

The Academic Job Market in Finance: A Rookie's Guide

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Abstract

This is a guide for newly minted Ph.D.'s entering the academic finance job market for the first time. The institutional knowledge of how the job market works is often not left behind by graduating students; advisors are often too busy or too removed from the process to give the finely detailed advice that students need. This article provides a complement to strategy discussions between students and their advisors. We give a detailed timeline for job seekers plus a summary of the most important deadlines. We give advice for academic conferences, conference interviews, and fly-outs. We discuss job offers and what to do if you don't get one. We also give cautionary job market horror stories and a list of internet job search resources.

Introduction

PhD student job market experiences quickly walk out the door with graduating students; faculty members are typically far-removed from the fine details of the process; and student colleagues are still ignorant. The result is that many rookies (first time academic finance job seekers) are woefully under-prepared for the job market or simply do not know what to expect. The job market is a noisy process of pair-wise matching where the rookies have to facilitate the matching process. We tell you what to expect and how to succeed.

The major stages of the job market for a rookie in finance are: the initial preparation, interviews at the FMA and AFA meetings, fly-outs to give presentations at schools who liked you at the meetings, your consideration of competing job offers received, and possible post-market damage control if you do not have an offer you like.

We begin our paper with fundamental do's and don'ts on the job market. Then we present a detailed timeline for getting a job. Conference (i.e., meetings) advice follows. Fly-outs are discussed next. Then we discuss job offers and what to do if you do or do not have one you like. We then give some cautionary job market horror stories. We conclude with advice about school tiers, a list of frequently asked job interview questions, and checklists for deadlines, the meetings, and fly-outs, as well as a list of helpful internet resources.

Fundamental Do's and Don'ts on the Job Market

First and foremost, you must be professional. The academic finance community is tight-knit and news about you travels quickly. Second, people like people who like them—it is that simple. You must be pleasant to everyone; the school you are talking to might generate your only offer.

Third, be aware of who is around you: on the airplane you may be next to the person with whom you are scheduled to interview tomorrow (or someone with whom you would *rather* be interviewing). Fourth, buy a couple of books on general interviewing techniques. We recommend Allen (1997) for its comprehensive questions and answers and Marler and Mattia (1995) for its general advice. Finally, you must get your advisor's unconditional permission and blessing to go on the market. Without it you will not place.

As you proceed through the various stages of the market, your goal at any point in time should be to get to the next stage in the process with each school. Before the meetings, your goal is to get an interview with an attractive school at the meetings. Once you get an interview, your goal is to get them to invite you to campus. Once you are on campus, your goal is to get them to offer you a job. Once have an offer that you like and you accept it, you're done!

Timeline

It is difficult to separate getting a Ph.D. from getting a job. The following advice assumes a four-year Ph.D. and also that the rookie starts his or her job in September. This timeline is a rough guide; your dissertation chair may change many of these dates. A summary of deadlines appears in Figure 3.

September: two years to job start

Develop a thesis topic and discuss it with senior faculty. Plan to attend a meeting (e.g., the FMA) so that you know how meetings work.

November: one year 11 months to job start

Prepare a paper to submit to the FMA conference for the following October. A good working paper that is not part of your thesis differentiates you from most candidates who have only their thesis as evidence of research potential. Get a thesis advisor (see Alpert and Eysell [1995]).

April: one year five months to job start

Your advisor may want you to defend your thesis proposal before you send your resume to the FMA resume book—the resume book deadline is in June or July. Let others proofread your resume.

Summer: one year three months to job start

Work on your thesis. Once you are on the market, you may not get *any* thesis work done. A viable candidate must be able to state credibly that the thesis will be complete before job start. Your faculty may select one student to be nominated to the FMA Doctoral Student Consortium; ask that it be you.

August 1: one year one month to job start

Circulate a good draft of what will be your “road paper” (or “job market paper”) among students and faculty. Get comments and incorporate them.

August 15: one year one month to job start

Present your road paper for other Ph.D. students. Polish your presentation and practice answering

difficult questions from the audience. Look for position openings (see Figure 5 for resources). Ask your thesis advisor and two other senior faculty members to write recommendation letters.

