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Basic knowledge of finance for interview

Over the past year or so, I have dipped my toes into the interviewing process at my employer. Yep, I’m the actual real interviewer referenced in the headline. And I want to get real with you about my experience being on the other side of the table. It’s been an eye opening experience, to say the least. I would approach interviews in a completely different way than I would have previously. And I have 10 tips I want to offer to help you knock it out of the park in your next interview. Before I give my advice and observations, note that I work at a desk job for a Fortune 500 company – for a frame of reference. I do think that most of these tips will work for any job field, but the importance of each will vary. If it sounds relevant, use it. If it doesn’t, don’t. With that, here are my 10 best interview tips, given my experience: 1. Your Personality is FAR More Important than your Resume Your resume might get you through the recruiters, but once you get to the interview stage, it takes a back seat to how you actually bond with each individual interviewer. Don’t bring a fake extroverted persona to an interview if it is not your personality – it will be apparent. Be genuine. That’s what an interviewer wants to see – the real you. The thing is, if the real you is not good enough to get the job, then maybe that job wasn’t a good fit for you to start with. If you have to fake your way into a job, odds are you won’t be in that job for long. Do yourself and the company a service by being genuine. Highlight experiences that show the real you – whether it highlights a positive trait or a big mistake that you learned from. The thing is, half an hour is never enough time to get to know someone. What you want to be able to do is leave the interviewer feeling like they know YOU better than the other candidates. Us interviewers are all human – we want to bond with, connect, and like those we are interviewing because we want to have that same feeling if we were to start working with you. 2. The Detail in your Answers is Secondary to how you Answer It’s impossible for an interviewer to recall every detail of how you answered a question, particularly when they’ve interviewed a number of different candidates. What is more important is that you: make a strong effort to answer the question vs. throwing in the towel or being too short and blunt. ask intelligent questions if you are not sure exactly what the interviewer would like to know. take time and jot down notes, particularly when asked a cognitive question. Talk the interviewer through your thoughts (unless they are about you wanting to pee your pants). I have asked really tough cognitive questions that require math, and after giving the answer a number of people will ask me “was I close?” or “did I get it right?”, to which my reply is always “there is no right or wrong answer” and theirs is “really? Oh……”. be confident in your answer. No second guessing, no filler words. Just answer without rambling – there is seldom times a ‘right’ or ‘wrong’ answer. 3. You Are Genuinely Enthusiastic About the Job – but Not Desperate You’ve got to want the job. If you don’t, you’re not interviewing for the right job. It’s easy to spot fake enthusiasm. One word of caution: don’t drool over the job and rain praise on the company itself. You don’t want to make it sound like you don’t deserve the job or would feel very lucky to get it. Desperation is never a defining characteristic that you want tied to you. For example: bad enthusiasm: “Thank you so much for giving me the chance to interview. Company XYZ is obviously well respected and I’d really love the opportunity to work here.” good enthusiasm: “I really like that this job would give me the opportunity to…” 4. Ask Smart Questions that Aren’t Scripted Whether it’s during the interview or at the end, ask smart questions. NEVER ask about salary/benefits. The trick here is that your answers are not scripted. If they are, you you have missed a great opportunity to show off your personality and bond with the interviewer. “What do you like/dislike the most about this job?” is amateur-league and 75% of interviewees ask it. Come up with something a little more interesting and unique than that. And if you can make it specific to the interviewer, you get bonus points for trying to connect. For example, “If you left your job tomorrow, what is the one experience at company XYZ that you will have the fondest memory of?”. Now that’s a great question! 5. Show your Adaptability In today’s corporate world, there is perhaps no other characteristic that is more desired by employers than adaptability. Change is a constant in today’s fast paced economy. For example, I’d much rather see someone who went from one role to another role in 4 years at the same company vs. someone who was in the same role the entire time. That shows me you are adaptable to change and want to learn new things. If you’ve shifted roles, highlight it and explain why if it’s to your advantage. 6. Highlight Relevant Personal Extra-Curriculars Even if it didn’t make the resume cut, bring up personal non-work activities that make you stand out. For example, one interviewee told me that he does open mic night at a local comedy club to push himself to become a better public speaker and to explore his creative side. Boom! Winner! That one little sentence tells me that this guy: a. understands where he can improve on his skills b. is not afraid of a scary challenge c. is probably a better public speaker than most d. will be able to crack a good joke or two! Little defining moments like that in an interview stick with the interviewee. If you volunteer with a non-profit, by all means, bring it up! If you’ve created some sort of side business or web venture, bring it up! Interviewees want to know that you are more than a soul-less corporate minion. They want to know you are human! 7. Push Yourself This advice is more relevant for interviews down the road. Experience is King, when competition is fierce. A new college grad who had a breadth of different challenging internships each summer is always going to win out over a grad with zero internships or internships with the same employer each year – all else being equal. Challenge yourself to take on new experiences with your current employer. This is closely tied to adaptability, but slightly different in that it tells me you have a breadth of knowledge and experience and aren’t afraid to take on a new challenge. 