

FREDDIE MAC RURAL INITIATIVE HOMEOWNER REEMPLOYMENT FAHE



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2018

Agenda

- NextJob's Background
- NextJob Job Search Solutions – Deeper Dive
- Freddie Mac's Existing Program - Homeowner Reemployment
- Freddie Mac's New Program - Rural Homeownership
- Operationalizing the Program
- Questions

Job Seeker Challenges: *Job Search Skills Gap*

Grade



NextJob's Three-Part Solution



1:1 Weekly Job Coaching

Our Vision

Everyone who wants a job should have a job
Employment success requires hope + job search skills



Weekly Web Workshops

What We Offer

Strategies to motivate, educate & connect job seekers quickly and effectively to their next job.



Online Job Search System

Our Goal

Enhance what community partners are already doing to give clients a hand up into employment.

Homeowner Challenge



It Was Actually
My Bank!

1st Time Home Buyer

Laid Off & Scared

1. One-on-One Job Coaching

Coaching Highlights

- Assessment & Development of Career Direction
- Creation of a Job Search Plan
- Accomplishments-Based Resume Support
- Development of Personal Brand
- Interview Training, Prep & Practice



Coach Competencies

- 11 Competencies of ICF
- Building a Brand
- Working with Millennials

// I just want to say "thank you so much" for your support and kindness during my lay off period. Not only did you help me with my job search, you were also kind and compassionate. //

~Deborah, Job Seeker

2. Weekly Web Workshops

Example Topics

- Design Your Job, Design Your Life
- Job Search Strategy & Productivity
- Think Like a Hiring Manager
- Social Media – Your Profile & Strategy
- Tapping into the Hidden Job Market
- Creating a Powerful Resume
- Automating Job Leads
- Leveraging LinkedIn
- Answering the Difficult Interview Questions



3. Online Job Search System

1. Complete Curriculum

2. Multimedia Learning

3. Embedded Job Board

4. Resume Builder

5. Multiple Languages

The screenshot displays the NextJob website interface. A green box highlights the top navigation menu, which includes links for Quick Tips, Getting Started, Resume, Career Direction, Visible Jobs, Hidden Jobs, Contacting Employers, Cover Letter, Long Resume, The Interview, and Your New Job. Another green box highlights a video player titled 'Overview Tour' showing a man working on a laptop. A third green box highlights the 'Find Jobs' section, which includes a search form with 'What' and 'Where' fields, a 'Find Jobs' button, and a 'Job Search Plan' section. A fourth green box highlights the 'My Progress' section, which shows a list of tasks and their completion percentages. A fifth green box highlights the 'Select Language' dropdown menu at the bottom right.

NextJob

Training Plan Resume Files JobTalk Videos John Courtney Help

Search

Continue

Welcome to NextJob!

We've designed our job search system to give you five proven steps to your next job. You can complete the steps in order or choose your own path for your job search from the menu above. This will be your home page each time you log in. Here you can start searching for jobs, track your progress and instantly "Continue" where you left off **CONTINUE**

Build Your Job Search Plan 1 Create a Winning Resume 2 Confirm Your Direction 3 Find Jobs, Network and Apply 4 Interview and Land Your Next Job! 5

Introduction Video - Training Page

Overview Tour

My Progress

OVERALL PROGRESS

Quick Tips	81%
Getting Started	62%
Resume	100%
Career Direction	97%
Visible Jobs	97%
Hidden Jobs	91%
Contacting Employers	70%
Cover Letter	33%
Long Resume	97%
The Interview	97%
Your New Job	100%

Version 3.3.8 © Copyright 2017 NextJob, Inc. All Rights Reserved.

Select Language Contact Terms Privacy

3. Online Job Search System - Details

1. Teach - Show - Do

- Accomplishment-Based Resume
- Networking
- Transferable Skills

2. Connect to Best of Web

- Job Board Aggregators, etc.
- Linked In and Facebook Tutorials
- Assess Personality, Skills, Passion

NextJob Training Plan Resume Files JobTalk Videos John Courtney | Help

Search

Quick Tips Getting Started **Resume** Career Direction Visible Jobs Hidden Jobs Contacting Employers Cover Letter Long Resume The Interview Your New Job

Step 2 - Highlight Your Strengths Resume: Page 17 of 23 Back Next

Three Keys to a Strong Summary Statement

The three key parts of a good personal statement are as follows:

- 1. Relevant Experience**
This should be an overview statement of your top work experiences and can summarize number of years in a field, number of companies, general description of type of work, etc.
- 2. Accomplishments**
This should be a general overview of your accomplishments which will be highlighted in some detail after this Summary Statement section in your Notable Accomplishments section as well as in full detail in each experience section of your resume.
- 3. Personal Attributes**
This should be where you include personal character or working habits that would further highlight your match for the job.

