



# GRADUATION

HIGH SCHOOL & COLLEGE

# Ready For The Next Steps?

Diploma in hand, it's now the first day of the rest of your life. Some students may have the summer to prepare before heading into college or technical school while other new grads may be going straight into their new careers.

Here are some things you should have in order once the ink on your paper is dry.

## FINANCES

Whether you're off for more education or starting a new job — or both — you need to set up a budget before leaving the nest. Have your parents help; it's likely they've been doing it for years. Don't forget to set aside some for savings, too, in case of emergencies. And also make sure to define emergency. Late-night chicken nuggets is a no, ER visits are a yes.

You'll need to set up a checking account and a savings account and, if you're going right into the workforce, a retirement account, too. Make sure you understand what each of these accounts does and is for, and how much you'll be putting there every paycheck.

Also understand how taxes work and how much will be taken out of each check.



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## SETTING UP HOUSEKEEPING

Hopefully during your time in your parents house you've picked up some skills like laundry, cleaning and cooking. If not, now's the time before you find yourself on your own. Before you get your first apartment or dorm room, make sure you understand the basics

of living on your own, including how to clean your clothes, how to clean the bathroom and other life skills. Start prepping some basic recipes now so you can have a good handle on how to feed yourself once you're out of the nest.

Some other skills you may want to learn basic car care — especially if you're taking a

vehicle with you — how your health insurance will work and how to do your banking.

## TIME MANAGEMENT

As you transition from high school to whatever's next, you'll find that, suddenly, you're the master of your own time. There are no bells to make sure you go where you're

needed next. Start practicing time management before you leave your parents' watchful eyes. Make sure you leave plenty of time to get to class or to work, to get home, to make meals, to go grocery shopping. Also understand how your cash flow will work so that you can manage your money and your time effectively.



# Considering Grad School?

For some students, college graduation just marks a change between different levels of education. Graduate school is a requirement in some fields, and for others, may lead to a more lucrative career down the road.

Duke University says that, when considering a graduate school, it's important to consider the reputation of the institution and the program. Other things you should look for include:

- The faculty's research interests and accessibility. Research should align with your own interest and faculty should be willing to help you along the way.
- The quality of research facilities, particularly if you're interested in science or other fields that will require advanced research.
- Career paths of the students' graduates.
- Availability of financial aid. Remember, some of the financial aid you may have received as an undergraduate may not be available to you as a graduate student.
- The cost of living and availability of housing.
- The social climate in the department and the support systems in place.



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You should also consider part-time or full-time options for graduate school. Some programs require students to be enrolled full-time while others will allow part-time enrollment for students balancing work, school and life.

Potential students should also consider the length of the program to get a better understanding of how much time

they'll need to commit to their graduate degree. Bear in mind, part-time students will take longer to finish their degree than full-time students.

More and more, graduate programs are offering a hybrid or even entirely online option. This could be a great way for someone managing a full life to fur-

ther their education without the hard deadlines of in-person attendance.

Also look into accreditation. It's important in many fields to take a degree from an accredited institution, else it may be difficult to find work after graduation. Research the types of accreditation in your field and ask potential schools and departments about their

accreditation and the accreditation process.

Once you narrow down your choices, get ready to apply. Graduate schools usually require fees to apply, and some may require letters of reference and extra testing. You should start planning early to make sure you can start your program on time.



# Choosing Technical School

Four-year colleges get a lot of attention from high school graduates, and with good reason. But there's another option: Technical and trade schools.

Technical and trade schools are generally more affordable than four-year colleges and universities and also may offer a quicker path to a career than traditional higher education.

These schools offer graduates careers as mechanics, respiratory therapists, dental hygienists, paralegals, plumbers, court reporters, HVAC technicians, electricians, occupational therapy assistant, radiological technologist and more.

## CHOOSING A TECHNICAL OR TRADE SCHOOL

In many ways, choosing a technical or trade school is much the same as choosing a college or university. First, you decide your area of focus. Talk to friends and family. Find, if you can, a mentor in your chosen field that you can talk to about the pros and cons of the job. Your high school counselor may be able to offer you personality tests and literature on different careers to help you make your decision.

