

HOW TO ADVANCE YOUR CAREER WITHOUT EARNING AN ADVANCED DEGREE

Summary: *Want to advance your career without getting a higher-level degree? Find out how in this article.*



Question: I am employed in a credit-management field and would like to stay in this field. How can I gain further competency without completing a degree program?

Answer: While a degree is a prerequisite for many positions, alternatives do exist for developing in a career. Depending on your situation, you may wish to try a combination of the following:

- **On-the-job training.** This is a common approach to building skills. You and your supervisor agree on development goals. Then, you are assigned projects with an experienced colleague or team that trains you while you're working.
- **Certifications through a professional association.** Many professional associations provide training. Check with the National Association for Credit Management. The website's education area shows that there are several possibilities for conferences, certificate programs, and self-study.
- **A mentoring relationship.** Establishing a relationship with a respected senior person, either within your company or through a professional affiliation, is another way to increase your knowledge. Mentors often are particularly helpful with the less tangible elements of career development, like office politics and organizational effectiveness.
- **Self-study.** The research and reading you do on your own can provide considerable learning opportunities to supplement your development. This is a recommended approach regardless of your field and educational background.