Example: All Summary Parts Together
"Eight years experience in bookkeeping with advanced skills in Quicken and Excel. Proven ability to deliver timely and flexible reports to management. Quickly learned new systems. Highly organized and extremely detail oriented. Prefer an atmosphere that provides a challenge. Consistent positive attitude and committed to excellence in customer service."

Read through the examples in the box on the right. Then write one or two sentences for each part of your Summary Statement below. You might want to view your resume as it is written so far before you begin writing. To do so, you can click on "File" and select "Print Preview" below.

Examples of Each Part

Part 1: Relevant Experience Eight years experience in bookkeeping with advanced skills in Quicken and Excel.

Part 2: Accomplishments Overview Proven ability to deliver timely and flexible reports to management. Quickly learned new systems.

Part 3: Personal Attributes Highly organized and extremely detail-oriented. Motivated to stay in Central Oregon to be close to family. Consistent positive attitude and committed to excellence in customer service.

Example Next

Motivator, educator and designer of personalized performance programs built to help people improve their lives by achieving better health and wellness. Certified fitness instructor / personal trainer, lifestyle, nutrition and wellness consultant.

File Download View My Resumes Example Resumes Import Resume Resume Training

Summary ?

Experienced business attorney. CEO and nonprofit think tank manager with expertise in public policy and social entrepreneurship. Experience includes over 10 years of business planning, development and leadership. Detail-oriented, hard-working and focused leader.

Proven Results: Increases job search skills grade from a D+ to a B+.

Your Resume – Your First Impression - Like a New Suit

Tracy Lawson

16203 Spruce Lane
Bend, Oregon 97739
(541) 333-1212 jobseeker@email.com

Objective: Seeking a position as an payroll analyst to further my knowledge and hands on experience in the accounting profession.

Education:

- Sprague High School
High School Diploma, May 1999
- Portland Community College, Portland, Oregon
AA Degree, December 2004

Relevant Coursework:

- Accounting
- Bookkeeping
- Business Courses

Work Experience:

Northwest Property Management
Portland, Oregon

Payroll Analyst, October 2005-Present

- o Supervisor: Cindy Simpson, Director of Accounting
- o Accounting and Payroll Department
 - Worked 40 hours a week on the payroll system for multiple employees across all states for company.
 - Responsible for the payroll conversion to a new system.
 - Trained new payroll employees.

Lead Payroll Specialist, October 2003 to October 2005

- o Supervisor: John Anderson, Payroll Manager
- o Accounting and Payroll Department
 - Work between 19-30 hours a week managing and processing payroll.
 - Responsibilities included taxes and garnishments.

Mid-State Grocers
St. Louis, Missouri

Office Manager, March 2000 to September 2003

- o Supervisor: Barbara Watson, Executive Administrator
- o Main Office (Headquarters)
 - Managed the front office for the headquarters.
 - Helped process payroll when payroll supervisor was unavailable.



Tracy Lawson

16203 Spruce Lane, Bend, Oregon 97739
(541) 333-1212 jobseeker@email.com

Summary

Knowledgeable payroll accounting professional with over six years of progressive experience including strong understanding of payroll system evaluation and conversion.

Notable Accomplishments

- Successfully converted rapidly growing \$10 million corporation to a single ERP integrated software program ahead of schedule and under budget.
- Created new training and support program that resulted in increased employee satisfaction and improved accuracy rates.
- Nominated for Employee of the Year Award by Payroll Manager.
- Received outstanding performance appraisal and awarded two salary increases within first six months of employment.

Testimonials

Tracy has been a invaluable asset to our company for the past five years. She successfully managed a very difficult payroll conversion for our company and accomplished this project under a very tight budget and timeline. She was recognized twice for her outstanding performance.

- Cindy Simpson, Director of Accounting, Northwest Property Management

Experience

Northwest Property Management

Payroll Analyst - Portland, Oregon - 10/05 - Current

Northwest Property Management is a \$10 million retirement community management company with over 20 properties across the United States. Ongoing responsibilities included managing and analyzing company payroll system and training employees. Successfully led a very complex ERP system conversion from Kronos to ADP on time and under budget.

- Weekly payroll responsibility for 6,000 employees across 10 states
- Successfully converted rapidly growing \$10 million corporation to a new ERP integrated software program ahead of schedule and under budget.
- ERP system conversion began July 2006 and completed October 2006 with a total project budget of \$143,000
- Finished the time sheet entry conversion on time and on budget in three months
- Created new training and support program that resulted in increased employee satisfaction and improved accuracy rates

Freddie Mac's Program with NextJob

Homeowner Results

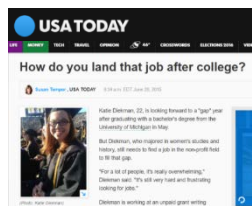
- Job Search Skills Gain of 32% (D+ to B+)
- 2-3X increase in borrower reemployment
- Hire Rates = 45%
- Increased Speed to Reemployment = 83% / 4 Mos Faster
- Avg. Time to Reemploy = 14.6 Weeks
- Satisfaction Rates = 95%



Thanks! It's made a big difference in helping me to stay accountable

...