Late August: one year to job start

Get a good-quality interview suit of conservative color and cut, wool or wool-blend—something that you could wear to a funeral. Replace your student backpack with a nice briefcase or leather folio.

You or your advisor must send out packets of information about you to schools you want to meet at the FMA's. Your cover letter should be one to one and one-half pages long on school letterhead. Give a brief introduction, describe your thesis, teaching experience, and research agenda beyond the thesis. Conclude by indicating your interest in the school. Ask your advisor before including other information. Enclose your resume and road paper with the cover letter.

It takes *several days* of solid work to prepare your packets. You might send 20 to 70 packets, with 30 being typical; let your advisor suggest how many. Even if you include “safety” schools in your mailings, no school is a “sure thing.” The adverse selection problem immense— if you apply to a school far below your ability, faculty there may assume that there must be a hidden problem with you. You need to understand schools tiers—each tier has different salary scales, teaching and research expectations, and resources. We identify six tiers in Figure 2, below.

September 1: one year to job start

Schools start calling to set up FMA interviews. You need to be ready to instantly set a meeting time that does not conflict with your other obligations (such as other interviews or presentations).

Prepare in advance a daily schedule that can accommodate interviews of 30 to 60 minutes. Ask which hotel the interview is in. Interviewing is utterly exhausting, so try to schedule breaks.

Once you have an interview scheduled, start researching the school. Look at the school's departmental web page and Hasselback's directory of finance faculty. Look for publications by their faculty and where their doctoral students have been placed. Ask your own faculty if they know anyone there and what questions to ask. You may need independent information in case a school's description of itself is overly optimistic.

October 1: 11 months to job start

Go through mock interviews with faculty. Prepare one-line, 30-second, five-minute, and 30-minute versions of your description of your thesis. Focus on why your topic is important and interesting, and why anyone should care. Get a *good* haircut one-week before the FMA's.

FMA Meetings, Mid-October: 11 months to job start

Arrive at the conference site the afternoon of the day before the presentations begin and learn the layout of the hotel. You need to know which rooms your interviews are in; call your interviewers' hotels and, if necessary, leave a message. If they do not call back and leave you a message with their room number, then call them from the lobby just before your interview.

Go to the receptions and mingle with the people with whom you have interviewed, or with whom you will interview. Hang out in the hotel bar in the evenings. Relax, and meet people. During the day, have copies of your vita, your paper, and anything else that might be relevant (perhaps teaching evaluations) that you can hand to interviewers (they may lose your vita or

paper, so have them ready). You might pick up an interview or two at the conference—check the conference placement board several times a day.

During or immediately after interviews note down the name of everyone in the room, and what they said (teaching load, courses you would teach, graduate programs, data sets, computing support, tenure clock, seminar series, funding for going to meetings).

Post-FMA: 11 months to job start

Get thank you notes in the mail no later than the Tuesday after the FMA's. Send these to each person with whom you interviewed (this is one reason you wrote down their names). This may seem obvious, but many candidates fail to do it. After the meetings, re-contact schools in which you are most interested and indicate your interest; for example, e-mail the contact at the school and ask questions you forgot to ask during the interview, or send an updated version of your road paper when you have one.

Late October: 11 months to job start

FMA-generated campus visits may come soon. You must be ready to go with as little as 48 hours notice. Your suit and a couple of shirts should be clean, professionally pressed and ready to put into your suit bag. Your paper should be good enough to circulate now and you must have overhead projector slides ready for your prepared presentation (which should be adaptable enough to cover 45 minutes to one and one-half hours).

Do you have sufficient borrowing capacity on your credit cards? Most campus visit expenses will be reimbursed, but it might take months. In an active market, you may have to float several

thousand dollars at a time. Think of it as working capital.

November: 10 months to job start

You need to prepare for the AFA meeting, which will occur the first week in January. AFA schools are on average of higher quality than FMA schools (e.g., MIT, Chicago, and UCLA never interview at the FMA, but they do at the AFA). The AFA conference generally spills over into 6-15 hotels, creating huge logistical problems. With 8,000+ economists attending, you should book early if you want a room at the headquarters hotel. Send AFA packets containing your brief cover letter, your resume, and a copy of your best paper before Thanksgiving, so that they are sitting on the recruiting committee's desks when they return from Thanksgiving break.

