

BY RACHEL BACHRACH

making the MOVE



Making the move from kollel to the workplace means making many decisions. What kind of job? Where to train? How long or short of a training period is best? And how many years will it take to make a competitive salary? Advice and guidance from the experts can help a yungerman make an informed decision

THE PANELISTS

RABBI GEDALIAH WEINBERGER is chairman of the board of Professional Career Services in Lakewood, New Jersey.

MR. CHAIM SHAPIRO is director of the Office for Student Success at Touro College in Brooklyn, New York.

MRS. NATASHA SRULOWITZ is a career specialist and cofounder of WayFind Careers in the Five Towns, New York.

RABBI CHAIM ESTRIN is a director at TAL Programs in Jerusalem, Israel.

RABBI DANIEL BAUMANN is director of Agudath Israel of America Community Services' COPE Education Services, in Brooklyn, New York.

MR. BENYAMIN RAPAPORT is director of career guidance and education at Emergency Parnassa Initiative. He works closely with students at Beth Medrash Govoha in Lakewood, New Jersey.

HOW DO YOU HELP A YUNGERMAN GUAGE HIS TALENTS?

MRS. NATASHA SRULOWITZ

We use different types of assessments as the foundation to understanding each individual's abilities and personal style. The Highlands Assessment Battery is an incredibly insightful tool, especially for those who have been learning for a long time and have limited exposure to secular studies. We'll sit down with each person who comes to us and talk for a while — we have a list of questions and topics to discuss — so we can evaluate the individual as a whole: interests, personality, strengths, aptitudes, age, family status, location, academic abilities, and so on. Past experiences, social interactions, work styles, preferred environments, and areas of achievement are all good indicators of career options. It does take self-awareness, and we're here to help you get there. As we talk, we pinpoint key attributes together, and then we can provide advice about career possibilities. For example, if someone is intellectually strong, a problem-solver, and gravitates toward numbers, we may recommend roles in the exploding data analytics sector or financial analysis.

MR. BENYAMIN RAPAPORT

I work closely with BMG's *hanhalah*, *rabbanim*, *mashgichim*, and *roshei chaburah* to help students successfully transition to the working world. When *talmidim* are interested in career guidance, they contact EPI and schedule a meeting. Before our initial meeting, EPI sends the student the Gallup StrengthsFinder assessment and a brief big five personality assessment and some other tests and tools. None of these tools are a stand-alone, but together they provide a broader picture and help inform which questions we should be asking. Our initial meeting is about an hour with the goal of finding one to three possible paths and specific actionable steps to move forward in some way in that direction, based on the *talmid's* personality, talents, and goals.

RABBI CHAIM ESTRIN

It takes a lot of research. There's so much that goes into this, so the *yungerman* needs to be well-informed. He should talk to everyone he can, parents and *rebbeim* play a prominent role and peers who have taken similar steps and are slightly ahead in the process can be extremely helpful in understanding a career and its positives and negatives. This seems obvious, but when a boy is trained to learn a *Rashba* on his own, it's hard to realize that he needs to do his research and due diligence. And because talking about *parnassah* is somewhat stigmatized in the *yeshivah* world, he might be embarrassed to raise the

topic. But it's a mistake — the decision can't be made alone.

At the same time, the decision does require introspection — you need to know yourself and your strengths. Someone who's quieter in the *beis medrash* and sticks to himself should lean toward accounting or computer programming and not real estate sales or something heavy on the social side. The time element is also key — does he want an office job that lets him out by 6 or 7 p.m. with more flexibility, or does he not mind long hours if he moves up the corporate ladder? We find that tests aren't usually necessary — a basic knowledge of himself and his personal interests can lead a *yungerman* toward a successful path.

MR. CHAIM SHAPIRO

Some aptitude tests claim to help people find their skills and interests, but I find they're highly inaccurate or impractical at the individual level. Students over the years have been told to go into forestry, and just the other day, one told me her tests always come back recommending she go into construction. In the 11-plus years I've been doing this, I've recommended students take such an exam only three times, because most people are aware of their skills and interests. They may need help accessing them, or more commonly, they're afraid to express them because of fear of disapproval. The best means to help anyone understand his talents is a facilitated dialogue. I can't count the number of times students have described, with *dour* looks on their faces, how they want to be an accountant or a lawyer. The most rewarding moment for a career counselor is seeing a student's face light up when you empower him to see that he's free to choose viable options that match his interests. A few weeks ago, I met with someone who was convinced by his family that he needed to be an accountant. He had a talent for math, but he couldn't see himself as an accountant or an actuary. After a few minutes, he opened up about his passion for sports analytics. It took him a little while to believe that the burgeoning field of sports analytics is plausible for an Orthodox Jew, but the smile on his face as we discussed his options for researching that profession was heartwarming.