Once you have a field, then look for schools that are accredited in that area. You also want to research the



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school's reputation in your chosen industry. That will make a huge difference in getting hired after school. Look into complaints about the school and ask the staff to explain each one and how it was resolved. Lastly, look at the school's graduation rate. That refers to how many stu-

dents who have started the program finish successfully. A high graduation rate is an indicator of a strong program.

## DUAL ENROLLMENT PLANS

If you're eager to start working on your career but haven't graduated yet, look into

schools that offer dual enrollment with your high school. Dual enrollment programs allow you to take courses that are worth both high school and technical college credit. When you graduate with your diploma, you're that much closer to your technical college degree or certification,

too. Depending on your state, the student may even be exempt from tuition, registration and lab fees, and textbooks.

Talk to your high school's guidance counselor for more information and for the guidelines for early admission and dual enrollment in your area.



# Managing Student Loans

The average student loan debt for a new college graduate is nearly \$30,000, and chances are, most college students took out some form of loan during their higher education career. Here's what that means for your life after graduation.

## EXIT COUNSELING

You will be required to take exit counseling as part of your college's graduation procedures; it's federal law. During exit counseling, you will learn about the types of loans that you have and your options for repayment. You'll need some information to complete exit counseling — make sure to have names, addresses, emails and phone numbers for your closest living relative, two references who live in the U.S. and your employer or future employer, if you have one. Your school may require you to complete this in person, online or on paper. Check with your office of financial aid for more information on your options.

## MAKING PAYMENTS

You will be assigned a federal loan servicer that will handle all of the billing information regarding your student loan. Generally speaking, you



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will start making payments six months after you graduate. Signing up for automatic debit takes a lot of the work out of paying your student loan bill and some borrowers may get a reduction in their interest rates while participating in automatic debit.

## LOWERING OR SUSPENDING PAYMENTS

If you need to lower or suspend your payments for financial hardship, contact your ser-

vice immediately. You have options. An increase in your family size or a decrease in your income makes you immediately eligible for a recalculation in an income-driven repayment plan. You can also apply for a deferment or forbearance that will allow you to stop making payments altogether.

It's important to note that, during a deferment or forbearance, you will still accrue interest charges. You will be

responsible for paying accrued interest and it may impact potential loan forgiveness options. Even if you've applied for a forbearance or deferment, you must continue making payments until you've been notified by your servicer that your request has been granted.

## DELINQUENCY AND DEFAULT

Your student loans must be repaid. If you've missed a

payment, immediately contact your loan servicer to discuss options. Your loan becomes delinquent the first day after you miss a student loan payment and it remains delinquent until you repay the past due amount or make other arrangements. If you're delinquent for 90 days or more, your loan servicer will report the delinquency to the major national credit bureaus and it may affect your credit score.



# Dorms 101

Your first year of college usually means your first dorm experience and maybe even your first time living on your own.

Every college or university has its own requirements for housing, but no matter what they are, parents and students should consider that dorms offer a great transition for students between their parents' house and setting up house-keeping on their own.

## BEFORE MOVING DAY

Your college will assign you a moving day for your dorm and you'll also probably get your roommate assignment well before then, too. Use that extra time to get acquainted with your roomie and decide who is going to bring what. You may want to choose a communal décor scheme, paint the walls (if allowed), and choose who is going to bring kitchen utensils and other items. Read over your dorm rules and residential life guidelines. Know beforehand where to park, who to ask for assistance and what is allowed in your dorm room.

## WHAT TO BRING

In addition to your clothing and toiletries, you'll also want to bring:

- Important documents, such as credit and debit cards, passports, your school ID, car registration and insurance paperwork, health insurance cards, a copy of your birth certificate and your Social Security card, an emergency contact list, and your class schedule.
- Power strips and surge protectors, extension cords, chargers, cables for HDMI and ethernet, logins for streaming services.
- A quality backpack and

school supplies for all of your classes.

- A shower caddy, especially if your dorm features a communal hall bathroom, with shower shoes.
- Cleaning supplies and a toolkit.
- A first-aid kit, prescription medications, any over-the-counter medications you use regularly, vitamins, tissues and bandages.
- Sets of sheets, bath towels, washcloths, hand towels, blan-

kets, hangers, a laundry hamper or bag, change for the laundry, dish towels and sponges, an iron or wrinkle-release spray.