8. The Interviewer is Not Out to Get You – Remember That! There may be exceptions to this rule – big egos on a power trip – but personally speaking, I am not out to get you. I walk into every interview wanting the person to knock it out of the park. That makes my job easy. I don’t like to see someone fail at an interview and I REALLY don’t like to walk out of an interview with a feeling of indifference. I am sure many interviewers feel the same way. Take that little bit of optimism and confidence into your next interview. 9. Eye Contact & Smile Throughout These things are a pre-requisite for me. If you can’t look me in the eye when you talk or smile periodically at appropriate moments, I’m not going to walk out of the interview feeling too positive about you. I want to feel comfortable with you, and in order to feel that, you have to be comfortable with me. 10. Stand Up and Handshake at the Start & End of the Interview When I enter the room, I want to see eye contact and a warm smile, and I also want you to get up out of your seat and a firm handshake. I want the same thing at the end of the interview too. That may sound old-school, or like tired advice, but it’s very important. It’s a sign of warmth and respect and if you can’t do it with me, how can I expect you would do it with a key client or my boss? Good luck – and let me know how it goes! If you are also an interviewer, which of these tips do you agree with and do you have additional advice to share? Related Posts: is the cornerstone of a wide variety of data-intensive roles, and it is not going anywhere soon. Loads have been written about its usefulness already, so this post is focused on getting your skills from C to A+ for your interviews. No knowledge is assumed, and I feel comfortable promising that your level will be more than enough for what will be asked in interviews if you follow this game-plan.Get comfortable with quarrying data from structured tables. Guidelines: I assumed limited or no knowledge at all on your side. The fact is that anyone can master SQL, if they choose to do so. No need for a bootcamp, tutoring, or a GPU—an average laptop will do.This is a process, therefore don’t expect to get it all done in a week. A month is a reasonable time for a complete rookie. 2 weeks if you have some experience. The following curated resources and plan were tested by people I mentor and have been working well. Anyone makes their own modifications as needed but the overarching idea is to practice practice practice. You would need to start from day one with at least 40% of your time spent solving questions hands-on.Here we go:This is your plan, ordered chronologically. How to use this plan?Follow these simple rules to ace the SQL interview:No one plan fits everyone—use it as a template and iterate as needed.Remember that the SQL flavor does not matter. some functions exist only for some flavors—it is not likely that your interviewer would care what flavor you know. The syntax is easy to learn—logic is not that easy to improve.The rule of thumb should be: lectures/videos and theory is only good if you can translate them to hands-on practice.Your plan to ace those SQL questions. This notion page is available here. Feel free to use this notion page I put together for you and let me know how it goes!More analytics gems available for you on my site. My twitter account is open for DMs, feel free to ask away.Good luck with your interviews!Join Hacker Noon Create your free account to unlock your custom reading experience. Podcast: Download (Duration: 1:07 — 1.5MB) Subscribe: Android | RSS Anchor lead: Would you accept to let someone perfect kidney transplant? Elizabeth Tracey reports When people are on kidney transplant lists, life is often a struggle. Frequent dialysis can define their lives, and each day brings worsening kidney disease. Now a new study shows that transplant centers often don’t tell patients that an offer of a kidney has been made to them if they think it’s not of sufficient quality, yet patients say they are willing to accept such an organ. Chirag Parikh, director of nephrology at Johns Hopkins, says patients should bring up this issue. Parikh: Discussing this with the patients and patients expressing this preference that if it is a lower quality kidney and I’m lower on the list then that allows me to get a transplant faster I would be ready to take it, that would change the whole dynamic. The decision is being made on behalf of the patient and that patient is not fully in the loop. Not that anybody is trying to not give it to them but some patients would have gladly accepted those kidneys. 28 Parikh says full disclosure on all sides would help. At Johns Hopkins, I’m Elizabeth Tracey. Finance Clerks conduct basic financial transactions and perform administrative tasks. They maintain billing records, calculate taxes and process receipts. An accounting degree is not usually required for this role, but familiarity with financial regulations, like Generally Accepted Accounting Principles (GAAP), will help candidates stand out. Excellent math skills are also essential. Consider testing candidates on their knowledge of MS Excel and/or Google Sheets. Your future hires will handle sensitive financial data and keep organized records. Look for responsible people who exude professionalism. Your ideal candidates are detail-oriented and good multi-taskers. Those who prefer a structured work environment with organized procedures are more likely to stay motivated while performing repetitive tasks. If the position involves talking to clients, evaluate candidates’ communication and customer service skills. Operational and Situational questions You need to retrieve data from a spreadsheet, but there are some formulas you don’t recognize. How would you go about getting what you need? A coworker asks to see the expense reports of another department. How would you respond? If you realized you made a mistake on a report, what would you do? What information would you need to compile a report on accounts receivable? What would you do if our system broke down while you were in the middle of a transaction? What would you tell a customer who was waiting for the transaction to go through? What would you do if your manager gave you inadequate instructions for a process you were unfamiliar with? What would you check first if you found a billing discrepancy? Role-specific questions Describe your main duties as a Finance Clerk. What accounting software have you used? What recordkeeping system do you use to ensure records remain confidential? Describe the process of a bank reconciliation. What types of documents