

How to write a cover letter

The simple steps to writing a great cover letter for Financial Services professionals





About Career Mentor

Our story

Over the past few decades, we've worked with Financial Services professionals from some of the biggest names in the industry, such as Bank of America, Merrill Lynch, J.P. Morgan, Citi and Redburn.

We've built a strong network of connections that extends beyond London to Frankfurt, Paris, Stockholm, NYC and Milan. Our industry knowledge and expertise give us an in-depth understanding of the Finance job market and the skills necessary to thrive.

With years of experience in the sector, we understand wealth management, asset management, capital markets and investment banking well.

We've helped many finance professionals achieve their career goals and build fulfilling careers that align with their lives, values and ambitions.

We look forward to supporting you on your own journey to success.

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Introduction

This is an eBook designed so that anyone who needs to write a cover letter can use it, whether the letter is speculative or in response to a job advertisement. It is a short read, aimed to be as succinct and useful as possible. Whilst this eBook does not aim to be a comprehensive or definitive guide, it is meant to be read in an hour, providing you with solid foundations for a great cover letter.

We believe that cover letters are a much neglected component of any job search. Applicants often rehash the same cover letter for several applications, which can really jeopardise chances of being invited to interview.

Your cover letter is a vehicle for you to elaborate on the relevant skills and attributes detailed in your CV, while allowing the reader to gain an insight into your personality. It's also the first opportunity you'll have to explain why you're interested in the firm and role in question.

There are two types of cover letters used in job-hunting:

1. Speculative
2. Advert-responsive letters or statements

In this eBook, we'll go through how to write both types.

50% of recruiters see cover letters as being as important as a CV

The Hidden Job Market

Companies which are continually recruiting at different levels and for various positions, will have a significant budget and if they can find ways of recruiting costs, they will. Thus, a great number of job vacancies are never advertised or put out to recruitment agencies.

These are jobs filled by employers trawling through files for CVs; via word of mouth; through network contacts; by 'poaching' from other companies, and so on. A speculative cover letter targets the first group - so you want to make sure that your CV is in that important file when they start looking and your cover letter is key to ensuring that it is.

In **Step 1**, we will work on helping you to establish clearly what it is you want in any given job, taking into consideration both the role and company. Being crystal clear about your motivations and interest is pivotal before beginning any cover letter.



STEP 1

CREATING THE FIRST MATCH

What do you want from your
next job?



Step 1

The first step in preparing for a job interview is to write a list of the key criteria that must be present in any job that you would be willing and happy to undertake. It is essential for the 'first match' to think of what is important for you, before considering whether you are right for the job and how to articulate this in your cover letter. With a cover letter, the aim is to highlight to the reader how he or she matches the job specification and can help solve the company's specific business needs.

Your list can be broken down into five subheadings: field, company, location, people and role.

Field

Decide on the industry, sector and sub-sector that you want to be involved in. For example:

- Financial Services, Investment Banking, Equity Capital Markets.

Company - Think about what the company's mission is:

- Can you wholeheartedly commit yourself to it?
- How important is working for a big brand name to you?
- Would you rather work for a start-up, a company still in growth, or a large corporate in its prime?

It is also worth considering the values that the company aspires to and to ask yourself if they fit with your own values.

Location

Consider where you would like to work; this may be in a city, small town, or in the country. This will obviously determine how long you will be commuting each day. Under this heading, also consider the specific location of the offices and the quality of the working environment.

It is also valuable to locate the company's international offices, which could provide you with opportunities to work abroad in the future.

People

- What sort of people do you enjoy working with?
- Will there be colleagues that you can learn from?
- What is the quality of the management team?
- What systems are in place for setting your goals and reviewing your achievements?
- Do your potential future colleagues share your values?



Role

Think about the specific job or role you want to do.

- What kind of role would you flourish in?
- Does it play to your strengths?
- Does the role open or close future opportunities?
- Is it the next logical role for your career development?
- Will the role provide opportunities to build your professional network?

Task 2

Using the above as a prompt, now write a list of between 10-15 key criteria that need to be present in any job that you consider. This can then be used as a checklist to test how close a match there is between the company and position, and what it is you are looking for. We will be using this list later on.

Once you have created this list, and are crystal clear about what you are looking for, you are ready to move on to **Step 2**, where you will learn how to thoroughly research the specific firm you are targeting with your cover letter.



