

# Managing Career Changes with Resilience

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# Introduction

Throughout your career, you may face unexpected transitions, including job loss. Change opens the door to new possibilities and growth, and CPA Ontario offers resources to help you prepare for your next role, manage your finances wisely and maintain emotional well-being during times of uncertainty.

Take this time to reflect on your career so far and what you would value most in your next role. With a positive mindset, financial planning, professional connections and personal support systems, CPAs can turn challenges into opportunities and move forward with confidence.

Developed in consultation with career transition experts, this guide provides practical steps to help you navigate your next steps. Take things at a pace that feels manageable; even one small action a day can make a difference.



# Staying Resilient in Uncertain Times

During a career transition, it is important to steady yourself first. This chapter focuses on mental and emotional grounding before you take tactical steps.

## When Change Arrives Without Warning

Career transitions rarely come with preparation time and can shake identity and confidence, especially since work is often one of the ways we define ourselves. When that foundation shifts, it is natural to feel unsettled.

Career change is not only a professional event but also an emotional one.

## Managing Emotions During Uncertainty

Taking time to name what you are feeling helps reduce its intensity and restores clarity. Even brief daily reflection, through journaling, walking, or quiet thought, can help regulate emotional responses.

Isolation can amplify distress. Reaching out to a trusted colleague, mentor, friend or professional support resource can significantly ease that emotional burden.

## Taking Intentional Actions

One of the most effective ways to reduce anxiety during career change is to take small, deliberate steps forward.

You do not need to solve everything at once. Updating one section of your resume, reaching out to one professional contact, researching one potential role or learning one new skill is enough to restore momentum. These micro-actions rebuild confidence and reinforce a sense of agency.



## Practicing Daily Mental Resilience

Mental resilience develops through daily habits, not dramatic moments. Regular small actions can help regulate stress and keep perspective.

Simple routines such as noting one daily win, practicing slow breathing, replacing negative self-talk with factual statements or writing down a few things you are grateful for can significantly improve emotional stability.

## Building a Daily Routine that Supports Your Well-Being

Career transitions often disrupt structure, and lack of structure intensifies stress. Rebuilding a predictable daily rhythm restores stability and control.

Physical health is foundational. Consistent sleep, hydration, light movement, stretching, balanced nutrition and exposure to daylight all directly influence mood, focus and resilience.

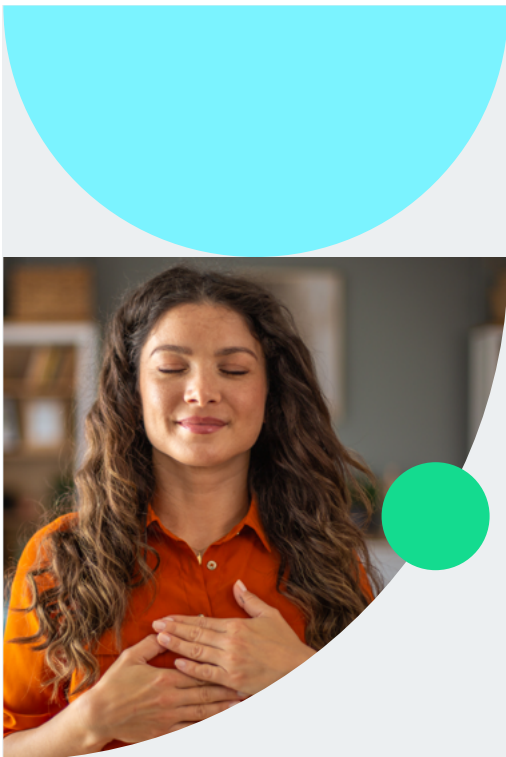
When the body is supported, decision-making becomes clear and emotional regulation improves.

Personal fulfilment is equally important. During uncertainty, it can feel indulgent to engage in hobbies, reflection or joy, but these activities replenish the energy required to sustain effort. Reading, time in nature, creative outlets and meaningful relationships are not distractions; they are resilience tools.

