

## ***Good and Bad Resumes: Want to See the Difference?***

Writing a resume is much like writing a paper for school. Every detail contributes – positively or negatively – to your final "grade." Like teachers, hiring managers look for a cohesive story; a persuasive argument; a neat, well organized appearance; and of course, perfect spelling and grammar.

The difference is that teachers read the entire paper (at least we hope) before assigning a grade. Hiring managers will probably decide within 10-30 seconds whether your resume is worth their time. If they spot an error or see nothing noteworthy during that brief scan, your resume may never get a full reading.

The lessons illustrated in the examples below will help your resume make the grade with hiring managers.

### **Your E-Mail Address**

The contact information you provide at the top of your resume should make it easy for a hiring manager to reach you. It's pretty straightforward: name, address, one or more telephone numbers, maybe a fax, and an e-mail address.

It's the e-mail address that tends to get people in trouble. The ones we use with friends and family are not necessarily appropriate on a resume. The BAD examples below would look foolish and unprofessional on a resume. Keep it simple, as shown in the GOOD examples.

### ***BAD E-Mail Address***

Unless you're applying for a position as a beer taster, a motorcycle mechanic, or a pet store associate, respectively, don't use an e-mail like the following on your resume:

- ilikesbeer@email.com
- harleydude@email.com
- crazyforcats@email.com

### ***GOOD E-Mail Address***

Ideally, the e-mail address on your resume should be as simple and direct as your name:

- johnsmith@email.com
- j.smith@email.com

- john\_m\_smith@email.com

If necessary, create a new e-mail address specifically for your job search.

## **Your Objective**

An **Objective** is appropriate when you're just starting out and have yet to establish yourself in a profession, or when you're changing careers or industries. A Summary of Qualifications, on the other hand, will work better for those with several years of experience and established qualifications. (If that's you, skip down to the "Your Summary" section.)

Since the Objective is the opening to your resume, it's your first chance to communicate who and what you are, and how that puts you above other job applicants. Your Objective should describe your desired job and field AND demonstrate the relevant value you bring to the position.

The **BAD Objective** below has several problems: 1) it's generic, 2) it's self-focused, and 3) it does nothing to tell the reader what you have to offer or even what type of position you're seeking. Compare it to the GOOD example, which clarifies your education, your experience, the value you bring to the table, and the type of position and organization you're interested in.

### ***BAD Objective***

OBJECTIVE: A challenging creative opportunity where I can apply my skills in a dynamic organization with plenty of room for advancement.

### ***GOOD Objective***

OBJECTIVE: To apply the knowledge acquired through a bachelor's degree in Marketing and Communications and two summer internships at a public relations agency to an entry-level position on the marketing or PR team of a major financial institution.

## **Your Summary of Qualifications**

If you have already been working for a while, and you're looking for a new job in the same field, skip the Objective and open with a Summary section that puts your most impressive and relevant qualifications right up front. This section might be called Summary of Qualifications, Professional Summary, or Career Highlights. It can be written in paragraph form, or as a bullet list.

The BAD Summary below is bad because: 1) it has two typos; 2) it focuses on duties; 3) it does nothing to differentiate the candidate; and 4) it states what the candidate wants, rather than what benefits he or she might bring to the employer.

The GOOD example shows a Summary that presents similar information in a way that is much more meaningful to a prospective employer.

### ***BAD Summary***

#### SUMMARY OF QUALIFICATIONS

A loan and credit underwriter, experienced at [analyzing](#) loan applications and working with customers in [commercial](#) and retail loan transactions.

### ***GOOD Summary***

#### SUMMARY OF QUALIFICATIONS

Accomplished loan and credit underwriter with nine years' experience in commercial and retail banking and a proven record of profitable lending transactions. Adept at combining in-depth knowledge of industry practices and legal requirements with analytical expertise, strategic negotiation, and skillful relationship building to secure new and repeat business. Earned top underwriter or runner-up status in Northeast region for past four years.

### **Your Professional Experience**

The Experience section (which may be titled Professional Experience, Work Experience, or Work History) should do more than just list the duties that were assigned to you in past jobs. It should show how you achieved results in those roles. Future employers want to see how your experience has prepared you to meet their needs. Clarify the kinds of businesses you have worked for, and how they benefited from your skills and talents.

The BAD Experience section below has the following problems: 1) it reads like a boring job description, with duties but no accomplishments; 2) it gives no indication of the size or scope of the business; 3) it uses inconsistent bullet wording; and 3) it lists an activity ("Organized company softball team") that has no apparent relevance to a new job. The GOOD Experience section shows how to correct these errors. (And here's a tip that can make your resume read more like the good example: Use action words to describe your accomplishments, such as led, spearheaded, facilitated, negotiated, reorganized, developed, or created.)

### ***BAD Experience Section***

Senior Commercial Loan Underwriter  
September 2005 to Present  
Lotsa Bucks Trust, St. Louis, MO

- Took commercial and construction loan applications
- Negotiated terms
- Five direct reports in commercial loans division
- Trained new hires on loan research methods
- Organized company softball team

### ***GOOD Experience Section***

Senior Commercial Loan Underwriter  
 September 2005 to Present  
 Lotsa Bucks Trust, St. Louis, MO

- Processed \$10 billion in commercial construction loan applications for the top commercial lender in Eastern Missouri
- Managed a team of five junior underwriters who exceeded departmental goals consistently for past six months
- Facilitated professional training on loan research methods to shorten learning curve for new hires
- Applied professional team-building skills to development of successful company softball team, resulting in higher corporate visibility in local community and enhanced employee morale

The last item about the softball team probably wouldn't be on an actual resume – but it shows how to take a non-impressive skill and tie it in with impressive business results.

### **Your Education**

As a rule, the longer it's been since you were in school, the less emphasis you need to place on the Education section. For a recent grad, the Education section should probably come first. For a seasoned professional with a 20-year track record, it may be just a formality tacked on at the end.

Here's a list of things to remember when you're composing the education section:

List your highest level of education first.

- Don't include your high school if you have a college degree or higher.
- Spell out the school name (e.g., University of Massachusetts, not UMass).
- Don't lie about or exaggerate your education.
- Leave out the graduation year if you wish, but be prepared to provide it if you're hired, so that the employer can verify your background.

In the BAD Education section, the job candidate made several mistakes: 1) abbreviating the university name; 2) listing a non-stellar GPA; 3) listing college activities that are professionally irrelevant and may be controversial; and 4) listing

high school in addition to college. The GOOD Education section is just right; it gives the necessary information without extraneous details.

### ***BAD Education Section***

SLU, 1998  
St. Louis, MO  
B.S., Finance, GPA: 2.75

- Beta Beta Beta Fraternity, Party Planning Committee Member
- Elected to Student Government
- Led campus movement for reelection of State Senator I.M. Partisan

St. Louis High School, 1994  
St. Louis, MO  
Diploma, College Prep, GPA: 3.0

### ***GOOD Education Section***

St. Louis University, 1998  
St. Louis, MO  
Bachelor of Science, Finance

*One last thing:* Never put "**References available on request**" at the end of your resume; it's an outdated practice, it wastes space, and it goes without saying that you'll give them references if they ask!

Remember, every piece of information you choose to include in your resume, and the way you present it, will contribute either positively or negatively to the overall impression you make on the recruiter or hiring manager. By avoiding these common errors, you can earn high marks with employers and increase your chance of getting an "**interview-worthy**" grade on your resume.