STEP 2

DO YOUR RESEARCH

The importance of due
diligence

Step 2



For Speculative Cover Letters

If your cover letter is speculative, the first step is to identify suitable targets. This will require some thorough research, bearing in mind your listed criteria identified in Step 1. Sources you can use include:

- The Internet
- Newspapers
- Trade journals
- Trade-specific magazines
- Your professional network

Don't bother sending speculative applications to companies that are unlikely to deliver on both of the matches identified earlier. This is a waste of both your time and theirs - you also risk tarnishing your reputation.

Here's a tip - Focus on targeting a smaller number of appropriate companies and take the time to understand their needs and highlight how you address them.

It is critical to know as much as you can about the company you are writing to in your cover letter. This may sound obvious, but it is surprising how many well-qualified candidates send the same cover letter to several companies. This not only means they are haven't tailored their skills and abilities to the specific role and company, but the recipient might also see a lack of preparation as an indication of future behaviour.

Let's start with the basics. You should know the following:

- The sector and sub-sector within which the firm operates
- The goods and services it provides
- The company's mission
- The geographies in which it operates and the number of staff it has
- The company's current turnover and financial performance over the last 5 years
- The ownership of the company - it is privately, publicly or partnership held?
- Who the senior management team including: chairman, CEO, CFO, COO, CTO.
- The company's declared values

Task 3

Now that you've researched the company, look at your listed criteria from **Step 1** and cross-compare with your research. This will help you reach a basic view of how well the company scores, and see whether there is potential for a real match.



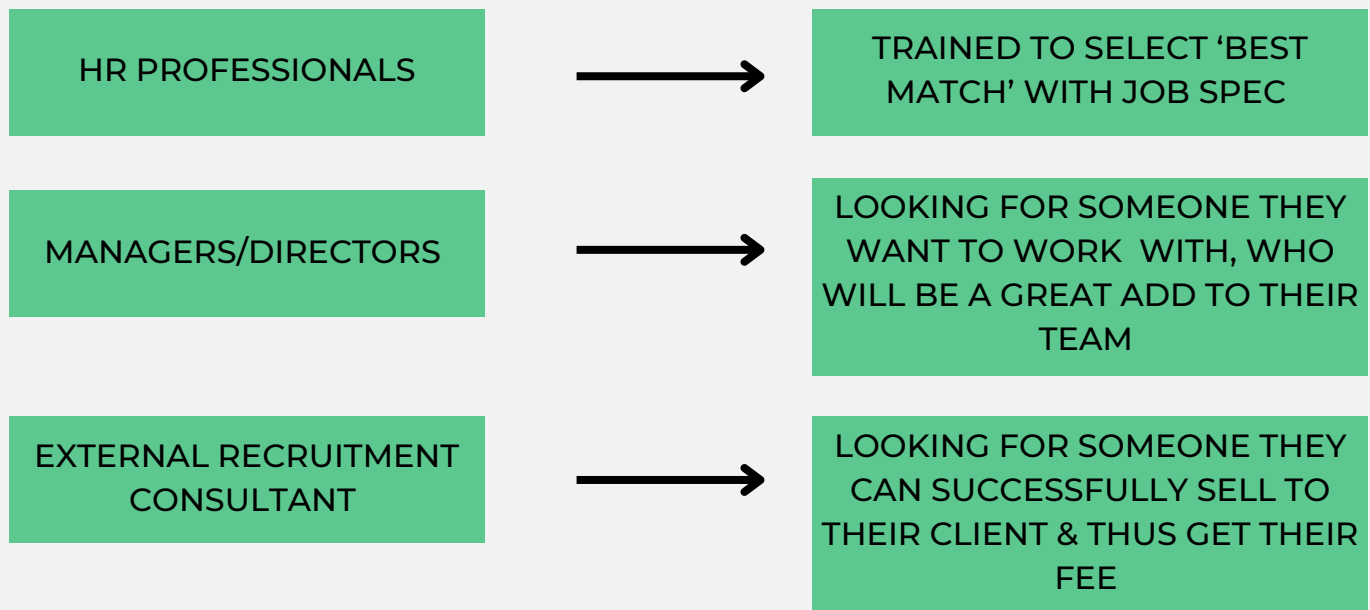
Your Cover Letter's Audience

There are three main categories of reader for a job application:

- 1) HR Personnel
- 2) Managers/Directors
- 3) Specialist external recruiters

Each will read your cover letter in a different way, looking for different things. Thus, it's important to make sure your cover letter has the potential to appeal to all three groups.

