

SPECIAL REPORT: **A FRESH LOOK AT GENERATION Z** **FPP Participants Speak Up**

There is a growing interest in the youngest of the generational cohorts, Generation Z. Born between 1997 and 2012, there are close to 63 million of them in the U.S. They will comprise more than 30% of the entire workforce by 2030. They are more technologically skilled, more educated and more diverse than any previous generation.

It is still too early to know what kind of impact Gen Z is going to make on society. The oldest among them just turned 23 this year; the youngest, 8. As with every other generation who "came of age" at a similar time in their lifespan, there are different social influences, economic conditions and core values that have combined to uniquely define this still-emerging generation (add COVID-19 to that list). While Gen Z is largely in the developmental stage, an increasingly larger number of those who are of high school age and older are providing some clues about how they will emerge as adults.

The small amount of research and literature published on Gen Z, at least up to this point, goes back maybe the last 10 years. Most of it was survey research on their attitudes and behaviors. A thorough review of that literature, along with a comparison of major findings, yielded these common perceptions: Gen Z is: 1) financially conservative, 2) risk averse, 3) competitive, 4) entrepreneurial, 5) inclusive, 6) pro-active and 7) generous. Are these characteristics still true today?

We thought we'd ask the older members of the Gen Z cohort if these perceptions are still accurate, particularly considering the national and world events of just the past few years, if not past few months. And who better to ask than our Future Philanthropists!

We surveyed a sampling of FPP participants, who currently range in age from 16 to 23, asking them to respond to the validity and/or relevance of the common perceptions as they see it. Here are their responses to the narratives we posed (last names omitted). They are as enlightening as they are palpable.



1 - Generation Z is financially conservative.



Older Gen Zers watched their parents go through the Great Recession wherein homes were foreclosed, jobs were lost and standards of living declined. This made for a very uncertain world at their age (10-12 years old). The period of struggle and hardship fostered in them a more conservative approach not only in their spending habits but also in a more practical approach to managing their money.

Responses:

Mae: Gen Z weighs financial stability and providing for their loved ones as being more important than pursuing their dreams.

Bridget: Gen Z is financially cautious due to the hardships endured by the past generations. We have been conditioned to be realistic. But how Gen Z manages their money depends a lot on their parent's financial situation.

Joe: I would argue that smaller, every-day expenses such as food delivery, online shopping and ridesharing apps have increased among my generation. But we will be more hesitant to bear major financial burdens. I have found that the effortless process of purchasing via Smartphone has normalized more regular impulse purchases.

Charlie: I would argue that Gen Z could be described as "fiscally conscious" meaning being more prudent with money and aware of their spending habits but not afraid to spend on personal priorities, like clothes, takeout food and electronics.

Christopher: I've always been particularly conservative with my money. Growing up, I paid for everything with my own money so I appreciate its value. I always believed in the power of delayed gratification. But many of my friends spend with relative ease.

Jonathon: Gen Z is constantly influenced by social media that show idols buying expensive clothes, cars and other vanities. We struggle to be financially conservative.

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Gen Z watched their older Millennials absorb enormous financial debt in order to get a college degree and then often struggle to find a job. Today, Gen Z plans for how they will pay college costs much earlier and they are much less inclined to take on debt. A blog posted by Classy on the next generation indicated that 57% of Gen Z will save their money to buy something special rather than buy it now on credit.

Responses:

Cait: Most of my peers, as well as myself, think about money constantly, especially in terms of education.

Lily: I have watched many of my friends pick colleges and the most important factor they take into consideration is how much money it is going to cost. Almost all my friends have made plans to leave college with no debt.

Phoebe: When I ask my friends where they want to go to college, they reply “whoever gives me the most money.”

Jaya: Everyone I know has been thinking about college costs since at least their sophomore year, some earlier.

Gavin: We are very leery of debt, yet our spending habits don’t always match our goals. Gen Z has learned the power of money and have learned to hoard cash. Yet, when it comes to spending on things that give us short term pleasure, we buy it anyway.

Lizzy: Most of my college-bound friends and I spend cautiously and are choosing more affordable colleges.