- Tanisha, New Jersey



WALL STREET JOURNAL

Chicago Tribune

AMERICAN BANKER

DS news

Bloomberg NEWS

MBA
MORTGAGE BANKERS ASSOCIATION

AAA HOPENOW
Support & Guidance For Homeowners

cfpb
Consumer Financial Protection Bureau

BAI-FINANCE
GLOBAL BANKING
INNOVATION
AWARDS 2014
WINNER

FINANCIAL SERVICES
ROUNDTABLE

I Usually Call My Mother First . . .



Success

Freddie Mac / NextJob Programs

1. Aspiring Homeowner Package

- Professional Coaching 1 mo
- Web Workshops 3 mos
- Job Search Software 9 mos

2. Freddie Mac Homeowner Package

- Professional Coaching 4 mos
- Web Workshops 6 mos
- Job Search Software 9 mos



Operationalizing the New Program – Six Steps

1. **Identify Eligible Borrowers** – Candidate for (or currently) Home Possible & HP Advantage
2. **Intro to Services** – Staff to give overview letter & discuss features
3. **Register** – Staff to help job seekers register online
4. **Warm Transfer** – By phone to NextJob phone line
5. **Periodic List** - By send secure web transfer of a list to NextJob
6. **Outreach Calling** – NextJob will make calls to engage job seekers



1. Identifying Eligible Borrowers - Details

1. Potential candidates for Home Possible & HP Advantage

- Meeting the income level – 100% AMI
- Living in the Duty to Serve geography (state & county list)
- Interested in employment or better employment

2. Currently in a Home Possible & HP Advantage Mortgage

- Living in the Duty to Serve geography (state & county list)
- Unemployed or underemployed
- Q. “Would employment, better employment or more employment help you pay your mortgage and stay in your home?”

2. Introduction to Services – Intro Letter



Doing more to advance affordable housing is part of our mission at Freddie Mac. But not all who would like to own a home have the income they need. That's why we, along with **Service**, are working with **NextJob**, a leading employment company, to provide aspiring homeowners with state-of-the-art employment services **at no cost to you**. The services include individualized and personalized job coaching. If the world's greatest athletes benefit from the expertise of a coach, why can't today's job seekers?

Many workers have taken advantage of the program since 2012 and to great success. This program doesn't help you find just any job, but the right job for you. Just ask Maya Gray, one of NextJob's first participants.

"I thought I had the greatest resume in the world—until NextJob showed me how to market my skills instead of listing my previous job responsibilities. They prepared me for interviews and helped me tap my social media network. When I got my job offer, I called my job coach first—even before my Mom!" Maya has been happily employed as a project manager for the last two years.

NextJob Services at no cost to you:

- **One-on-One Personalized Job Coaching for 4 Weeks:** You'll be matched with a personal job coach who will meet with you by phone, answering your questions, and guiding your job search steps. NextJob job coaches are experienced professionals committed to your success.
- **Job Search Training Program:** You'll be trained and given access to NextJob's online job search system (www.nextjob.com).
- **Virtual Job Club Membership for 16 Weeks:** You can meet by phone and Web weekly, with other job seekers and coaches to explore a job search topic in greater depth. You'll learn from experts and share ideas with other job seekers, receiving practical advice as well as support to continue your search.

2. Introduction to Services – Conversation Notes

Freddie Mac - NextJob Employment Services Conversation Guidelines

04.24.18

A. Introduce Program

1. Freddie Mac and [Partner name] are offering a new job search program, that's free to you
2. For qualifying customers, Freddie Mac is buying a job search package.
3. It comes with a dedicated professional job coach, including resume writing and help finding and landing jobs
4. This program is being offered to you at no cost.

B. Describe the Program

To qualify you have to be unemployed or underemployed. Does this match your situation?

1. If Yes, tell them how the program works – #3 below

2. If unsure, probe with a few questions

- Let me show you a little bit about the program (go to www.nextjob.com)
- NextJob has already helped dozens of unemployed borrowers get back to work and save their homes
- Ask them questions:
 - What areas of job search have been most difficult for you?
 - How confident do you feel going into interviews?
 - How well has your resume been received by employers?