If you do half the research that we recommend, you are likely to be far in front of your competitors.



We are now ready to move onto **Step 3**, where we will consider what you have to offer and formulate an effective and compelling way to articulate your skills and attributes.



STEP 3

WHAT DO YOU HAVE TO OFFER?

Identifying your skills and
attributes



Step 3

At the most fundamental level, the only reason why anyone gets hired is that the recruiter believes that they will add significant value to the company. Before a candidate can create a successful match with what the company is looking for, they must have a clear understanding of what specific value they can bring to the table.

The candidate must also be able to articulate this clearly in their cover letter, in a way in which the recipient “gets it”. We will get to what the recruiter is looking for later.

Task 4

Conduct a Skills and Attributes Audit. This is a list of what you can bring to both a role and company. You can refer to Appendix 1 and 2 for a list of relevant action verbs and adjectives. As our expert CV writers would tell you, this is also essential before writing your CV.

Job advertisements usually contain a great deal of useful information about:

- 1.a) The role itself (duties and responsibilities), and
- 2.b) The type of candidate they are looking for (qualifications and experience)

Using the job specification, you will be able to take a view of how well your skills and attributes match with what they are looking for at this stage.

If your cover letter is speculative, look online to find job specifications that match the kind of role in similar companies you are interested in. Use these as a basis to see what skills and attributes such companies are looking for, and whether you possess them.

Use your cover letter to emphasise why your skills and experience not only match what they are looking for, but make you the perfect candidate for the position.



Example - Deconstructing a job specification

In this job specification for a 'Director of Finance', we've highlighted the most important requirements that a prospective candidate should look to match and possess.

In order to succeed in this critical appointment, you will be able to demonstrate:

- *Strong senior finance experience, with an ability to command credibility and to constructively challenge internal and external partners*
- *A demonstrable track record of financial management and delivery in complex organisations with a strong solutions focus*
- *Highly developed communication and interpersonal skills, able to engage wide audiences and influence across a complex range of settings*
- *Business acumen to support our growth in activity and create innovative commercial partnerships*
- *Significant experience of executive and strategic leadership*

Having researched both what you want in an ideal company and role, and what the recipient of your cover letter is looking for in the ideal candidate, you are now ready to starting drafting your cover letter in **Step 4**.



STEP 4

MAKING A STRONG START

Writing your opening
paragraph



Step 4

In this section, we will go through how to draft a powerful opening to both a speculative and advert-response cover letter.

Whilst there are slight differences between the opening of a speculative and an advert-response cover letter, the overarching goal of any first paragraph is naturally to explain to the reader why you are writing to them. And of course, we need to capture the reader's attention from the word 'go'.

For Speculative Cover Letters

If your letter is speculative, the reason you are writing will be to enquire about any position that might be available, either now or possibly in the future.

There are four key questions that will be on the recipient's mind from the beginning:

1. Why are you interested in working for the company?
2. What role are you looking for?
3. What are you offering them?
4. Why should they even care?

You need a hook to captivate their attention and keep it. This will be based on why you are particularly interested in this company. Use your research from Step 2 for this section.

There might be something in the news that you can use as your hook - maybe they have just launched their annual report? Or maybe they are launching a new product? It's also possible that you've been given their details by a mutual contact: if this is the case, say so! A personal recommendation, or simply mentioning someone's name, is invaluable during a job hunt, in particular for a speculative application.

From the outset, you are looking for an edge that will make your cover letter stand out.

Avoid a bland and uninspired opening such as "I am writing to enquire whether you have any vacancies within your firm". Deploy your hook and follow it up with a brief summary of what it is you are offering and why they should be interested:

Example Opening For A Speculative Cover Letter:

"Having recently seen the article in X mentioning the impressive new Y, I am writing to outline my extensive experience and successful track record as a Z. I believe I possess the skills, qualifications and vital experience necessary to make a significant contribution to your..."





What if I don't have a hook?