## Moving Forward with Perspective

Unexpected career change does not define your future, but it can shape it. Many professionals later recognize that these moments, painful as they were, redirected them toward a better path.

You do not need to know every step ahead. You only need to take the next one. You are not starting from zero. You are starting from experience.



## Mental Health and Wellness Resources

CPA Ontario is committed to supporting the well-being of our members. As part of this commitment, members receive exclusive, free access to TELUS Health, a 24/7 confidential support service that aids with mental health, personal matters and professional challenges.

For immediate support, call 1-888-377-7572.

Details: [cpaontario.ca/members](https://cpaontario.ca/members).

### What to do next

- Write down one feeling you're experiencing and one action you'll take today.
- Schedule a check-in with a trusted person this week.
- Save the TELUS Health number in your phone: 1-888-377-7572

Even small actions can restore momentum during uncertain times.

# Understanding the Legal Landscape



This section provides an overview for information purposes only and is not legal advice. Consider consulting an employment lawyer for guidance on your situation.

Understanding the legal landscape and your employment rights and obligations is a valuable tool for navigating periods of career change with confidence.

## Primary Sources of Law

There are three primary sources of an employee's legal rights and entitlements:

1. **Legislation:** The *Ontario Employment Standards Act, 2000* (ESA) governs most Ontario employees. Some employees located in Ontario who work in federally regulated workplaces, such as banks, airlines and telecommunications companies, will be governed by the *Canada Labour Code*. These statutes establish both the minimum standards employers must adhere to and the minimum rights to which employees are entitled. Additional statutes include, but are not limited to, the *Ontario Human Rights Code*, *Canadian Human Rights Act*, *Occupational Health and Safety Act*, and *Workplace Safety and Insurance Act*.

2. **Employment Contract:** Employers cannot contract out of their obligations under employment standards legislation. A contract may attempt to limit an employee's entitlements to the legislatively prescribed minimum standards or may provide for greater entitlements. The absence of a written contract is typically beneficial to employees as the law fills the gaps by implying terms based on the parties' conduct and common law principles.
3. **Common law:** Judge-made law which establishes additional rights and remedies for employees.

What this means for you: The ESA sets minimums. Your default entitlement after termination is often determined by common law unless your contract legally limits it.

## Applicability of the ESA Specific to Accountants

The ESA regulations exempt public accountants from certain protections such as overtime pay, minimum wage, public holiday pay and vacation pay.

## Considering Termination Entitlements

The ESA provides for employees' minimum termination entitlements. Employees who have been continuously employed for at least three months are entitled to notice of termination of one to eight weeks depending on their length of service, or, termination pay in lieu of notice, calculated as the regular wages the employees would have received during the one to eight week period (the "statutory notice period").

Regular wages include any monetary remuneration employees would have received under the terms of the contract during the statutory notice period. Employers are required to continue employees' benefit plan contributions during the statutory notice period. Additionally, employees who have five years of service or more and work for employers with payrolls of \$2.5 million or more are entitled to statutory severance, which could equal up to 26 weeks of regular wages, depending on the length of service.

As indicated above, the ESA provides for an employee's minimum termination entitlements. It is critical to note, however, that an employee's default entitlement is not their ESA minimum entitlement. The default entitlement is notice or pay in lieu of notice at common law. The common law may afford up to 24 months of reasonable notice and/or payment in lieu thereof (and in rare circumstances, even more) depending primarily on four factors: age, length of service, character of employment (e.g. amount of compensation, senior and/or managerial position) and the availability of similar employment in the marketplace.

In an effort to limit their financial liability to departing

employees, many employers require their workforce to sign employment agreements that include termination provisions which purport to contract out of common law notice and limit their employees' termination entitlements to the ESA minimums or to a notice period that is only modestly more than the ESA entitlements.

