

Career/Post College

Life after graduation signals a new world of opportunity and responsibility. It represents a major transition into adulthood and ushers in a new phase of personal finance. To help you take control of your financial future, here are a few essential tips:

MONEY MATTERS: GETTING STARTED		
 Start a budget Understand your living expenses Consider refinancing your student loans (see resources) 	Start an emergency fundEstablish and track your credit	
	☐ Account/asset structure	
« SAVING FOR YOUR FUTURE:		
☐ Benefits of starting to save early	Savings account	
□ 401(K)	Asset allocation	
☐ Health Savings Account (HSA)	☐ Retirement accumulation planning	
« MANAGING DEBT:		
☐ Credit cards	☐ Student loans	
☐ Auto Ioans	☐ Other debt	
« INSURANCE PROTECTION:		
☐ Health insurance	☐ Renters insurance	
☐ Life insurance	☐ Disability insurance	
« RESOURCES:		
☐ LendKey	☐ Credible	
☐ Mint App		