- Lamps, dry erase boards and markers, fan or space heaters (if allowed), Command strips or poster tack, a rug, bed risers, a mirror, additional seating and a small vacuum are nice things to have.
- Snacks and shelf-stable foods, microwave snacks and foods, a mug and other uten-

sils, dish soap, a sponge and paper towels.

## AFTER MOVING DAY

After you're all moved in, it's time to say your goodbyes. Parents and friends, depending on how long of a drive they're facing, may stay overnight at a nearby hotel. In that case, make plans to show them around campus and go to dinner before you head back to your dorm for your first night of college.





# Finding Your First Apartment

Now that you've got your degree and snagged your first job, it's time to set up your first apartment.

This is going to be different, in a lot of ways, than your student housing, whether it was on-campus or off.

Your new neighborhood is likely to be more diverse, with a variety of people in different stages of life, and it may even be in a whole new town or region.

## WHAT TO CONSIDER

The focal point of your new town is likely going to be where you work. Choose a first apartment in an area where it's easy to get to work or, if you work remotely, in an area with lots of different places to work from, such as co-working spaces, coffee shops and cafes.

## BUDGETING

Start with your paycheck, then subtract your other monthly expenses, such as a car note, insurance and student loans. You may also need to get a letter from your new company's HR department stating your pay for your new landlord.

Also check your credit. Most landlords want to see a score



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above 670, but it may be even higher in some places. Many recent college graduates have a lower score simply because they haven't had credit for as long as others, so you may have to have a parent or guardian cosign for you. Be prepared for this before you fall in love with a place.

## START LOOKING AT RENTALS

Speaking of falling in love,

never look at rentals above your budget and don't settle on the first place you find. Look at a variety of different apartments with a wide range of amenities. Consider what's included in the rent and what's extra. Also ask for examples of their contracts so you can read them over, keeping an eye out for hidden fees or any rules and regulations that may result in you paying more.

Check out the area at different times of day and, if you can, in different weather conditions. What may seem like a quiet area during the day may turn into party central at night or the parking lot, high and dry when you visited in the sunshine, may turn into a lake when it rains.

## LOOK AT REVIEWS

Check online reviews, keeping in mind that it's usually

the disgruntled tenants that take the time to post. Check a variety of sites and hold on to a hefty grain of salt. Visit in person and, if you can, talk to residents there now to get a better idea of what life is really like. Ask questions about the neighbors, about crime, about cell service, there really isn't any dumb question when considering where you're going to call home for the next little while.

# Fighting the Freshman 15

Many college students complain about the freshman 15, or the phenomenon of gaining weight their first year of school. Studies show that freshmen are indeed likely to put on some pounds, but it doesn't have to be permanent.

## **METABOLIC CHANGES**

Not only are you on your own with full control of how much you eat and when, but your body is also going through some pretty rapid metabolic changes as you get older. Try to choose nutritious foods more often than not, carefully monitor your alcohol consumption and try to get in exercise when and how you can. Eating unhealthfully, including indulging in too much booze, can make your energy levels plummet and handicap your memory. Not ideal conditions for success in higher education.

## **STEER CLEAR OF FAD DIETS**

Noticing that your clothes don't fit as well and that you're carrying around some extra weight might lead to a panic. Be careful not to freak out. Make careful, gradual adjust-



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ments to your eating and exercise habits to slim down. Don't go for the latest fad diet or skip meals. You can dig yourself in deeper when you revert to old habits and start a trend of yo-yo dieting, which can be even worse than carrying the extra weight to start with.

## **AVOID THE GAIN**

Preventing the freshman 15 is the best way to beat it. Keep

a balanced diet with regular exercise and getting plenty of sleep can keep the weight off and build better health down the line. Here are some tips for staying slim:

- Avoid stress eating, eating while studying or eating while watching TV. When you eat, eat slowly and mindfully.
- Eat at regular times and don't skip meals.
- Keep between-meal and

late-night snacking to a minimum.

- Choose a mix of nutritious foods.
- Choose lower-fat options when you can and watch portion sizes.
- Stay away from vending machines and fast food.
- Keep healthy snacks on hand and avoid soft drinks.
- Keep a regular sleep schedule and don't take too

many naps. Avoid caffeine in the evening and avoid exercising or listening to loud music before bed.

Some schools may even offer diet and nutrition counseling for students to help you manage your weight in addition to access to workout equipment and personal training services. Check with your campus recreational center for more information.