It's completely possible that you won't have a hook such as this. If this is the case, substitute it with a great answer to the central question, "Why are you interested in working for us?".

Go for something along the lines of, "Having carefully researched your business and its position within the market, I am writing to outline my extensive experience as..."

For Advert-Response Cover Letters

This is not only the first but may be the only paragraph the reader will read of your cover letter. Having included a reference to the job advertisement, they already know that you are writing because you have applied for a job you've seen advertised. Therefore, from the outset, you should establish:

1. Why are you applying for this job specifically?
2. What do you have to offer?

The classic opening paragraph informs the reader that you are applying for a vacancy; where and when you found out about it; and highlights that you've enclosed your CV. This is too generic and simply states the obvious.

Unlike in a speculative cover letter, there's no need for a hook to set out why you are interested in them; this is clear - you've seen their advertisement.

Here's a tip - Immediately after your opening address, we recommend including an 're:' clearly stating what role you are applying for, along with the job vacancy reference if this was included in the advertisement. Put this in bold and in ALL CAPS. This will make the recruiter's job much easier!

Example:

Dear Mr Wright,
RE: SENIOR ANALYST - REF: 123ABC.

Instead, in your opening make sure you cover these key things:

- That you have seen their advertisement
- Briefly summarise what you are offering and why this should be of interest to the reader

You can include more detail later on. Here's an example:



Having seen your advertisement for a Senior Financial Analyst, I am writing to outline my extensive experience and successful track record in _____. I am confident I possess the skills, qualifications and crucial experience necessary to make a significant contribution to your business





By the end of the opening, you will have thus successfully:

- Made clear that you are applying for an advertised vacancy
Succinctly laid out what you have to offer
- Highlighted why this should interest the reader
-

We will now move onto **Step 5**, where we will work on building the core paragraphs of your cover letter.

Here's a tip: If you are aware that you don't quite meet the criteria of the job specification, but really feel that you have other skills and attributes that give you an edge, it's here that you tackle your 'weak point', and emphasise why you still make a great candidate, worth bringing in for interview.



STEP 5

BUILDING YOUR CORE PARAGRAPHS

How to have a clear, punchy
and consistent message



Step 5

These paragraphs will form the core of your cover letter. If you aren't able to make a powerful case as to why the reader should view you as a potential for the position, then they may not even bother giving time to look at your CV, let alone bother interviewing you. Thus, the aim of this section is to - in a few sharp yet detailed paragraphs - convince them that yours is an application worth taking forward.

For Speculative Cover Letters

Having introduced yourself and hopefully sparked the reader's interest, the task is now to maintain it.

This is the section where you should make use of the Skills and Attributes Audit you made in **Step 3**. Your goal is to make clear what it is you have to offer to the company you are writing to. This is also where to use your research from **Step 2**, to show why you are interested in working for them specifically, and why in this role specifically.

Focus on two-three key skills and attributes ("Sales Points") you have to offer and deliver these in the form of value-add messages. What sets you apart from the competition?

Add credibility with examples; statements with specific figures, percentages and details really add value

Here's a tip:

Refer the reader to your CV. Remember, the goal of a cover letter is to persuade the reader to look at your CV.

Drop in: "As stated in my enclosed CV"; "As you will note from my enclosed CV, in my current role I have..."

This will lead most readers to immediately react to this suggestion by breaking off from your cover letter to examine your CV - after all, your CV is your number 1 tool when it comes to getting an interview! This is a more powerful approach than simply saying, "Please find enclosed my CV".



For Advert-Response Cover Letters

Unlike in a speculative cover letter, you should know exactly what the reader is looking for, based on a job specification. Instead, you need to demonstrate to the recruiter that you are pitching directly to them, and just them. Make specific mention of what it is they are looking for, based on both the advertisement and your research.

Your paragraphs should answer two questions:

1. How do you meet their criteria?
2. Why do you want to work for them specifically?

Answering The First Question: How You Meet Their Criteria

Aim to identify and repeat back key words used in the job advertisement, without lifting entire phrases. This is especially important since the first person who may end up reading your cover letter may simply be screening using key words and phrases as the criteria for their selection.

Make sure that you back up all statements with clear and relevant examples: if the job specification asks for five years' experience, then include a clear reference to your 'extensive experience'. Using examples to highlight how you meet a prospective employer's criteria will make a significant difference to the credibility of your statements.

