

EDUCATION

THINGS TO CONSIDER FOR LIFE AFTER GRADUATION CHECKLIST

- Take care of medical needs while you are still under parents' health plan
 - Look for temporary health insurance to cover you until you find a job with insurance
 - Open a bank account
- TIP: Shop around since banks often charge fees for services such as on-line bill pay, debit card, etc.*

- Apply for a credit card while in-college offers are still available
- Prepare a budget to calculate your cost of living

Tip: Ask parents to review your budget

- Understand your student loans (what amount is due and when, who do you make payments to, are you required to speak to a representative of the loan company upon graduation)
- Obtain a free credit report and obtain your credit score (there may be a cost for the credit score but it's an important number to know)
- Have any errors on your credit report corrected
- Make a follow-up note to obtain your free credit report annually and check them carefully when they arrive

Tip: You can get a free credit report annually from each of the three credit bureaus — get all three but spread out the requests throughout the year

- Find a place to live
- Determine how you will furnish your home
- Determine your transportation needs
- Consider taking an additional class or take short courses to further your knowledge and increase your marketability
- Form your resume and cover letter

Tip: Ask for help from a school career center or alumni in your desired career

- Make sure you have clothes suitable for interviews and for working in your desired field
- Develop an employer prospect list
- Take advantage of local job fairs
- Set up file folders to keep important papers like your resume, apartment lease, bank statements, paid bills, etc.

Tip: Consider purchasing a file cabinet to organize your file folders

- Develop a system to save receipts for job hunting/moving as these may be tax deductible

Note: Consult a tax professional for advice on tax matters

- Enjoy life – you're only young once

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