December 1: nine months to job start

AFA interview schools may call as early as the Monday after Thanksgiving. Follow the same procedure as for FMA: find out in which hotel they will be interviewing and in which hotel the contact person is staying. Get a map so that you know where hotels are relative to each other.

At the AFA meetings: eight months to job start

Follow the same routine at the AFA as you did at the FMA. You may be walking among hotels, or taking taxis, or a shuttle bus. Wear comfortable dress shoes if possible. Dress for the weather and bring a small reliable folding umbrella.

Mid-January: eight months to job start

Fly-out telephone calls can start any time now, and can continue through as late as June (though that's unlikely). Most FMA-generated fly-outs are December–February, whereas AFA-generated fly-outs are typically January–March. Always send short business-like thank you notes after campus visits, just as you did after hotel interviews.

Conferences

Check in to your hotel and then register for the conference. At the registration desk you get a name badge. Put it on now, and don't take it off while in the conference hotel area.

In the interviews your job is to give the schools what they want, which is enough credible information about you that they can make a decision about whether to hire you. They want to know that you will complete your thesis, be self-directed and talented enough to make their tenure hurdle, and that you will be a good colleague. The interviewers assume this is your best attempt at making a good first impression and that you can only go downhill from here. Your goal is to be a good academic and to present that picture to your interviewer.

In *every* interview you will be asked the following questions (see also Figure 1 for a list of other frequently asked questions): (1) Describe your current research. (2) Tell us about your future research program. (3) What will you teach if we hire you? (4) When will your thesis be done? (Make sure that you have discussed this issue clearly with your advisors.) (5) Do you have any questions for us? You will also be asked with whom you are interviewing and how many interviews you have. No one wants to hear your entire list of schools, so mention a few that are somewhat comparable to the school that asked you.

In your interviews, be yourself, be personable, pleasant, and constructive. Give thoughtful comments on others' work if you have the opportunity. Do not expect everyone at your interview to have read your paper. Some may read the abstract for the first time while seated right in front of you. Do not take offense—they may be filling in for someone delayed by bad weather.

Fly-outs

On-campus interviews are more in-depth than conference interviews. When schools call you to fly out, ask them when they would like you to arrive and leave, and how long your research presentation will be. Ask for a tour of town and that a preliminary schedule be faxed to you before you arrive. Fly-outs are usually in the winter and flight cancellations and delays are common. Use carry-on bags only, or at least carry your presentation materials on board with you. Keep all receipts because most expenses will be reimbursed.

Do not ask about salary at the fly-out. If they bring it up, ask where they think they are relative to the expected market salary this year. If they want to talk salary, they will probably ask you what sort of salary you expect. This is to elicit your assessment of yourself as a recruit. If you are a strong candidate, you should expect to get at least the market wage for the type of schools at which you are interviewing.

Once you get a fly-out, you have a good chance of getting an offer. A typical school brings in three to four candidates for each position they have open. The conditional probability that you get an offer is thus about 30%. Conditional upon your performance on campus, that probability goes either to 100% or to zero.

Do not be overly defensive in your seminar presentation and *answer* the questions that are

asked; do not sidestep them. Many candidates throw away any chance of an offer by not answering questions properly. Have a note pad and pen out during your presentation so that you can record comments and who made them.

Job Offers

If you do not have an offer in writing, then you do not have an offer. Schools have reneged on verbal offers. The verbal statement “We are going to make you an offer” is *not* an offer, no matter how nice it is to hear (Domowitz [1984]).

Some salary offers are negotiable, some are not. There’s almost always *something* that is negotiable; be it salary, summer support, teaching load, or travel money. Some schools give you as little as one day to decide, some four weeks; two weeks is typical.

One school's offer might lead another school to increase their salary offer. Do not be too aggressive in your negotiations. If you negotiate an exorbitant salary or a really wonderful perk then you raise the bar for yourself and you had better be good when you get there.