As we said earlier, provide examples of specific achievements, quantified with figures where possible. Close your example by drawing attention to the positive impact of your actions or performance.

Answering The Second Question: Why You Want To Work For Them Specifically

Include a paragraph on what it is about this company and role that has motivated you to apply. This is where to deploy the research you have made into the firm; it will also help emphasise that you have gone to the effort of fully understanding what they do and how they operate. If done well, this can help your letter stand out from the pile of cover letters the recruiter will be going through.

By demonstrating the research you have done, you will be able to highlight your enthusiasm, interest and motivation

Here's a tip: Whilst it can be good to mention their reputation, make sure you don't go overboard in singing the company's praises. You run the risk of coming across as sycophantic.



How many paragraphs should the core section of my cover letter be?

For an advert-response cover letter, this section could easily run to several paragraphs. We recommend keeping each to a maximum of 4-5 lines. Also, keep each paragraph to one central idea: this will make each sharp, snappy and relevant.

What if I don't exactly fit their criteria?

If you've researched the company extensively and still believe you are a great candidate for the position despite not quite meeting their criteria, your cover letter is pivotal. For example, if a company is looking for someone with six years' work experience and you only have five, make reference to an additional, relevant qualification not mentioned in the advertisement that you feel compensates for this.

General advice

ACTION VERBS

When phrasing your paragraphs, make a good use of action verbs to ensure your cover letter has a strong impact on the reader. See Appendix 1 if you are struggling to find the right word for your particular circumstances without repeating yourself.

Action verbs describe skills, attributes and experiences in a way that emphasises what you have achieved rather than what you did. It's a good idea to match these verbs to the job specification.

Also, use a range of positive adjectives to reinforce your value-add messages. These can be used in adverb format too - for example, consistently, successfully, efficiently.

JARGON

Whilst it's good to point out your knowledge and understanding of your profession by using relevant terminology and buzzwords, make sure you don't overdo the jargon.

FIRST OR THIRD PERSON?

As our CV writers would tell you, a CV should always be written in the third person. By contrast, a cover letter should be written in the first person. However, beginning every sentence with 'I' makes for incredibly tedious reading. There's also the danger you will come across as egocentric.

Therefore, use 'I' sparingly at the beginning of sentences. No more than one sentence per paragraph should start with I. Whilst this might seem difficult, it only requires rephrasing sentences.

Moving on to **Step 6**, we will work on how to conclude your cover letter in a way that leaves a positive lasting impression.



STEP 6

CONCLUDING YOUR COVER LETTER

How to end on a punchy finish



Step 6

For Speculative Cover Letters

End on a 'call to action' to make sure you leave things on a positive, upbeat note. Since your letter and CV is unsolicited, you can't demand a reply, but hopefully you will have given them a reason to want to reply. It's a waste of space to ask the reader to keep your details on file in case of any future vacancies - they will make their own decision as to whether to do this or not. It also risks diluting the impact of your overall message. Furthermore, ideally you want them to reply as soon as possible rather than keep your details on file.

Go for a concluding sentence along the lines of: "If this is of interest to you, please do not hesitate to call me on xxxx-xxx-xxxx".

Such a conclusion achieves a few key things:

- It has planted the idea in the reader's mind that they may wish to interview you - It demonstrates self-confidence
- It highlights a sense of immediacy and urgency
- It is polite, professional and courteous
- It doesn't place the reader under unwarranted pressure

For Advert-Response Cover Letters

It's possible that there may be practicalities to discuss in the final paragraph of your cover letter, including your availability for interview. You might also have to talk about your current or expected salary, but only if the employer has requested this in the job advertisement.

Availability for interview

Whilst it isn't always explicitly requested in a job advert, it's important to mention your availability for interview in your cover letter - if only to plant the idea into their head.

Current or expected salary

Some job adverts will also ask for details of your current or expected salary. This isn't information which should be volunteered - only include it if you are explicitly asked. However, make sure you don't dodge the question either.

Be completely honest about your current salary if asked.

Here's a tip: You can also include something along the lines of, "I look forward to hearing from you and thank you for your time". It's a question of personal taste; we think it's a nice touch.