RABBI CHAIM ESTRIN

There's no one size fits all. When should a *yungerman* start working toward a parnassah? Certainly not if he needs the money next month — that's way too late! In today's world, there are all ages in the workplace, and the same is true for training — the admissions department for a master's degree likely won't be thrown off by a five-year hiatus in the beis medrash. We've seen that time and again — our students get into programs all over the globe. This isn't our parents' generation where everyone went from high school to college to work; the world is more flexible and open-minded, and just like an admissions department respects a two-year volunteer program in the Peace Corps, they respect time spent in an educational setting developing the intellect and broadening the mind. Of course, there are exceptions to every rule, but for the most part, it's a positive quality that this candidate brings to the table.

RABBI DANIEL BAUMANN

COPE works with accounting and business courses specifically — we have different levels of courses. The basic course essentially doubles as an accounting and business readiness course and is helpful to anyone who wants to go into business. You'll learn everything from using Excel proficiently to analyzing financial statements to understanding relevant legal concepts. I find that younger people often find it easier to learn new things, and the investment pays off for more years, but I'm not going to suggest someone leave yeshivah earlier. Also, older students often have a somewhat harder time taking to the new technologies.

MRS. NATASHA SRULOWITZ

There are many education options, ranging from ten-week technology boot camps to two-year bachelor degrees to one-year master's programs, online or in-person, part-time or full-time. Certain jobs, like nursing home administration, real estate management, account management, or logistics management, don't require much formal education to get started; on-the-job training figures more prominently as a factor in climbing the

ranks. Someone in their late 20s or early 30s may be closed out of fields like psychology, physical therapy, or medicine, where it can take seven to ten years to complete advanced degrees and then five-plus years to build a practice, but it depends on your circumstances. It's a good idea to start planning three to six months in advance of making a career decision. Planning with less pressure is always better, and for programs with applications, the process takes time, and deadlines vary.

WHAT'S THE IDEAL WINDOW TO START TRAINING FOR A JOB?

MR. CHAIM SHAPIRO

Windows, by definition, open and close. I don't think there are windows for most professions that don't require strength and endurance, like sports or construction, but yes, as a *yungerman*, you'll be at least ten years older than the others in your college class. The real challenge is marketability — getting a first job and performing well.

RABBI GEDALIAH WEINBERGER

There's no universal answer — timing depends on the individual and the field. PCS's computer programming and accounting courses take 18 months of training, networks and desktop support takes nine months, real estate and Amazon, six months.

“When a boy is trained to learn a Rashba on his own, it's hard to realize that he needs to do his research and due diligence”

ARE THERE ANY FIELDS YOU RECOMMEND FOR PEOPLE WHO NEED TO MAKE MONEY IMMEDIATELY? FIELDS YOU TELL PEOPLE TO STAY AWAY FROM UNLESS THEY HAVE ANOTHER SOURCE OF INCOME FOR THE TIME BEING?

RABBI GEDALIAH WEINBERGER

The only way to make money quickly is to take a job that requires little skill or knowledge, but the money earned would be very limited. You need at least two to five years' experience to earn a salary that can really support a *frum* family.

MR. CHAIM SHAPIRO

There are no guarantees in life and there are no shoo-ins; anyone who tells you otherwise is selling something (even if it's not on Amazon). Everyone knows people who created their own business or went into sales and made a lot of money very quickly. The problem is that those are the exceptions, not the rule. If there was a quick and easy way to make a lot of money, everyone would do it (including me). This is where understanding your skills and talents plays a big role: Some people are excellent at sales or entrepreneurship and are willing to take chances with commission and no base salary, betting on a big payoff, but that's a big risk. People often tell me they're really good at baking, odd jobs, graphics, and so on. Being great at something of value doesn't necessarily translate into the ability to run a business. As I've personally learned, there's a big difference between being able to provide effective career counseling or LinkedIn assistance to clients and being able to *market* that business, book clients, process payments, and so on.

MRS. NATASHA SRULOWITZ

You'll thrive when you work in a field that suits you, so we focus first on the fit and then on the financial upside. Someone who trains to be a therapist because he relates naturally to people and likes to dig to the root causes of behavior will make money faster than someone who goes into the field because it's a common route. Many *yungeleit* are drawn to law or accounting because they can apply for a master's without having a college degree, only to find out down the line that they don't enjoy the work. It's hard to be successful at something you don't enjoy. For those who need to make money immediately, we recommend short-term IT, cybersecurity, or programming courses that can help land well-paid, entry-level jobs, roles in e-commerce management, warehousing, or healthcare facilities that require minimal, if any, training. If someone needs to earn immediately, we don't recommend brokerage, such as real estate, mortgages, financial planning, or insurance, since these are all commission based, and it can take time to build relationships and generate income.





HOW MANY YEARS WILL IT TAKE FOR SOMEONE TO START MAKING A “REAL” SALARY?