Generally, employers do not need a reason to terminate employment. They are free to do so without cause so long as they provide the employee with their rightful termination entitlements and the termination does not violate certain legislative prohibitions (for instance, the termination shall not constitute a form of discrimination in contravention of human rights legislation, or a form of reprisal in contravention of health and safety legislation).

If an employer has "just cause" to terminate the employment of a member of its workforce, this disentitles the employee to severance. Just cause is an onerous standard for employers to meet (e.g. employee has committed harassment or serious dishonesty, and almost always must come after progressive discipline such as written warnings). Even if the employer has just cause to end the employment relationship, the employee will still be entitled to their minimum entitlements under the ESA unless such conduct rises to the level of "willful misconduct, disobedience, or willful neglect of duty that is not trivial and has not been condoned by the employer ("willful misconduct"). Only then is the employee entitled to nothing. The test to prove willful misconduct is even higher than the test for just cause. The employee must do something deliberately, with the knowledge that they are doing something wrong (e.g. workplace violence).



## Mitigation

Entitlement to common law reasonable notice is subject to the principle of mitigation. If an employee obtains similar employment during the common law notice period, their entitlements may be reduced by the income received during the common law notice period. Exactly how much credit the employer receives for any income earned by the departing employee varies on a case-by-case basis.

## Anticipating Job Loss

You will want to review your employment contract (the one you most recently signed) to understand your entitlements and obligations upon resignation or termination. If you are concerned that your employment might be terminated or if you are looking to change jobs, you should consult an employment lawyer. Provisions to pay attention to include:

- **Termination Clauses** will include: (1) how the notice period is determined (i.e. ESA minimums or formula), (2) compensation included and excluded (employers typically try to contract out of paying variable compensation during the notice period), (3) how the severance will be paid (salary continuance versus lump

sum), (4) what (if any) employees will be asked to sign in exchange for severance pay, and (5) any post-contractual obligations (see restrictive covenants below).

- **Resignation Clauses** are usually included in the termination section of the contract and should include: (1) how much notice employees are required to provide, (2) how that notice is given, (3) whether the employer purports to be able to waive all or part of the resignation period, and (4) post-contractual obligations.
- **Restrictive Covenants** are contractual provisions that limit employees' activities both during and after employment, which may be included in the contract or as a separate agreement. Examples include: (1) non-solicitation of clients and employees, (2) confidentiality clauses, (3) intellectual property clauses and (4) non-competition agreements. Canadian law requires restrictive covenants to be minimally restrictive and limited in time, geography and scope. The ESA generally prohibits non-competition agreements, except in limited circumstances such as for certain executives and fiduciaries.

## Frequently Asked Questions: Termination Packages

- **Should I have an employment lawyer review my severance package?** Consult an employment lawyer if you have received a termination letter and/or termination package, or if you think you may receive one. Ensure you have all relevant documents compiled for the employment lawyer's review, including any information regarding your variable compensation and pension benefits. If there are any concerning facts associated with your dismissal, such as being terminated during or following a parental or disability leave, this may lead to additional rights/entitlements.
- **Do I have to sign to receive ESA minimums?** Your employer is not entitled to ask you to sign any document in exchange for providing you with your minimum entitlements under the ESA. Your contract may or may not require you to sign a release in exchange for additional severance. Consult an employment lawyer to determine whether your separation offer is fair before signing any full and final release.
- **What is working notice?** Some employers will provide working notice (i.e. advance notice that your employment is ending) in partial or full satisfaction of

the statutory and/or common law notice period. Your employer cannot make significant changes to the terms of your employment during the working notice period.

- **If I am terminated during my probationary period, am I entitled to a severance package?** While the ESA does not entitle you to any statutory entitlements if your employment is terminated during the first three months of your employment, you may still be entitled to common law notice. Your entitlement to common law notice could be significant if you were induced to leave prior to secure employment. Short-term employees are also typically owed disproportionately higher severance entitlements at common law as a result of the negative connotation of being let go so early in their tenure.
- **Should I try to negotiate a better severance offer myself?** Your termination entitlements will typically be discounted (sometimes significantly so) in the initial termination package presented to you. It is not usually advisable to negotiate an improved package on your own. Consulting with an employment lawyer will provide you with better insight and a path forward in negotiating an enhanced resolution.