If you are asked to provide your current salary, this is an example of how to do so:



As requested, I currently have a basic salary of £XXX,XXX. I also receive an annual bonus; last year this was £XXXXX. Although my remuneration is clearly important, it is most certainly not the only deciding factor in my choice for a new job and new employer. Continuing my professional development within a suitably challenging role is of primary importance”.



When it comes to stating an expected salary, there is no simple answer. As we discussed in Step 1, you should have already thought through what salary package you would ideally like and what is the minimum you would be willing to accept. If responding to an advert requires you to declare your salary expectations, then have in mind three numbers:

1. What would be the minimum acceptable
2. Your target number
3. What would be outstanding

Declare only a range between your target and what you would consider outstanding.

So far we have covered the opening paragraph, the core, and the closing paragraph of a cover letter. We will now move onto **Step 7**, where we will work on the nitty-gritty details that often bog people down, such as typeface, font and layout.



STEP 7

THE NITTY-GRITTY DETAILS

Dotting the Is and crossing the
Ts



Step 7

Now that we've established what it is you are looking for in your ideal job, and in turn, what you can offer to a role and company, it's time to think about the nitty-gritty of your cover letter.

Who should I address my cover letter to?

I always tell my coaching clients that if they can, it's great to address their cover letter (and application in general) to a specific person rather than the anonymous 'Sir/Madam'. Research should tell you that this specific person is the optimum point of entry - it shouldn't be guesswork. Getting your cover letter and CV through to the decision maker can make all the difference to your chances.

If your cover letter is speculative, this will certainly require some research and might not be possible. Appropriate use of your professional network should help in this key part of your research. Failing that, researching through LinkedIn can also be a useful way of finding the relevant decision maker. If this doesn't work, look on the company's website - bigger companies often list their key personnel on their website. Finally, you could telephone the company to obtain the name of an appropriate contact.

However, if you can't get a hold of a specific person to address your cover letter to, go with 'Dear Sir/Madam'.

Professional-looking Letterhead

Someone reading your cover letter should quickly be able to spot your name and your contact information. At the top of your letter, include:

- Name
- Address
- Phone number including local area code - make sure this isn't a work phone number.
- Email address

The biggest potential pitfall here is your email address. Firstly, use neither a work email address nor a jokey email address - `mr_luvvaman1974@example.org` will not give a good impression to the reader! Keep your professional and personal correspondence separate. It should look something like the below.



Christopher Harrow
56 Kings Road, Oxfordshire, OX6 3NU
Telephone: +44 7788 724 282
Email: christopher_harrow@example.co.uk





Recipient's address

After your letterhead, you should list the following details of the person you are addressing your cover letter to:

Name (including title)
Job title
Organisation name
Address

List the details line by line on the left hand side. There's no need for a comma after each line.

Date

Following the recipient's address, include the date that you sent the letter. This should be written out in full, e.g. 27th August 2015.

Addressing The Letter

If you have a contact name, use 'Dear' followed by their title and surname: for example, Dear Mr Wright.

Never use only their first name (Dear Stephen) or full name (Dear Stephen Wright). Equally, never address your cover letter to a job title, e.g. Dear HR Director. If you don't know their name, then the correct form of address is 'Dear Sir/Madam'.

Closing The Letter

Many people are often confused by what etiquette is correct for signing off a cover letter. It's important to know the correct method, to avoid coming across amateurish.

Generally, there is a straightforward choice between 'Yours sincerely' and 'Yours faithfully':

Dear sir/madam = Yours faithfully

Dear Mr Wright = Yours sincerely

Leave a few lines so you can include your signature (we recommend leaving around 4 lines of blank space), but it can depend on how much space you have left. Always sign in black ink - this not only looks smarter, but it will help avoid any problems photocopying.

Include your name below the signature line, without your title unless you feel it is necessary to clarify your gender to the recipient.

Enclosures

Since you will be enclosing other documents with your cover letter, such as a CV, then it is standard practice to state this at the bottom of the cover letter. For example, write 'Enc: CV' or 'Encl' for more than one document.



Aesthetics and Presentation

It's important to pay close attention to presentation and appearance - remember that this will make an impression on the reader even before they read a single word of your cover letter. It can have as much impact as the content itself - the same goes for your CV.