Gen Z as a group views a job as a means to an end: financial security. According to Target Training International, a leading source for research-based job coaching tools, most will accept a job that provides a steady income and benefits even if it is not their dream job.

Responses:

Lily: We still have a fair share of people who will pick a job because they love it, not because of the paycheck.

Oliver: Personally, I would rather enjoy a job I like over making a bigger paycheck at a job I dislike.

Najda: In my view, Gen Z’s passion for activism and change means they would choose working at something they love that helps others over a bigger paycheck.

Eva: While Gen Z wants a big paycheck, they also want a job they love. It might mean sticking with a bad job to ultimately find something they enjoy.

Bram: I think our generation is full of people who simply chase their next paycheck regardless of how much they enjoy what they are doing.

Sydney: I have observed a lot of people putting their passions above financial security like creating art and music which may not provide much money.

Nate: Most of the people I know are passionate about specific things and don’t plan to sacrifice what they enjoy for the purpose of making a living.

Fran: I think most of us try to find a balance between passion and paycheck. We have chosen our careers that we enjoy but are also practical in terms of income.



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2 - Generation Z is risk averse.

Gen Z is skeptical. They look with a jaundiced eye at the older generations' neglect, or causation, of major social and economic problems that they are now left to clean up. They see the politicization of issues like climate change, same-sex marriage, gender identity and racial equity.

Responses:

Lily: Gen Z has seen the mistakes the older generations made and we are trying to do better.

Mae: Gen Z can be considered overall as more cautious, but I don't think this applies to entrepreneurial opportunities. They have observed that taking certain risks result in high payoff.

Jaya: It's the older generations that were risk averse and that was what got us where we are today. Their unwillingness to take risks was what prevented real change. The people I know are very willing to take risks to foster change.

Gavin: It almost seems like we have a chip on our shoulder and with this attitude comes skepticism and being fiscally timid.



Gen Z's trust in government is in a decline, but ironically, according to the Pew Research Center, 70% say government should do more to solve problems. This appears to be a less risky option than leaving it up to corporations and individuals.

Responses:

Sydney: Our lack of trust comes from the fact that government is not doing enough or not carrying out their responsibilities the right way. There are major ideological differences between us and the older generations.

Mae: I believe our lack of trust in government stems from the idea that government can do more to solve problems, but isn't. We have been demanding change through government regulation for some time and we have yet to see it.

Bridget: I think we have watched the government fail us in regard to such issues as gun control so we have a sense of constant disillusionment. In our history and civics classes, we are taught to question the decisions made in the government constantly.

Alex: Gen Z's distrust of government is not because we have lost hope in the system of democracy. I believe we have lost hope in those who are currently in charge. Gen Z wants a more involved government, but one that can be relied upon for their transparency and accountability.

Lizzy: We still look to the government to help on issues like climate change and racial inequality. We believe that if anyone can solve these problems, it's the government. That's why my friends and I have participated in rallies and canvassed for campaigns.

Nate: Relying on government to handle major issues is preferable to the risk of relying on corporations or individuals. My generation is generally less tolerant of risk regarding social and economic issues.

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Gen Z's aversion to risk can also be seen in their lower teen pregnancy rate, lower rate of drug and alcohol abuse and a lower high school dropout rate compared to earlier generations. They tend to make decisions more intrinsically and with careful thought about consequences. Social psychologists suggest that this has rendered Gen Zers more pragmatic, conservative and less tolerant of uncertainty. They know that life can change on a dime as it did with school shootings, the Great Recession and now COVID 19.

Responses:

Phoebe: Many people I know fully think through their decisions before making them.

Charlie: This generation avoids the risks taken by the previous generations, like driving under the influence. For much of our generation, this is a highly taboo thing to do.

Joe: I would say that these lower rates are a result of being better educated at an earlier age about the risks involved in these behaviors. I also think that Gen Z is willing to take a chance to achieve their goals.

Eva: I think Gen Z is very rational and caring. They want to make the most informed decisions. We are learning from past generations.

Bridget: Gen Z was on a path to become the first generation not to smoke. But then JUUL came out and now there is a pattern of unhealthy behavior that has developed.