If you have more than one offer, use your advisor as a guide to decide where is best for you. The final decision is yours, but your advisor probably knows more about the schools from which you have offers than you do. He or she may have a better idea than you about whether your research and teaching match the schools in question. Ask why a particular school is best for you and get a clear answer.

If you accept an offer, you *must not* renege and accept a more attractive offer elsewhere. If you renege, your name is immediately passed to everyone who is known by the people at the school you reneged on (essentially everyone in finance academia within a week or two). The

story will follow you for years to come.

You Do Not Have a Job Offer That You Like

Don't panic! The market clearing process is noisy. Candidates and schools fall in between the cracks all the time. Many schools enter the market late. Jobs can surface as late as May or June. Hang in there and be persistent. Ask your faculty for advice; re-contact the schools you interviewed with and see if they have filled their positions. If not, you might suddenly look more desirable than you did back in October (especially if you have now finished your thesis).

Other Advice

Many schools ask questions that are illegal in the U.S. (see EEOC link in Figure 5): Are you married? What does your spouse do? How old are you? It is possible that recruiters are trying to discriminate through these questions, but it is more likely that the interviewer is looking out for *your* best interests. For example, if you are 38 and single or if you have a dual-career family, life in a small college town may not be for you. The interviewer may simply be trying to figure out if you will be happy in their town long-term. When a school asks "Is there anything else we can tell you?" that might be an excellent time to volunteer information that the school cannot ask you directly so that you can learn what you need to know. You don't want to end up in a place where you are going to be unhappy and leave after two years.

Job Market Horror Stories

Most people have at least one unpleasant experience on the job market – it may be something that embarrasses, offends, or infuriates you. Some examples of job market horror stories that have been recounted to the authors and what can be learned from each follows.

A candidate was in a hotel interview. About half-way through, the interviewer stood up and walked to the door and held it open. The candidate asked, “Are we out of time?” To which the interviewer replied, “No, just out of interest.” Despite the disrespect from this interviewer, the candidate still got a nice job elsewhere in a tight market. The moral of the story is that you must not let one interview (or one interviewer) get you down.

One candidate was on a campus visit discussing his research involving index options. The options were European-style options and a faculty member at the school pointed out in a rather adversarial way that “If you’re going to use European options, you need to use a European index as the underlying asset.” The moral here is that not everyone with a PhD in finance knows even the basics in your area.

One candidate who became frustrated with lack of success on the market sent a letter of application to several schools that read something like the following. “My name is John Doe and I recently received a Ph.D. in Finance from Research U. I have a paper accepted for publication that is forthcoming in a top-tier journal. After numerous interviews for tenure-track positions I have not received a single [sic] campus visit. I feel that perhaps I am setting my sights too high and that’s why I am writing to you. I would like to apply for *any* position that your school has to offer—visiting instructor, secretary, or janitor. Reference letters will follow. Sincerely, John.” The strategy did not work, and the candidate did not find a job that year. The moral here is that

you are about to become a part of a small community and you must be a professional or face rejection.

Conclusion

Our advice enables rookie candidates to be self-reliant and to give potential employers what they want—a candidate who is enthusiastic and well prepared for entrance to the academic community. We give do's and don'ts of the job market and a detailed timeline for getting a job. We give advice for what to do before, at, and after the meetings. We discuss fly-outs and offers and what to do if you do or do not have an offer you like. We also include helpful summaries and checklists.

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Figures and Tables

Typical questions asked by recruiters:

- Tell us about your current research.
- Tell us about your future research program.
- What will you teach if we hire you?
- When will your thesis be done?
- Do you have any questions for us?
- What teaching experience do you have?
- Why are you interested in our school? What do you look for in a school?
- Where do you see yourself in five (ten) years?
- So what is [professor at your school] up to these days? (Feel free to share news, but don't tell anything you wouldn't tell the subject's mother. Remember the old maxim—anyone who gossips to you will gossip about you; no one really likes to be gossiped *about*.)
- Do you have a lot of interviews? Whom else are you interviewing with?
- Does the market look good this year?
- What are the characteristics of a good researcher and of a good teacher?
- What balance of teaching, research, and service do you think is ideal?
- You can also expect challenging questions about your research as you describe your thesis. You can also expect asinine questions about your research; answer tactfully.