Length

As a general rule, we always recommend to our clients that cover letters shouldn't exceed one A4 page in length. Whilst the cover letter is more important than it is often given credit for, it isn't aiming to take the place of your CV - it's merely meant to act as a powerful introduction.

Therefore, a handful of paragraphs should be more than enough. However, for vacancies with especially complex requirements, it might not be possible to fit all that you want to say onto a single A4 sheet; this is often the case for medical, teaching, legal and academic roles.

Here's a tip: It's a good idea to match your cover letter to your CV in terms of style. Go for a similar overall image, including typeface and letterhead. A fully coordinated image will be powerful.

Studies show that up to a quarter of job applications are immediately binned by recruiters because of poor presentation alone - first impressions do matter!

Typeface

Choose the most readable typeface over the one you find most attractive, unless you are applying for a job in graphic design or a similar field.

Typefaces without serifs are more readable. Examples of highly readable fonts include 'Verdana' and 'Tahoma', which were developed by Microsoft specifically with readability in mind. This will also set you apart from many other cover letters, which use the default fonts in MS Word.

The main text can be either 11 or 12 and no other size. Any larger risks looking childish and any smaller sacrifices readability.



If you are sending a hardcopy of your cover letter...

Choosing a paper

Only A4 sized paper is acceptable and a thick paper is more desirable than a thin one. 100 gsm is the minimum weight you should go for. White paper is fine but a colour that is slightly off-white such as high white, can help to set you apart. However, do not use coloured or patterned paper which normally reduces readability and can appear slightly too quirky.

Printing

If your cover letter is more than one page, always print on separate sheets, never on both sides. The reason for this is that the vast majority of applicants will use separate sheets, so many recruiters won't notice the back. However, make sure you always staple separate sheets to ensure that they stay together in the office receiving them.

Use the best quality printer you can find; this will very likely be in a cybercafe or library. Never send out a photocopy of your cover letter - not only does it look unattractive, but it gives the impression the impression that you are slapdash.

Envelopes

Make sure that the envelope you use to send your cover letter and any accompanying documents matches the paper. Again, a coordinated image gives a good impression to the recipient!

Whilst some recommend using an A4 envelope to avoid folding the paper, in our experience this often results in the envelope getting crushed or crumpled in transit. Rather, a C5 sized envelope - the equivalent of a sheet of A4 folded in half - is best for sending a cover letter and CV. If you're only sending a one-page cover letter and no other documents, it might be best to go for the DL sized envelopes (the equivalent of folding the paper in three). Never go any smaller than this.

Sending Your Cover Letter By Email

Subject Line

You should never leave the subject line in an email blank; it comes across as unprofessional. Equally, keep it short and simple. For an advert-response application, include the vacancy description and a reference number if there is one. For a speculative application, be more inventive but not over the top. For example, "Experienced Fund Manager Looking For New Position".



Form of address

Remove the letterhead and the recipient's name and address, which is superfluous in an email. Start with 'Dear Sir/Madam' or 'Dear Mr Wright', etc.

Content

Never send your cover letter as an email attachment; it is far less likely to be read. If you want, you can include it as an additional attachment. Your CV should be attached to the email.

Signature

Be careful if you have an automated email signature. You should sign off with your name, and include a phone number underneath.

File Names

Whilst it will make sense to you that your cover letter document is simply titled "Cover Letter", this won't be of much use to your recipient. Make sure that the file is titled with your name, followed by cover letter.

File Format

MS Word is the most universally accepted format. Avoid sending your CV and/or cover letter in PDF format or a Mac-based program, such as Pages. This reduces the chance that the recipient will be able to access it.



APPENDIX 1-4

Appendix 1 - Action verbs

Appendix 2 - Complimentary adjectives

Appendix 3 - Commonly misspelled words

Appendix 4 - Sample cover letter



Appendix 1

Action verbs

Management/ Leadership Skills

administered
analysed
appointed
approved
assigned
attained
authorised
chaired
considered
consolidated
contracted
controlled
converted
coordinated
decided
delegated
developed
directed
eliminated
emphasised
enforced
enhanced
established
executed
generated
handled
headed
hired
hosted
improved
incorporated
increased
initiated
inspected

instituted
led
managed
merged
motivated
organised
originated
overhauled
oversaw
planned
presided
prioritised
produced
recommended
reorganised
replaced
restored
reviewed
scheduled
streamlined
strengthened
supervised
terminated

authored
clarified
collaborated
communicated
composed
condensed
conferred
consulted
contacted
conveyed
convinced
corresponded
debated
defined
described
developed
directed
discussed
drafted
edited
elicited
enlisted
explained
expressed
formulated
furnished
incorporated
influenced
interacted
interpreted
interviewed
involved
joined
judged