Christopher: Politics aside, I don't think Gen Z is any more or less risk averse. I think the difference is there is better education available today. The use of drugs and alcohol, while certainly less than previous generations, is by no means obsolete, despite the health risks associated with them.

3 - Generation Z is competitive



Gen Z as a group is extremely competitive in most areas of their life and it is a constant driver. Competition may be against others, but it is often within themselves as well as against the clock. Getting the best grades, getting into the best colleges, earning the most money and being most successful are constant drivers in this competitive environment.

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Responses:

Phoebe: Many of my peers are very hard on themselves and expect the best out of themselves, even if it means stretching themselves too thin.

Lily: I wouldn't say that Gen Z is super competitive. I have witnessed many people choose different paths for their future. I would say that we are way less judgmental about it.

Cait: I've seen some of my friends get respectable scores on the ACT like 29 or 30, but if their goal was a 34, they will retake it until they get that 34.

Najda: My peers and I often compare ourselves to each other whether it is comparison over grades, academic success, extracurriculars, social life and more. We put pressure on ourselves to create a competitive environment because we think it's the only way to be successful.

Joe: With social media now ingrained in our daily lives comes a different sort of need to compete, more like "showcasing" one's life.

Jaya: Our parents taught us the importance of hard work, so much so that burnout is common. We work hard and expect to be rewarded because we were taught that the world is a tough place. Being competitive is the only thing we know.

Gavin: It's possible that the rapid innovation and evolution of technology over the past 20 years is encouraging competition. It's a race to see who will do what.

Eva: I think Gen Z has grit. There's a goal and we won't stop until we achieve it. We are a hardworking generation.

Bridget: We have been instilled with the idea that everything we do counts, that everything we do should be a resume builder, particularly in preparing for college applications.

Bram: Our generation constantly tries to one-up each other and rise above. Growing up, we knew we'd have to start developing our people skills and deep-thinking skills years before we became adults. Some Gen Zers hate to see others get ahead, and there is often a lot of fruitless criticizing.

Alec: Gen Z is a generation that is not expecting anything. We know we can't rely on a handout or on others to achieve what we want. Only on our own, by our own work and dedication will be able to succeed in today's environment. That's why we're seen as competitive.

Nate: The only way to secure your own personal and financial success is to consistently be better and work harder than those around you.

Gen Z is driven to control their own destiny and not rely on others for their success. Thus, they have a preference to work independently and either succeed or fail at their own hands.

Responses:

Mae: Gen Z is extremely motivated. They've been taught that hard work pays off and they can't rely on others to get them there.

Alyssa: I think people in my generation have big ideas and an inspiring drive to turn those into a reality.

Bridget: I don't think this generation has been driven towards total independence. We have been taught to value the skills sets of others and to optimize teamwork in the most efficient way.

Fran: It is tempting to want to be entirely self-sufficient, but I think you need to work collaboratively in order to be successful. The key is finding a work environment where you all mutually contribute to and root for each other's successes.

Joe: I believe Gen Z understands that hard work alone may not suffice and that in order to avoid complacency you should always aim to develop your skills.

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4 - Generation Z is entrepreneurial.

Noting the success of such innovators as Steve Jobs and Bill Gates, and a long list of others including Mark Zuckerberg and Jeff Bezos, Gen Z realizes that there is a lot of money to be made from good ideas and they are not afraid to pursue those ideas. What they need to learn and don't know is easily accessible to them online in a 24-hour world of ever-emerging knowledge development.

Responses:

Oliver: There are countless ideas to come through the growth of technology and Gen Z has grown up with technology in their hands.

Najda: More people from Gen Z believe that business can create innovative products while helping the world through creating opportunities for everyone.

Jonathon: E-commerce is something you can do with a tap on your phone. Every day new ways to make money arise.

Joe: I experienced my first taste of entrepreneurship in high school by flipping sneakers. I quickly realized there is a unique freedom in being an entrepreneur that proves incredibly rewarding, if not intoxicating.

Eva: Entrepreneurism can be something as simple as an Etsy shop or someone with 25,000 followers because of an Instagram. This generation is made up of go-getters.