3. Here's how the program works – Choose only a portion of the bullets below, based on their interests

- **Cost** - It's free to you
- **Overview** - the job search program has 3 parts:
 - **Aspiring Homeowners = 4 weeks / Current Home Possible/Advantage = 16 weeks** of one-on-one coaching with one of our professional job coaches

2. Introduction to Services – Frequently Asked Questions

Freddie Mac – NextJob Program Frequently Asked Questions

Why are you doing this?

- It's a new program. Freddie Mac thinks there's an opportunity for a win-win if you need help landing a job and it's part of their focus on affordable housing.
- This service is provided at no cost to customers of Freddie Mac and [Partner Name] who sincerely want help in finding a new job.

How will this affect my (loan application/modification/forbearance/other)?

- This program is separate from other programs that address your loan.
- There are no guarantees that you'll get a job or that any other bank programs will work out of that you'll get a loan
- But they can offer to help you with your job search.

Who is NextJob?

- NextJob is a nationwide reemployment services firm.
- They started this idea of working with homeowners in 2012 and are now working with a few banks and Freddie Mac. NextJob also works with employers, to help their laid off employees land jobs.
- NextJob has coaches across the US and have been working to make a difference in unemployment since 2007.
- You can learn all about NextJob and their team at www.nextjob.com.

Who are the Job Coaches?

- NextJob selects the best coaches, mostly with backgrounds in human resources, recruiting, staffing and other backgrounds and then certifies them in the latest job search techniques.
- They match you with a coach they feel will best help you.

2. Introduction to Services – NextJob Website



[HOME](#) [JOB SEEKERS](#) [SOLUTIONS](#) [GIVING](#) [ABOUT](#) [NEWS](#) [CAREERS](#) [CONTACT](#)


JOB SEEKERS

Helping you land your next great job, faster. Period.

With the right help, job seekers improve their odds by over 60%




3. Registration - One Step Online Enrollment



Help

Welcome to NextJob Training

GETTING STARTED

New Users

Access Code:*

What is an Access Code?


Returning User

Email:*

Password:*

Forgot password? ☐ Remember me

Gain access to our exclusive online job search training system, making it easier for you to find a job you'll love. Our focus is to help you save time and effort landing your next job. You will find no ads or solicitations, just expert advice, resources and help to make your job search easier and more effective. To learn more, go to www.nextjob.com.



Help

Registration

Welcome to NextJob Job Search Training

Please complete the following forms to register and create personal NextJob account for yourself.

Account Information

First Name: *	<input type="text" value="Enter first name.."/>	Home Phone: *	<input type="text" value="Enter home phone.."/>
Last Name: *	<input type="text" value="Enter last name.."/>	Mobile Phone: *	<input type="text" value="Enter mobile phone.."/>
Email ID: *	<input type="text" value="Enter email.."/>	Address 1: *	<input type="text" value="Enter address.."/>
Retype Email ID: *	<input type="text" value="Re-enter email.."/>	Address 2: *	<input type="text" value="Enter address.."/>
Password: *	<input type="text" value="Enter password.."/>	City: *	<input type="text" value="Enter city.."/>
Retype Password: *	<input type="text" value="Re-enter password.."/>	State: *	<input type="text" value="Select State"/>
		Postal Code: *	<input type="text" value="Enter postal code.."/>

Registration Questions

How prepared do you feel to do the following?

- Create a powerful resume that will be noticed by employers?
Not at all prepared 1 2 3 4 5 6 7 8 9 10 Very well prepared
- Choose a career direction that fits you well?
Not at all prepared 1 2 3 4 5 6 7 8 9 10 Very well prepared
- Find and connect with the best job opportunities that exist online and through your network?
Not at all prepared 1 2 3 4 5 6 7 8 9 10 Very well prepared
- Target and call employers to find and apply for jobs?
Not at all prepared 1 2 3 4 5 6 7 8 9 10 Very well prepared
- Write a great cover letter that gets you noticed?
Not at all prepared 1 2 3 4 5 6 7 8 9 10 Very well prepared
- Remember and speak about your experiences and accomplishments in an interview?
Not at all prepared 1 2 3 4 5 6 7 8 9 10 Very well prepared
- Interview well and with confidence?
Not at all prepared 1 2 3 4 5 6 7 8 9 10 Very well prepared

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Contact

4. Warm Transfer

Cold Call Goal = 12%

Calling on Warm List = 20%

Warm Handoffs = 80%

5. Periodic Lists

1. Bi-Monthly List
2. Send by Send Secure
3. Name, phone, email, county, state
4. Possibly include status:
 - Registered
 - Transferred
 - List
 - Denied

6. NextJob Calling

1. 3-5 Calls
2. Over 2-3 Weeks



**Increased Homeownership via
a new job!**

Questions?

Warm Handoff Role Play

(Optional)