Communication/ People Skills

addressed
advertised
arbitrated
arranged
articulated

lectured
listened
marketed
mediated
moderated
negotiated
observed
outlined
participated
persuaded
presented
promoted
proposed
publicised
reconciled
recruited
referred
reinforced

Research Skills

analysed
clarified
collected
compared
conducted
critiqued
detected
determined
diagnosed
evaluated
examined
experimented
explored
extracted
formulated
gathered
identified
inspected
interpreted
interviewed
invented
investigated
located

measured
organised
researched
searched
solved
summarised
surveyed
systematised
tested

Technical Skills

adapted
assembled
built
calculated
computed
conserved
constructed
converted
debugged
designed
determined
developed
engineered
fabricated
fortified
installed
maintained
operated
overhauled
printed
programmed
rectified
regulated
remodelled
repaired
replaced
restored
solved
specialised
standardised
studied
upgraded
utilised

Teaching Skills

adapted
advised
clarified
coached
communicated
conducted
coordinated
critiqued
developed
enabled
encouraged
evaluated
explained
facilitated
focused
guided
individualised
informed
instilled
instructed
motivated
persuaded
set goals
simulated
stimulated



Appendix 2

Complimentary adjectives

agreeable
alert
ambitious
articulate
calm
capable
coherent
comfortable
confident
cooperative
credible
cultured
decisive
detailed
detail-oriented
determined
diligent
discreet
dynamic
eager
efficient
eminent
encouraging
endurable
energetic
enthusiastic
excellent
exclusive
fair
frank
friendly
generous
helpful
impartial
industrious
informed
instinctive
knowledgeable
level-headed
likeable
lively
mature
modern
modernising
pleasant
productive
punctual
receptive
reflective
resolute
responsible
selective
self-assured
shrewd
sincere
skilful
skilled
steadfast
successful
talented
thoughtful
trustworthy
unbiased
vigorous
willing



Appendix 3

Example cover letter

Mr Stephen Wright
Chief Executive
Career Mentor Limited
93 Queens Avenue
LONDON
N10 1PV

1st January 2023

Dear Mr Wright,

RE: RELATIONSHIP EXECUTIVE - Ref: 20843KK

Having seen your advertisement for a Relationship Executive, I am writing to outline my extensive experience and successful track record in global relationship management. I am confident I possess the skills, qualifications and crucial experience necessary to make a significant contribution to Bank A.

In my current role as the North American Head of Client Account Management at Bank B, I have been responsible for the strategic development of a new client relationship programme. During my time in this position, I have won key new clients for the firm, improving our market share by 3%. This is further to having several years' experience as a relationship specialist, including at Bank C and Bank D. Completing my MBA in 1992 at the University of Ivy - along with my BA in Business from the University of Russell - has given me further grounding in global relationship management. Having worked as a regional head for the past three years, the global reach of your firm is in line with the direction I would like my career to go in. This is especially the case considering the pending launch of your new product, Product X, at a global level.

As a result of my previous role as an Account Manager at Bank C, I have significant experience in financial metrics analysis, specifically in developing solutions and recommendations based on detailed analyses. Indeed, whilst at Bank C, my work helped increase the firm's ranking with Canadian investors into the Top 4, up from outside the Top 10. I am confident I would be able to replicate this success at your firm, building on an already-Top 5 ranking.



Your advertisement states that a knowledge of French would be beneficial; as you will note from my enclosed CV, I am fluent in French, having worked for three years in Paris whilst at Bank C. Since this role would involve frequent travel between London and Paris, this would be an ideal opportunity to make the most of my high standard of my written and spoken French.

I would like to confirm that I am available for interview most afternoons, except Thursdays. I can generally take the afternoon off, subject to a few days' notice. Please do not hesitate to contact me on 07788 724 282 so we can arrange an interview to discuss my application in greater depth. I look forward to hearing from you due course.

Yours sincerely,

Christopher Harrow



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