MRS. NATASHA SRULOWITZ

We encourage our clients to count on putting in the time required when they start out in order to build skills, experience, and credibility, so they can warrant higher salaries in the longer term. Our goal is to get *yungeleit* into career paths where they can earn six-digit salaries of \$100,000-plus within five to six years. Some occupations take longer, like those requiring several years of additional education after a bachelor's degree, such as, therapy, law, medicine, or administration. Someone with entrepreneurial talent may have an even higher pay scale if they pursue their own businesses, but this requires a driven personality, and we encourage job experience before going out on your own.

RABBI CHAIM ESTRIN

Each profession is different. Medicine, including medical school, dental school, and pharmacology, requires years of school and training. In more business-oriented professions, the entire process can be completed in two years, maybe less. A bachelor's degree from TAL can take about five months. After that, a *yungerman* can complete an MBA in a year or complete training in computer science or cybersecurity in a year or two. To become a CPA, he just needs another 30 accounting credits plus the CPA exam.

MR. CHAIM SHAPIRO

What we would call a real salary for *frum* Jews is in the top five percent of wage earners across the United States! There's no definitive answer, but fundamentally, think about why an employer pays employees. The goal for the employer is to make money. To justify your salary, you need to be bringing in revenue or providing expertise or a service that's worth at least 50 percent more than you earn, inclusive of benefits. Your \$100,000 salary, including benefits, training, and payroll taxes, probably costs your company at least \$120,000. Can you bring in or provide value worth more than \$180,000 a year? Until you do, you aren't going to be able to command that kind of salary. Your goal is to get to that point as quickly and effectively as possible.

RABBI CHAIM ESTRIN

Even after the degree or training, a *yungerman* has to keep in mind that a job search can take time. The training for the therapies, psychology, or social work doesn't take that long, but it will take a while for someone in those fields to build a client base and make a significant salary to support his family.

RABBI DANIEL BAUMANN

With accounting, experience is key, because accounting is a skill you learn, it's not just the credentials. Day one you won't be making a ton of money because you're still learning — those first few years of work experience are essentially almost half of your education — but after five years in a public firm, you can make in the neighborhood of \$100,000, and that can increase steadily. After ten to fifteen years, you can earn much more than that.

RABBI GEDALIAH WEINBERGER

It's far from a one-to-one correlation. Individuals do best in careers for which they have innate talents. Someone with the personality and instincts of an entrepreneur who takes our business enrichment course, may establish or join a business and be wildly successful — it takes five months and gives him basic skills. In contrast, someone who completes the PCS 18-month master's degree in accounting will be well prepared for a career as an accountant or chief financial officer. Those are fine careers that provide good and secure incomes as opposed to the entrepreneur, who has greater earning potential but not nearly as secure a position. We have to remember that the key to *parnassah* is in Hashem's Hand, and in the end, that's all we can count on.

MR. BENYAMIN RAPAPORT

Earning potential heavily depends on an individual's talents and abilities — there's a wide range. BMG has approximately 7,000 students. So out of the 34 themes of talent the StrengthsFinder assesses for, the odds of two *talmidim* having the same top five talents out of 34 is about one in 248,000. For them to have the same top five talents in the same rank order, the odds are about one in 33 million. Because there is such tremendous variability between individuals, we find that it isn't helpful to generalize about length of training or earning potential. What we do is try to find the path that works best for each person.

DO YOU SEE A CORRELATION BETWEEN THE LENGTH OF TRAINING AND JOB LUCRATIVENESS?

MRS. NATASHA SRULOWITZ

Counterintuitively, the correlation in some cases is negative — less education, more lucrative — mostly in the technology fields, where credible training programs offer accelerated ten to 12-week technical training in programming, UX design, data science, animation, and digital marketing. Entry-level salaries in these jobs can far exceed starting pay in fields like architecture, which takes five years to complete, or four-year, non-CPA accounting bachelor degrees. The type of boot camp program makes a big difference, and someone with a bachelor's degree is often a stronger candidate in the secular job market. These days, there are many creative ways of getting that degree.

MR. CHAIM SHAPIRO

People who want to earn the kind of money that supports a *frum* lifestyle — food, tuition, camp — need skills and training. What kind of degree and training gives you the skills necessary to earn a high salary? Yes, you need the foundations of your chosen profession, but employers are really looking for people who differentiate themselves with their soft skills. Most *yungeleit* have significant training in problem-solving, but what about leadership ability, team and time management, communication in standard English, collaboration, and the ability to work on a team comprised of people of different cultures and religions? My biggest challenge coming out of yeshivah was my inability to communicate without reverting to the yeshivish jargon I was

so used to using. For more than a year, I literally had to think my comments and questions through before expressing them. I actually scripted all the questions I asked in my first college class! Some people have a knack for these soft skills, but it takes time, effort, practice, and mentorship to build them, both inside and outside of the college classroom. Taking the opportunity to learn outside the classroom can benefit your career. Try leading a business club at school, editing a newspaper, or assuming other roles where you can gain experience managing people. I know that I didn't get into graduate school because of my grades; I graduated with a 3.39 GPA from a fourth-tier state school. It was my leadership as an officer in a tumultuous and diverse student government that allowed me to pursue my advanced degree.