Bridget: Gen Z has access to a continuous influx of social media influencers who have built brands out their public personas. These influencers represent an entirely new career path and I see my generation forging these types of non-traditional careers.

Bram: We see entrepreneurship as a phenomenal way to set ourselves apart from our peers and make a difference in the world.

Nate: Many Gen Zers feel economically forced into jobs they may not enjoy so the idea of being their own boss makes entrepreneurship very enticing.

A 2015 survey indicated that nearly 72% of the older Gen Zers want to start their own business compared to 55% of the Millennials at that age. Being a highly self-directed generation, they also indicate a strong desire to work for themselves.

Responses:

Phoebe: Many of my classmates have ideas such as creating their own clothing store or apps so they can be their own bosses and do what makes them happy.

Lily: I remember even in middle school many kids were trying to start a business or YouTube channel so they could become the next big thing.



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Oliver: My parents have always told me that nothing is going to come to me without hard work and I will always hold onto that.

Jaya: Personal freedom is important to people I know and entrepreneurship is a great way to ensure independence and feel in charge of your own success.

Gavin: We have seen others become successful solely on their own and I think our generation wants similar rewards.

Sydney: I have experienced this at my university which has a center dedicated solely to entrepreneurship. It has inspired students to come up with ideas for creating their own businesses.

Christopher: Shows like Shark Tank and advertisements that glorify 20-something millionaires have certainly spurred the younger generation to pursue this dream for themselves. But the safety and comfort of established corporations and industries cannot go unstated. Many will follow a more traditional career path.

Alec: Many Gen Zers dream about becoming a YouTube or Instagram influencer, starting the next Snapchat or becoming the next Elon Musk. For some it's not just the financial rewards, many want to make a difference and influence lives in a way that their favorite celebrity or influencer affected theirs.

Mae: We grew up watching shows and movies like The Social Network so we quickly normalized the process of hatching and growing our own ideas into business.

5 - Generation Z is inclusive.



The U.S. Census Bureau reports that Gen Z is the most ethnically diverse generation in American history. Approximately 48% of U.S. residents are ethnic minorities and we will continue to grow as a pluralistic society long into the future. As a result, Gen Z has grown up experiencing diversity daily and they are overwhelmingly positive about it. Neither race, ethnicity, gender or sexual orientation are the identifying characteristics that may have been for previous generations.

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Responses:

Phoebe: When looking for colleges, diversity is at the top of many of my peers' lists.

Lily: If you asked some Gen Zers in the South, they might disagree. However, if you compared Southern kids to their parents, you would find that they are slightly more accepting than the generations before them.

Charlie: There are still considerable problems with inequity and ignorance that exists with the country.

Oliver: It will take time to completely coexist with all of humanity, but people will always need to speak out and give their voice.

Najda: Gen Z is all about creating safe spaces where everyone feels included, like taking simple measures like the discussion of pronouns to promote equity and safety.

Gavin: Being different is the new normal. I believe that this culture of acceptance and attraction to diversity is what separates our generation from the others.

Sydney: I have witnessed my generation call for systemic change that increases equity and inclusion in all sectors of life. I have been involved in this specifically through education.

Jonathon: Our generation is more open to biracial relations and our teen friend groups are diverse. Nonetheless, racism is still apparent in our high schools and in social media.

Alyssa: Unfortunately, not everyone is at the same level of inclusivity. In part due to demographics, many have not had access to what will open them to new ideas, new ways of thinking. There is still much to be accomplished.

Eva: I really love the shift that Gen Z has fostered with equity and inclusion. We have come a long way, but there's a lot more barriers that need to be overcome.

Bridget: We have grown up watching hashtags like #oscarssowhite trending and realized we could demand inclusion from places like the entertainment industry.

Christopher: I rarely witness the exclusion of anyone based on race, religion, sexual orientation. When it does occur, it's shut down immediately.

Bram: While I do think that many people are aware of social injustices and wish to eliminate them, I have seen that this problem still persists with young people and our inability to recognize the greater issues at play. I hope our generation will pursue systemic changes that will resolve these issues in the long run.