# Managing Debt During Career Transitions: Short-Term Plans

In this section, you will find a structured approach to short-term financial stability and debt management for unexpected situations.

## Start with a Clear Financial Snapshot

Before taking action, clarity is essential. Create a financial snapshot of your current finances.

- **cash on hand:** chequing account, savings, emergency fund
- **upcoming obligations:** debt payments, rent/mortgage, utilities, insurance, childcare
- **available liquid assets:** TFSAs, non-registered investments
- **liquidity-restricted assets:** RRSPs, pension accounts, employer share plans

## Using Your Emergency Fund: First Line of Defence

If an emergency fund is available, it should be used strategically. You can stretch your emergency fund by:

- covering essential expenses only – housing, groceries, utilities, insurance, medications.
- minimizing or eliminating discretionary spending immediately.
- finding areas where there may be opportunities for expense reductions (e.g. subscriptions, phone bill)

If you don't have a traditional emergency fund, you can:

- repurpose high-interest savings accounts
- use a TFSA (if invested conservatively)
- explore lower interest borrowing options like a home equity line of credit (HELOC)

## Leveraging Employment Insurance (EI)

In some cases, leveraging EI payments can assist with building an emergency fund. EI payments can help stabilize cash flow by helping to cover bare-minimum expenses like housing, utilities and groceries. Any surplus can then be put towards building your emergency fund.

## Building an Emergency Fund using a TFSA

You can use a TFSA to build an emergency fund, but only if the investments are conservative. With conservative and stable investments, a TFSA can help you create tax-free gains and preserve your capital while minimizing risk.

Here are some examples of suitable conservative TFSA investments:

- High-interest savings within a TFSA
- Money market funds
- Short-term bonds
- Cash-like ETFs
- GICs (Guaranteed Investment Certificates)

## Managing Debt without Panic

Managing debt can feel heavy in moments of uncertainty or unexpected job loss. Here's how you can create a system to manage your debts so you can have a strategic repayment approach.

Prioritize your debts in this order:

1. Secured debts (mortgages, vehicle loans)
2. High-interest unsecured debts (credit cards, lines of credit with high variable rates)
3. Government debts (CRA amounts owing)
4. Lower-interest installment or consolidation loans

### Actions to consider early

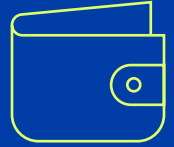
- Contact lenders proactively. Options may include temporary deferrals, interest-only periods or extending amortization timelines.
- Shift high-interest balances (like credit card debt) to lower-interest credit where possible.
- Automate minimum payments to protect your credit score during the transition.

### Choosing a debt prioritization method

- **Debt avalanche:** Prioritize repaying the highest interest debt first while maintaining the minimum payments required on all debts. This strategy helps you save interest in the long term.
- **Debt snowball:** Prioritize repaying the smallest debt amounts first while maintaining the minimum payments required on all debts. This strategy helps you build momentum through small, quick wins and early progress.



# Use Savings Wisely: TFSA, Non-Registered, HISA, RRSP



When your income is disrupted, the order in which you use savings matters because each option has different tax implications.

## → TFSA – The Flexible Safety Net

If you have TFSA room, it's typically the safest place to withdraw from first. The advantages are that withdrawals are tax-free, contribution room is restored in the next calendar year and it is ideal for covering short-term cash flow gaps.

Withdrawals made closer to the end of the calendar year have a shorter waiting period for the contribution room to be restored.

## → Non-Registered Savings and Investments

These accounts offer flexibility without tax penalties for withdrawals. Capital gains are only triggered if assets are sold above the cost basis, there is no withholding tax (like RRSP withdrawals) and no repayment rules.

