

CONGRAGULATIONS GRADUATES!

May is a significant time across college campuses. Many students will walk across a stage which represents the culmination of years of hard work, sweat, tears, and a job well done! No matter which degree earned; Diploma, Certificate, Undergraduate, Masters or PhD, Financial Wellness offers building blocks and tools to graduates as they transition from late night studying to the application of their well-earned knowledge. In this month's newsletter, we will explore exciting resources to help administrators and graduates learn about financial wellness and its application to their journey.



Class of 2018 Money Outlook

For these recent college students, careful budgeting that starts right after the graduation party ends will be key to their long-term financial success.

New college graduates face big challenges, like finding a good job, covering household bills while paying off student loan debt and saving for long-term financial goals that are decades off. But the future doesn't have to be bleak for the Class of 2018.



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What is your financial advice for a 19-year old?

Start saving money....best advice someone gave me and it is a gem. When you get paid, take part of that money and put it away. Takes a LOT of discipline and will power but you would be

surprised how saving a little will go a LONG way...and faster than you expect it. Also, save for things you want. You will be amazed at the times you want "X", start saving for it, and about the time you have enough for it, bam...you want "y". basically, define if it is a want or a need.

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i've reviewed your college plan, and as your counselor, i don't think you should list "being cool" as your backup school



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Recommended Books on Financial Wellness:

- 1. All the money in the world doesn't mean a thing if we can't get out of bed <u>AgeProof: Loving Longer Without Running Out of Money or Breaking a Hip</u>
- 2. Equip parents to teach their children how to win with money <u>Smart Money Smart Kids: Raising</u> the Next Generation to Win with Money