do you need to verify an invoice? How do you ensure data entry accuracy? Behavioral questions How do you prioritize your work when you have multiple duties? How do you stay focused when dealing with repetitive tasks? How do you learn about new finance regulations and laws? Describe a time when you had to complete a project under a tight deadline. How did you organize your schedule to make sure you wouldn’t fall behind? When I first started getting into blogging several months ago (keep in mind that last summer I didn’t even know what a blog was…yes, I’m serious), I spoke to another Certified Financial Planner who had been blogging for about a year. He gave me some good tips and told me to have a successful blog that you have to network with other blogs. One of the blogs he told me to check out was Moolanomy. At first, I was like Moo-Law-Uh-What? But then I finally got to check out Pinyo’s blog and I was really impressed. He has tons of great information on personal finance and incorporates very useful and easy to read charts to illustrate his points effectively. Here’s our interview:You stated that one of the reasons for starting Moolanomy was to build an alternative income stream to make up for your wife’s income. You even mentioned that one of your goals was to fund your child’s 529 plan. Have those goals grown as expected?I see you’ve read my blog quite thoroughly – I am impressed. As for alternative income streams, I had a few web sites before Moolanomy and knew how much work it takes to run a successful web site. All I can say is the blog has done well beyond my original expectation. Before starting Moolanomy, we relied on part of my wife’s income to cover our expenses and planned savings. To accommodate her maternity leave, I would either have to (1) earn more, (2) spend less, or (3) save less. I certainly didn’t want to save less, and I was sure that we would be spending more after the baby is born. So the only option left was “earn more”. In retrospect, I am glad I started Moolanomy. This year, I believe that alternative income from all of my web businesses will be about 17% of my total income. By the way, my wife is back working so the extra income is really nice, especially in this economy.As for 529 Plan, it was doing well until the stock market went south. However, I am currently sticking with my original plan to contribute \$425 a month to the plan. Once I have a chance to re-evaluate our financial goals, I may be adjusting this number after the new year.Do you ever foresee blogging being able to be a full time profession?I am a strong believer of diversification, including income diversification. I don’t think I would quit my current job even if my blog income exceeds my salary. As much as I like blogging, it’s based on a technology that’s changing fast. Think about it. Where was blogging 5 years ago and where do you think it will be 5 years from now. Would you risk your career and marketability on something that could disappear tomorrow?I enjoy the extra income and could probably blog full-time between jobs. However, I think I would soon find another job, or start some sort of business on top of blogging. So no, I don’t see it as full time profession for me.Knowing what you know now about blogging, what are three tips you would give a new blogger that wants to become the next “Moolanomy”?As mentioned earlier, making money blogging is conceptually “simple”, but it’s not “easy”. If I count all the hours I poured into Moolanomy, I think I am still making just above the minimum wage. However, once you get it going, the income is semi-passive and you’ll eventually recoup your investment. As for three specific tips:Make sure you love the subject you’re blogging about. You’ll be writing a lot of articles about the subject, so don’t write about something that will turn blogging into another “job”.Make a lot of friends. If you think networking is important for success in real life, it’s even more important for blogging.Look at blogs you admire and ask the blogger specific questions. I think this is by far the best way to learn. Sure, there are a lot of information out there, but it’s confusing. However, a few good friends can bring you up to speed real quick.With the creation of the M-Network, how has that helped you with growing your readership on your blog as well as increasing your knowledge in personal finance?I think creating M-Network was one of the main contributors to my success with Moolanomy. Initially, we did a lot of linking back and forth among each other which really helped build our readers base. We don’t do that as much now, but we are still doing a lot of information sharing and work together on a few initiatives. For example, we recently released a free eBook called Money Saving Tips for the Holidays Guide eBook and we recently just released The 12 Days of Christmas – Personal Finance Style 2008 series. Other than that, the main benefits are the teaching, ideas, leads, and intel that we offer each other. Also, it’s great to have a group of supportive people that you can bounce your ideas off, or help you get out of tight spots.Lastly, we are planning to launch a network feature in 2009 that I am really excited about…stay tuned!What’s your goals with “Moolanomy” in the next year?Honestly, I have been slacking in this area. I haven’t set a goal for my blog for a while now, especially because I have been more focused on my job and family. I know that I want to keep blogging in 2009 for sure, but I may be slowing down my pace and supplement my content from other contributors. In fact, I just quietly added the Contribute feature to my blog.I guess, the only SMART goal I have is to have 35% of my total income coming from Moolanomy in 2009.Since your creation of “Moolanomy”, what has the been the most pleasant surprise and/or surprises?I think the biggest surprise is that I can actually earn serious income with the blog. But I think the best thing about this experience is the opportunity to meet a lot of people and establishing a few good friendships along the way. Even if I stop blogging now, there would be a few people that stay on my list of friends into the foreseeable future. Additionally, I learned a lot about financial concepts and ideas over the year and a half blogging about finances. I guess you’ll can’t help but learn a few things by writing about a subject every day.Thanks to Pinyo for taking time to answer my questions. If you haven’t checked out his blog yet, you must. Here are some of my favorite posts from his blog:

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