This option is ideal for bridging temporary shortfalls before touching registered accounts.

## → High-Interest Savings Accounts (HISA)

HISAs can be great savings tools, but when cash planning is needed, they are a great help when used intentionally.

You can repurpose your HISA (if available) in the following ways:

- Emergency fund HISA (medical, repairs, job loss)
- Tax or irregular expenses HISA (property tax, tuition, insurance)
- Short-term goal HISA (car replacement, moving costs, vacation fund)

## → RRSP – Only After Other Options are Exhausted

RRSP withdrawals should be a last resort for debt management. Withdrawals from RRSPs are taxable income and may affect future benefits. By withdrawing, you permanently lose the RRSP contribution room and withholding tax at source reduces the amount received.

When RRSP withdrawals may make sense:

- You are in a much lower tax bracket due to job loss and expect higher income next year.
- You need short-term liquidity for essential expenses and have exhausted TFSAs and non-registered funds.

## → Pension and Employer Plans: Preserve Long-Term Wealth

When leaving an employer, you may need to make decisions about Defined contribution (DC) pension balances, Defined benefit (DB) pension transfers, Employee share purchase plans (ESPPs) and Group RRSPs or DPSPs.

General rules of thumb:

- Avoid cashing out pensions. Tax consequences may be significant and long-term growth is lost.
- Transfer to a LIRA or RRSP where applicable to maintain tax-deferred status.
- Review whether employer-matching contributions vest before leaving (sometimes options exist to delay separation dates).
- If you have stock from employer plans, consider diversification if your net worth is overly concentrated.

You should view pension assets as protected retirement capital, not temporary liquidity.

# Managing Complex Debt

## When Self-Management Is Enough vs. When to Seek Help

This guide applies to low-to-moderate debt situations. The next chapter will cover the steps to take when self-management of debt is not enough. Early help is far less costly than late intervention, and it helps alleviate stress.

How can you service your debt when your income drops due to unemployment?

First, and most importantly, avoid incurring new debt. You may need to draw on your line of credit or credit card to meet some of your living expenses temporarily. It's understandable, but remember that debt must be repaid, with interest, so it's better to drastically cut costs than to incur debt to maintain your previous lifestyle.

But what do you do if you are maxed out on your line of credit and credit cards? What if you cannot make the minimum monthly payments on your debt?

Here is an action plan:

- **Assess Your Options:** List all debts by interest rate and balance. Focus on high-interest ones (like credit cards) first. If you have money to make debt payments, prioritize paying off the debts with the highest interest rates to reduce your future interest obligations.
- **Negotiate with Creditors:** Contact lenders early to explain your situation. Many offer hardship programs, deferred payments, or reduced interest rates temporarily. Most mortgage and car loan lenders will allow you to postpone a payment or two.



## Filing for Insolvency

In Canada, there are two primary forms of personal insolvency: consumer proposals and bankruptcy. In a bankruptcy, you lose your non-exempt assets, and you are required to make a monthly surplus income payment based on your monthly income.

The primary purpose of filing a consumer proposal or bankruptcy is not to eliminate your debts. The main benefit of a formal filing is to protect you from your creditors. If you don't pay your credit card, they can take you to court, sue you, obtain a judgment, and use that judgment to seize assets or garnish your wages.

However, if you have no assets and no income, there is no immediate legal benefit from filing a consumer proposal or bankruptcy.

Here are some strategies to consider when you have debts and are temporarily unemployed:

### 1 **Open a new bank account at a new bank where you don't have any debt.**

That's where you will deposit any income you receive (severance payments, EI, freelance work, etc.). A new bank account allows you to decide where you will spend your money, as opposed to your old bank account, where your line of credit lender can choose to take out the monthly payment (even if you need the money for necessary living expenses).