Questions you can ask your interviewers. From your pre-interview research you should already know the answers to questions marked with an asterisk “*”:

- What do you look for in a candidate?
- Who else at your school does research in [your field of interest]?*
- Describe your graduate programs. (Beware schools without a finance Ph.D. program: you lose RA support, and you lose the vitality that young Ph.D. students provide.)
- What sort of placement record does your doctoral program have?*
- What (teaching) gap would you want me to fill? What is the typical teaching load?
- (If teaching load is high....) Are there teaching releases for active researchers?
- What databases do you have?
- Do you have a seminar series? Who has presented recently?
- What recent publications have your faculty had?*
- What sort of RA/GA support is there for junior faculty?
- Is summer funding readily available? If so, how much and is it guaranteed?
- Is there funding for traveling to conferences?
- Do faculty get individual accounts for things like computer software/books/travel?
- My spouse has a career as a [specialty]; what opportunities would he/she have in your community?
- I am an avid cyclist [or bungee jumper, or whatever]; what opportunities are there for me to pursue this interest in your town?

Figure 1: Frequently Asked Questions

	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 6
Examples	MIT UCLA Chicago	Purdue Vanderbilt Arizona State	Florida State Texas A & M South Carolina	Louisiana Tech Auburn North Texas	Regional universities	Small state colleges
Research Support	Outstanding infrastructure and research support.	Excellent; CRSP and Compustat are a given. Other major databases as well. RA/GA support is likely.	CRSP and Compustat, but perhaps little support for the databases. Some RA support is likely.	Probably CRSP and Compustat, but may not have many data sets other than these	Unlikely to have CRSP, or Compustat. Little infrastructure or other support for research.	Unlikely to have any substantial support for research. These are true teaching schools.
Teaching Requirements	Light to minimal. Probably two or three classes per year.	Probably two classes per semester, occasionally less.	Usually two classes per semester.	Four to six classes per year.	Six classes or more per year.	Eight classes per year.
Doctoral Program	Excellent placement record: Ph.D. students place at Tier 1 and Tier 2 schools.	Most have a Ph.D. program and have a strong placement record.	Many have a Ph.D. program, but placement record may be weak or spotty.	Some have a Ph.D. program, but are unlikely to have strong placement.	None	None
Research Expectation	Top-level publications are assumed. Your work should be not only published in top level economics and finance journals, but read, cited, and extended.	Several top-level publications are expected. Lower level publications carry little to no weight unless they are heavily cited.	Several pubs, including some top-level work. Quality is valued much more than hits in lesser journals, but all decent pubs count somewhat. Strong dedication to active research.	Expectations vary widely; numbers of publications may be more important than quality, but you are expected to be an active researcher.	Expectations from the school usually reflect the support they provide for research. It could be difficult to effectively continue your research.	Expectations range from zero research to a couple of pubs in any refereed journals and/or conference presentations. <i>Very</i> difficult to continue a research agenda.
Salary	Excellent; high enough to make your friends from Economics want to change fields.	Very good; median is about 90% of Tier 1 counterparts.	Very good, but usually less than Tier 2 counterparts.	Similar to or lower than Tier 3 counterparts.	Substantially lower than Tier 3 and Tier 4 counterparts.	Perhaps 40–50% of salaries offered at Tier 2 schools.

Figure 2: School Tiers

Schools from different tiers have different resources and different expectations. Note that even Tier 5 schools often have noted researchers who publish in the top tier journals. All of the faculty are intelligent and they are likely to appreciate good research. *Never* be condescending at any school. Non-US schools often pay substantially less than an otherwise comparable US counterpart. LBS is a notable exception and it is a Tier 2 school.