Alec: Gen Zers take a "you respect me, I respect you" approach to dealing with others. Most of us have friends who are ethnically or culturally different than us and we don't give it a second thought.

Fran: Although we have a long way to go, there has been societal progress in terms of openness and acceptability of people's differences. Gen Z will continue to advocate for equality.



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6 - Generation Z is pro-active.

Over the past decade, the economic, political and social forces have greatly influenced their thinking. Humanitarian crises, immigration, environmental degradation, racial inequality and gun violence, including school shootings, have received heightened social media coverage that reach us all in a matter of seconds. An Ernst and Young study in 2017 reported that not only has Gen Z's access to 24-hour news increased their overall awareness and sense of responsibility for the world they live in, it has also compelled them to act.

Responses:

Lily: I think the community we live in has helped us form our strong opinions on all of these issues.

Phoebe: All of my friends have been involved in some sort of action for social justice.

Cait: It depends on the individual. Most care about social issues, but I have noticed that some Gen Zers don't really take action. They will post something on social media but some do not want to jeopardize their lifestyle to take personal action.

Najda: We're too young to vote, so we use other actions like protests to create change and generate political power for our generation. We are just as capable of discussing politics and societal issues as any other age group.

Mae: Even as middle schoolers, it was common to have a Facebook, Instagram and Snapchat and we learned how easy it was to share our opinions to whoever was listening.

Jaya: We have solutions. We just need people to listen.

Jonathon: I feel the older generation perceives Gen Z as lazy or oblivious to today's issues because they see us glued to our phones. What they fail to realize is that technology is the best way to learn about issues and it provides a voice for them to address millions of people.

Gavin: We are eager to be heard, eager to receive credit and reward, eager to push people out of our way, not in a hostile way, just let us have our voice.

Eva: We show up. Women's marches, Pride Parades, Presidential rallies, climate change demonstrations...we care about the world.

Bridget: Gen Z has been taught to weaponize their empathy. We have a sense of urgency placed on us, especially in regard to climate change. We have no choice but to raise our voice now.

Christopher: There are an abundance of young activists. Unfortunately, some support advocacy purely to make themselves look good in the eyes of others on social media platforms. This undermines the work of those who actually are making a difference in the world.

Bram: A social movement is only a click away.

Alec: I don't think any of the young people today who are activists initially desired to be such. They needed to step in due to the lack of action from the previous generations.

Nate: I know many people who have worked hard to be heard politically by protesting, phone banking and starting clubs.



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7 - Generation Z is generous.

A recent article published by the Philanthropy Journal at NC State University suggests that this generation is looking for connections with others to solve problems. They want to be included not only in social interactions but in work relationships and cause-related activities such as volunteering, which is a big deal to them. A recent blog from NPEngage reported that 67% of Gen Z has volunteered during the past 12 months. This is significant since only about 25% of the total adult population volunteers their time.

Responses:

Phoebe: I do not know a single one of my friends or classmates who has not put in volunteer work in some way, shape or form. One of my friends, during the unprecedented pandemic, decided that he would get people to sign up to write letters to senior citizens.

Cait: I don't know anybody in my generation who hasn't volunteered. Gen Z created the term FOMO, which stands for Fear of Missing Out. We crave connection and involvement.

Najda: Most Gen Zers don't have a stable income yet, so we see volunteering as a way to show our generosity.

Oliver: Nearly everybody I know my age volunteers on a regular basis. It is so easy to find a way to help out in the community and spread volunteer opportunities through social media.

Mae: Throughout grade school, I took countless field trips to volunteer at organizations. Those moral values were instilled at an early age.