### 2 **Liquidate assets you can live without, being mindful of the tax consequences.**

If you have an unencumbered car that you do not need, sell it. Use your TFSA to fund living expenses because there are no tax consequences. Freeing up cash from superfluous assets provides a cushion until you are back to work.

### 3 **Negotiate with your creditors.**

Most mortgage and car loan lenders will allow you to defer a payment or two, so if your unemployment is temporary, that may be the relief you need until you return to work. For unsecured creditors, like credit cards, ask your lender if you can defer payments or get a temporary interest rate reduction until you return to work. If possible, continue to make your minimum payments.

### 4 **If you cannot maintain your payments, talk to a licensed insolvency trustee**

Your situation is unique. The correct approach will depend on your future earning potential, current age, marital status and many other factors. The good news is that you can turn your current challenges into a catalyst for lasting financial freedom. You can recover by reviewing your options and planning to deal with your debts.



# Building New Career Possibilities: Immediate Steps to Take

## 1 Updating Your Resume

If you've been at your current position for a long time, chances are you haven't had a chance to update your resume. Here are a few steps to take:

- **Reflect:** Think about the kind of roles you are looking for next to create a customized resume for every role. Do not mass apply with the same document, hoping for more interviews.
- **Proofread your resume:** Recruiters screen resumes within seconds and a spelling or grammar mistake can cause an immediate loss of credibility.
- **AI-proof your resume:** Many recruiters use AI to review resumes; focus on AI compatibility by using a clean, single-column Word or PDF format and no graphics or tables. Incorporate key words from the job description, emphasize important achievements and use standard fonts.
- **Use strong action words:** Use “developed”, “designed” and “created” to explain your experience, rather than “supported”, “assisted”, “helped” or “worked on.”

- **Include metrics:** To show impact, it is important to show metrics such as incremental savings, profit percentage, number of clients served, customer satisfaction scores and other quantifiable achievements. If you need help determining metrics, there are many books on key performance indicators that can help you refine your resume.
- **Lean into the CPA Advantage:** Ensure that your executive summary and experience reflect the special qualities that CPAs possess:
  - Critical thinking, strategic problem solving and deep technical expertise
  - Ethical leadership and integrity
  - Financial fluency and analytical precision
  - Leading with confidence in an ever-evolving world

CPAs have the vision, ethical compass, innovation and impact to drive business forward.

## 2 Maintaining a Job Search Document

Write down your goals and record progress in a consolidated document. It should include: jobs applied, company name, company contact information, interviews given, job search websites and follow ups with interviewers or job applications.

### 3 Treating Your Job Search Like a Full-Time Job and Setting Daily Goals

Examples of daily goals include:

- Email five current networking contacts
- Research ten companies of interest and apply to five jobs
- Spend 30 minutes learning a new skill or refreshing your technical knowledge

### 4 Preparing Effectively for Interviews

Interviews can be divided into three phases:

#### Phase 1: Pre-Interview

This is the most important part of the interview preparation process.

Here is a list of actions to take to prepare:

- Visit the company website and familiarize yourself with their mission and values. Try to refer to these details in your answers, showing that your values align with those of the organization.
- Review the job description and scope clearly. You do not need to meet every requirement to be the right fit for the job.
- Research standard interview questions and write down answers in the STAR format. STAR stands for Situation, Task, Action and Result. If you are giving an example of a past workplace experience, explain the context (Situation), share the duties you were responsible for (Task), highlight what you did (Action), and what the outcome was (Result). Most interviewees miss the result part of the answer, which leaves your answer incomplete, and interviewers are usually looking for outcomes, rather than behaviours or actions that led to an outcome.
- Draft your questions for the interviewer. Have at least three interesting questions ready. These could relate to the job description, workplace culture, leadership styles and more.