What	When	Time until job start
Develop thesis topic	September	2 years, 0 months
Prepare a paper to submit to FMA or SFA	November	1 year, 11 months
Rough draft of one essay; outline of rest of thesis	February	1 year, 7 months
Defend thesis proposal	April	1 year, 5 months
Submit resume to FMA resume book	June	1 year, 3 months
Present your road paper to Ph.D. students; Ask thesis advisor to write recommendation letters; Compile mail-merge database of contacts and addresses	August	1 year, 1 month
Assemble FMA packets; Get a good interview suit	Late August	1 year, 1 month
Prepare your daily schedule for FMA; Read recent journal articles	September	1 year
Present your paper to faculty; Prepare answers to all the FAQ from Figure 1	October	11 months
Incorporate comments into your paper; Send thank-you notes to FMA interviewers; Get prepared for short-notice fly-out invitations	Late October	11 months
Prepare and mail AFA packets; Prepare AFA daily schedule	November	10 months
Send thank-you notes to AFA interviewers; Get prepared for short notice fly-out invitations	Mid-January	8 months

Figure 3: Deadlines Checklist

This is a summary of the important deadlines for the job search timeline. Your dissertation chair may substantially alter these dates. See the text for more details.

Conferences:

- Arrive early and check-in the day before the conference starts.
- Register for the conference and get your name badge.
- Leave voice mail for interviewers asking what room you interview in.
- Explore the hotel: layout, house phones, location of conference rooms, restaurants.
- Make sure you have iron, ironing board, and hair dryer in your room.
- Review the FAQ list in Figure 1 and your answers to the questions there.
- Go to the receptions and hang out in the hotel bar in the evenings.
- Take notes in interviews and write down recruiters' names.
- Write thank you notes after the conference and incorporate relevant comments into your thesis.

Fly-Outs:

- Always have shoes shined and suit and shirts ready to be packed. Have your presentation slides ready to go as well. You may have to leave with little notice.
- Carry-on luggage only if possible.
- Do your homework: find out the publication record of all faculty at the school, read their papers.
- Do some quick web-searching to learn more about the community. Use this to construct questions to ask when you visit campus.
- Maintain close contact with the departmental secretary; he/she probably coordinates your trip.
- If you have dietary restrictions, make them clear before you go to campus.
- Remember that you are always being evaluated, even during dinner and breakfast.
- Don't ask about salary unless they bring it up.
- Be open to comments during your seminar.
- *Answer* all the questions asked during your seminar; do not sidestep them.
- Follow up after the fly-out with a brief note addressing any serious criticisms you may have received on your research.
- Don't leave campus with unanswered questions.

Figure 4: Conference and Fly-Out Checklists

Who / What	Where / URL	Type of Information	Notes
FMA Position Listings	www.fma.org/placementindex.htm	Job listings	Updated frequently during August and September
Job Openings for Economists	www.eco.utexas.edu/AEA/joe/	Job listings	Better for economists than finance academics
Chronicle of Higher Education	chronicle.com/jobs/	Job listings	Good for finding positions at lower tier schools
Financial Economics Network	www.ssrn.com/fen/index.html	Job listings and other announcements	Part of Social Sciences Research Network
International Salary Calculator	www.homefair.com/homefair/cmr/salcalc.html	Cost of living	Compare cost-adjusted salaries for any pair of cities
USA Weather Almanac	www.usatoday.com/weather/climate/usa/wusaclim.htm	Long-term climate averages	Temps, precipitation. Useful if climate is a decision factor.
Census Tiger Map Server	www.nwbuildnet.com/nwbn/mapservice.html	Census data arranged geographically	Good for determining what the area around campus is like
Money.com's Best Places to Live	www.money.com/money/bestplaces/	Pithy descriptions of cities around the US	Get detailed summaries of 300+ US cities and towns
Directory of Finance Professionals	http://www.cob.ohio-state.edu/~fin/findir/	Comprehensive list of finance faculty	Some data out of date
Infoseek's List of US Colleges and Universities	infoseek.go.com/WebDir/Education/Colleges_and_universities/Colleges_and_universities_in_the_U_S?sv=N7	Very comprehensive list of institutions of higher learning	The universities' main home pages
Weather Underground	www.wunderground.com/US/	Current weather for any zip code	Find out the weather and pack accordingly
Equal Employment Opportunity Commission	www.eeoc.gov	EEOC website	Lots of official information available here
FMA Job Interview Advice	www.fma.org/interviewthings.htm	Interview advice	Cautionary advice focused on propriety and EEOC compliance

Figure 5: Internet Resources for Your Job Search