate.

Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers for 2018.
Source: Current Population Survey, U.S. Department of Labor, U.S. Bureau of Labor Statistics.



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