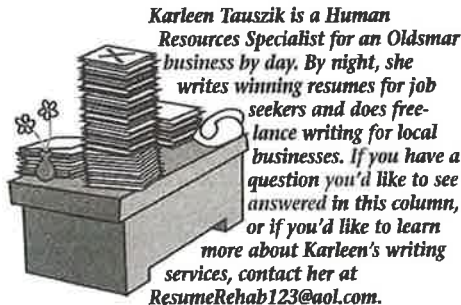


OLDSMAR The People's Paper MONITOR

People Who Live, Work & Play at the Top of the Bay

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Moonlight(ing) Over Oldsmar



Do you have too much month and not enough money? Are you tired of seeing how much interest you pay each month on loans or credit card debt? Or maybe you just need some extra holiday cash? Perhaps moonlighting (working an additional job plus your regular full-time employment) is the answer to your financial challenges.

It is the answer for about 5% of the national population who report more than one job as a share of their total employment. Here in Florida our rate of moonlighters is slightly lower than the national average, but in some states it gets as high as 7.6% or more, according to the Bureau of Labor Statistics.

All kinds of people work second jobs – all ages, races, genders, marital statuses and education levels. More men moonlight than women, but over the last 10 years the rate of women doing so has risen dramatically. The majority of moonlighters are married, in their late 30s or early 40s.

People moonlight for a variety of reason, but 4 out of 10 say they work that extra job to meet regular household expenses. The second most common reason given is "other reasons". (As a Floridian, I'm thinking "property insurance"!)

Third is "enjoys the work on the second job", followed in declining order by paying off debts, saving for the future, to get experience or build up a business and finally to help out a friend or a relative.

A second job is good not just for the extra cash, but it can also give you a chance

to learn about another industry, obtain new skills or network with new contacts. In fact, most higher-income workers hold multiple jobs for professional growth or enjoyment.

Regardless of your reasons for taking a second job, make sure it's OK with your primary employer! Some companies have a policy against moonlighting. Check your employee handbook or ask to make sure. You won't want to risk losing your full time job for a temporary part time job!

If your reasons for moonlighting are purely monetary, still talk to your employer. Perhaps they can provide you with additional shifts, overtime or a special project that will help you earn the necessary money without taking on a second job.

If you've been thinking about moonlighting, November and December are a great time to try it out! There's plenty of extra hiring for the holiday season and you'll be hired just for a short time, maybe 6 to 8 weeks. Obviously holding down multiple jobs can be stressful. This short dose of juggling two jobs can accomplish short term financial goals, while acting as a trial run for you. If it doesn't work out with the demands of your life, you're not committed for the long haul and you can chalk it all up to experience. But if you find an extra job "do-able" for your schedule, you can either inquire about staying on staff after the holidays or look for a better opportunity beyond the holiday season.

When we think of holiday jobs, retail

comes to mind first and Oldsmar has plenty to offer in this area! Most stores increase their staff by an average of 4 percent during the holiday season. Hiring starts in October and early November, so they're ready to deal with the crowds once Thanksgiving hits.

If you think you'd like to work in a store, try applying somewhere where you like to shop. You'll be more familiar with the merchandise and store layout, plus you can take advantage of the employee discount many stores offer!

Or choose a store according to your interests or hobbies. Think about what you love to do. Example: if you like children, apply at a toy store or apply to be Santa or one of his elves! If you like reading or creative writing, try a bookstore. If you like working outside, sell Christmas trees. If you always thought you'd like to arrange flowers, apply at a florist's shop. The possibilities are endless, but if you work in an environment that interests you, your extra job can seem more like play than work!

Beyond retail, there are other places that need extra help at this time of year. How about delivery services, such as UPS, FedEx or the post office? Catering services are often swamped at this time of year. What about towns or parks that sponsor holiday events? Use your imagination, I'm sure you'll come up with a list of options!

Temp agencies also offer seasonal work and many of the bigger companies have searchable databases so you can see if something strikes your fancy! Look under Employment Agencies in the phone book or online. This is your most flexible option, because you can let them know your time restrictions and they'll search for you within those parameters. Plus you may be hired for different one time events, such as serving at a holiday party. You can turn down any that don't fit your schedule, but work when you want to.

Where you look is just as important as how you look for a second job. Find a job that's either close to your primary job or your home. With two jobs, your time will be limited. You'll want to keep your commute to the second job as short as possible to save yourself valuable time and sanity.

Wherever you decide to apply for a seasonal job, the hiring and training process will probably move very quickly. For this reason, I'd skip applying through the website and apply in person if possible. At this time of year, you'll need to be available right away and they'll ask for a commitment probably into early January. Ask about these details up front, as well as how many hours you'll have to work. If you're out of town for the Thanksgiving weekend or if Christmas Eve and New Year's Eve are important to you, see if you can negotiate a schedule that suits you.

So if you think a second job will meet your needs, this is a great time of year to try it out. A second job can be professionally and financially rewarding and your holidays could indeed be happy with reduced debt, a balanced budget or some new work skills to add to your resume!