

## Grace Under Pressure

We are all bombarded daily about the financial uncertainties of the times we live in.

Family savings are being eroded, incomes are threatened or have already disappeared due to layoffs, and retirement futures are clouded.

It's scary. In my position (taxes and small business accounting), I've got a front-row seat. Twice in the past month I've had good, strong, honorable men come to me with bankruptcy questions. One of them cried. He's unable to provide for his family, much less plan a brighter future.

And I don't think it's his fault. Over a period of several years, I have watched him build a decent business with a solid reputation for integrity.

And now, it's gone. Sadly, we're probably going to see more of these stories in the future.

I think back to my own disaster 20 years ago. I had worked for a worldwide computer company, and had built a fast-track career only to see it all disappear on Black Tuesday, when 12,000 of us were laid off without warning.

"Wasn't my fault," I told myself, but Not My Fault didn't put bread on the table. It also didn't do much for my self-esteem, nor did it give me a bright view of my future.

During this bleak period, a teaching opportunity came my way. What I learned—and tried to pass onto others—applies to the situation so many of us are in or will be by the end of the year.

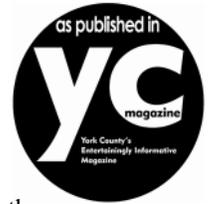
I taught hundreds of people how to prepare for the standardized admissions tests for various graduate and professional schools, including law and medicine.

Most of these tests do not test knowledge. They are said to test "aptitude". But they don't even test aptitude.

They test Grace Under Pressure.

In many cases, math is 50% of the total test, which for most people is pressure enough!

The math is 9<sup>th</sup> grade math, at the most. There are even Remainder questions on the test.



Remember Remainder questions? The last time you did one was in the 4<sup>th</sup> grade. It is what they taught you before they taught you Long Division.

And yet, Remainder questions on this test are hard!

Here's the whole secret to a good score. If you can't solve the problem in the conventional way—and in many cases you won't be able to do it—don't ever give up.

Look for alternative ways to get the answer. And if you can't find any, get rid of the answers you know are wrong, and guess among the rest.

The test is set up to reward guessing under pressure.

Truth to tell, most 90<sup>th</sup> percentile scores—good enough for any graduate program in the country—come from tests where you know maybe 50% of the answers, and guess the other 50%.

The trick is in the guessing. Not random guessing, and not desperate guessing. But cool, calculated, controlled guessing.

The whole idea is to identify prospective students who, when confronted by situations they don't fully understand and cannot control, can nevertheless control the only things they can control to get a better result.

Sound familiar? We're all in situations right now that we don't fully understand and can't control, and that could hurt us. Badly hurt us.

I taught my students that there are, really, only two things they can control. Their attitude, and their time.

Students who control these two things—keep their cool—maintain their grace under pressure.

Those who Keep Their Cool—Maintain Grace Under Pressure—often surprise themselves with high scores. It works the other way, too—bright people with good educations can get creamed if they fail to control the only things really they can control.

# Beacon

SMALL BUSINESS SOLUTIONS, LLC

So now we come to it. If the worst happens to you this year—you lose your job, or your savings, or your dream for the future—what can you do?

Like the students, you try to control the only things you can control—your attitude, and your time.

For one thing, there are way more jobs out there than you think. Any recruiter will tell you that. It may be harder to find them, but they are there, nevertheless.

Here's another thing. Consider going back to school. The biggest bargains in education are the nation's community colleges. They offer high-quality education in many interesting fields at affordable prices.

Don't ever give up, and don't despair.

Control your attitude, control your time, and in doing so, control what you can of an uncertain future.