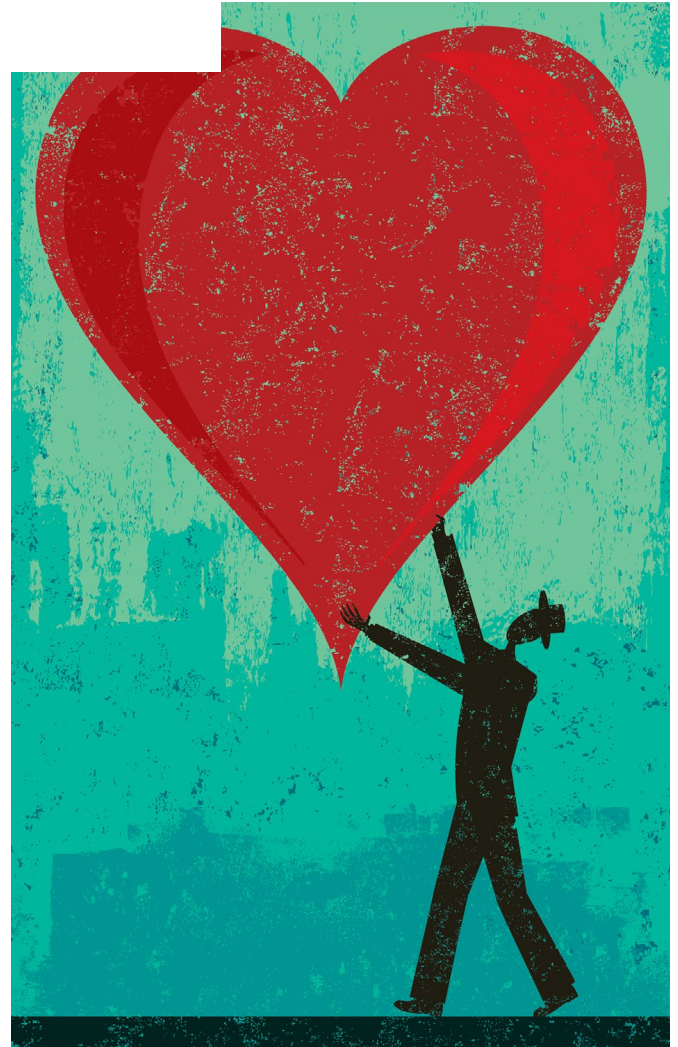
Christopher: My friends and I utilize social media platforms to raise money for various charities through college Greek life, clubs and volunteer efforts.

Bram: Gen Z always finds a way to help out in our community. Our simple connectivity with each other allows us to reach out and support whatever, wherever and whenever.

Alec: The constant exposure to heartwarming stories online has reaffirmed the importance of volunteering. Helping others is good for them and good for you.

Lily: Unfortunately, one of the main reasons we are so into community service is because of the competitiveness of college. Academics are important, but colleges are looking for more than that.

Alyssa: I see passion and kindness in so many people. However, I sometimes find myself questioning the motives behind the generosity. Volunteering can become competitive among peers.



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So, are earlier perceptions of Gen Z still true today?



Gen Z is financially conservative. Not necessarily... The responses reflect a somewhat less conservative nature not reported in earlier studies. Conservative purchasing habits seem to be balanced by save-and-splurge spending on big consumer items while holding money away for college and/or the future. Few respondents indicated that they would choose a bigger paycheck over a more fulfilling job. This is a significant shift from previous research.



Gen Z is risk averse. Still true...but more mixed. However, the rationale for being risk averse varies more than previously thought. Being educated about the consequences of taking social risks seems to have had a more positive impact. The failure of government to do more reflects their deep-seeded belief that the previous generations are to blame for not solving the problems they now face. However, they have not given up on government, as they believe other generations did. They want a more honest and effective government that truly helps people succeed.



Gen Z is competitive. Still true, and in some respect even more competitive than we earlier thought. However, competition in the workplace is changing. Best-practice human resources approaches are resulting in more collaboration and team-oriented interactions, likely bolstered by Gen Z's desire to maintain close social interactions. But the majority still believes they will have to compete for the best jobs with most rewards.



Gen Z is entrepreneurial. Still true. Combine the high degree of entrepreneurship with the highly competitive nature of this cohort and the result could be an explosion of next generation inventions, cures, advances and solutions that not only produce jobs that don't even exist today but also result in this generation's biggest contribution to society.



Gen Z is inclusive. Still true. This generation greatly desires to see a world with greater inclusivity, diversity and equity in all aspects of life. However, the practical thinking, realistic nature of Gen Z recognizes that the long-term effects of institutional racism are not quickly reversed. The problem still exists, but this generation is not willing to accept it. Count on them to continue their resolve to eliminate it.