#### Phase 2: During the Interview

- For in-person interviews, remember that your interview starts when you walk into the office. Be polite and clear. Refrain from spending time on the phone while waiting for the interview. Stay curious and alert. Be there 15 minutes in advance so that you have time to compose yourself before the interview.
- For online interviews, be in the waiting room 15 minutes in advance. Centre yourself on the screen. Remove any dangling earphones and have a simple, clean background. Make sure you wear business attire and look professional.
- Use professional speaking skills to stand out:
  - Persuade your interviewers: Use great stories that emphasize your point.
  - Smile: A smile will show confidence and interest.
  - Speak at an even pace: If your words go by too quickly, interviewers will not appreciate their full meaning. Make sure you clearly pronounce your words.
  - Sound enthusiastic: Show enthusiasm, especially when the interviewer asks about your interest in the role. Explain why it's important to you.
  - Finish strong: Thank the interviewer for their time and express an interest in hearing back about their decision.



### Phase 3: Post-Interview

- Send a thank you note to the recruiter and interviewees within 24 hours of the interview. Make sure to add something meaningful related to what you learned about the company or if there was a question you feel you didn't answer fully during the interview.
- If you hear back from the company sharing that you did not make it to the next round, be gracious and ask for feedback. This will help you address any concerns before you move on to other interviews.

## 5 Creating an All-Star LinkedIn Profile

- Include a professional photo
- Create a headline that explains your value, skills and industry relevance
- Create a banner image that reflects who you are. This could be an image of your city, your core expertise or the clients you serve
- Customize your URL to make it concise so it will look cleaner on resumes
- Write a compelling executive summary that explains your unique skills and experience
- Request recommendations
- Highlight projects, keeping organization confidentiality in mind
- Write engaging posts to maintain profile activity

## 6 Leveraging the CPA Ontario Job Board

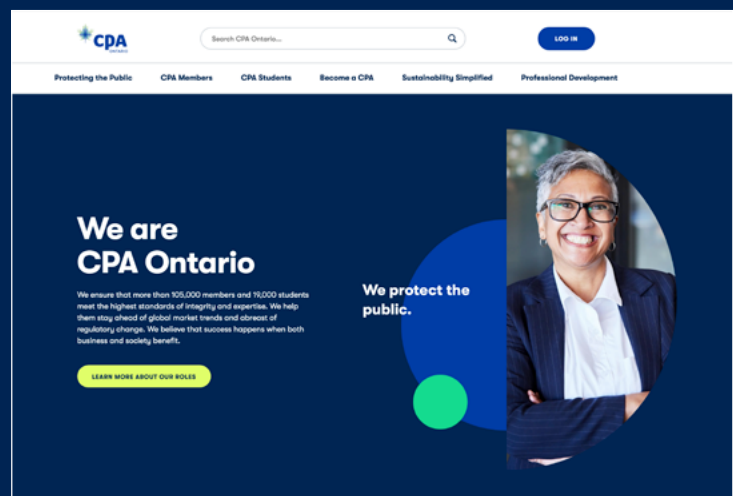
Explore exclusive roles across levels and sectors, including volunteer board positions and senior leadership opportunities. Upload your resume to increase visibility with employers: Visit [mycareer.cpaontario.ca](https://mycareer.cpaontario.ca).

## 7 Staying Connected

It is important to keep your contact information up to date with CPA Ontario My Portal. Updating details such as your new employer, address, phone number, and email address ensures you continue receiving key communications and that your membership remains in good standing throughout your transition. You can also explore all available exemption and reduction options that may assist you during your career transition. Please note that any exemption or reduction requests must be submitted by the June 1 deadline to maintain your membership in good standing.

All available options can be found on our website.

[CPAOntario.ca](https://CPAOntario.ca)



# Conclusion

This resource was created to empower CPAs to navigate the emotional impact of career uncertainty, build a targeted job search strategy, strengthen professional outreach and stay resilient during challenging times.

By taking one intentional step a day, whether it's updating your resume, reaching out to your network or reviewing your financial plan, you can gradually rebuild your momentum and resume your professional journey with a renewed sense of purpose.