Gen Z is pro-active. Truer than ever before. Aided by the ability to use social media and the constant development of new apps and methods of communicating, Gen Z is truly leading all other generations in advocating for causes and issues that face all of us today. As they become young adults and enter the work force, look for them to personally lead the changes that are fueled by their passions.



Gen Z is generous. Still true, and then some. This generation is changing the typical volunteer-inspired theme of Time, Talent and Treasure to Time, Talent and Ties, meaning their ability to connect with all their friends at anytime from anywhere for any reason to address community needs. While our FPP participants may be biased (100% of them volunteer), they also acknowledge that all their friends volunteer as well. Without question, their impressive engagement now could very well result in their being the most generous generation ever through their charitable giving as adults.



Joeisms

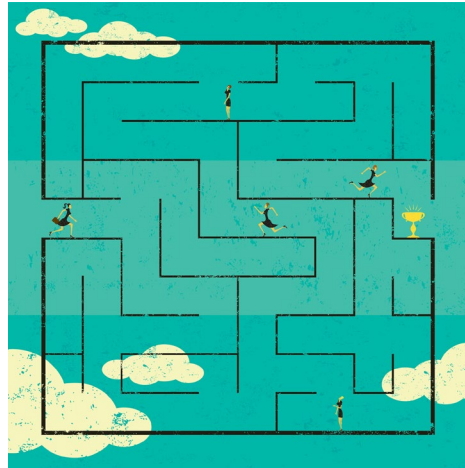
"It always seems impossible, until it is done."

Nelson Mandela

Everything takes longer to finish than you think.

The plan to employ this Joeism was set in Winter, 2020. I wanted to share some thoughts about the importance of setting the goal, the need to appreciate process and accepting the existence of obstacles. The arrival of Covid 19 and its ancillary byproducts makes the decision appear to have a sense of kismet attached.

We look with hope to the successful conclusion of this time of troubles. Hope is an important virtue but not a good strategy for success. The virtue most associated with strategy is planning. Planning is a synthetic combination of thought, action, adaptation and results. It is almost a tonic for the current times.



If planning is approached from this perspective and not as an inconvenience that keeps you from finishing the task, the time it will take is less of a barrier and the result is usually better. A preventable bad result which is usually the byproduct of poor planning and impatience with the process is source of unnecessary regret and wasted time.

Excellence is one of the most ethereal occupants of the world. Its pursuit should guide all our endeavors with the realization that its attainment is rare and not to be considered a deterrent.

"Great acts are made up of small deeds. Anticipate the difficult by managing the easy."

Lao Tse

An Important Piece of the Career Advancement Puzzle

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Ask any recruiter or scour any job postings page and you will start to see some recurring themes. Those of us at or nearing graduation can probably recite from memory all the ingredients that a job posting is likely to contain. There is the summary, laying out the details of the job and what day-to-day duties and expectations might include. Then there are the skills and experience sections, which describe what the ideal applicant might know how to do or what they might have on their resume. Luckily, your education has you covered here by providing you with a wealth of skills that will make you a contender when it comes to starting a career.

Then there's that pesky experience section. How is someone supposed to have experience when they're not even done being a student just yet? As an FPP alumnus, each of you already have the answer to that question whether you know it or not. Each young philanthropist to pass through this program has gained valuable experience in a professional business setting. You have built up skills in organization, negotiation, and diplomacy. You have gotten insight into how the worlds of business and philanthropy work.

The next step, then, is to take that experience and run with it! Continue to seek out opportunities that both build you up as an experienced professional and a valuable

member of society. Whether just now entering college or entering the real world, these opportunities abound. There are countless charities, clubs, and foundations that would love to welcome in the kind of bright and determined individuals that pass through the FPP program. If you're looking to support a specific cause and there isn't any such club in your area or on your campus - even better, start one! Not only will you benefit your community, but you will build up valuable skills and experiences for yourself. Even adding just one or two experiences to your resume this year would be a healthy start. Suddenly, those job postings won't look so daunting anymore.