

Graduation 2026



Before You Graduate

Finally, the end is in sight. After all those hours studying, writing papers and sweating the exams, you're finally set to graduate.

Even the effort and planning of the day itself might have come and gone. But you deserve to savor this moment, after all you've accomplished. Here's how:

DRINK IT ALL IN

Don't let these final moments of high school or college go by unrecognized. This time is irreplaceable, and nothing can truly compare to it. Take a moment to fully appreciate the sights and sounds of an ordinary school day, knowing these experiences will soon give way to something new.

REMEMBER MENTORS

Take a moment to remember the people who supported and guided you along the way. Staying in touch with mentors after graduation can open doors, offer perspective and provide encouragement as you move into your next chapter.

BEGIN NETWORKING

For college graduates, building connections in your field can be a valuable next step. Casual conversations with professionals — whether over coffee or through a brief introduction online — can help you



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learn more about your industry and begin forming meaningful relationships.

ENCOURAGE OTHERS

Graduation marks a shared milestone, but the paths that follow will look different for

everyone. Some will move quickly into careers or further education, while others take time to explore what comes next.

Supporting one another through these transitions helps maintain the sense of commu-

nity built along the way.

LOOK BACK FONDLY

Take pride in what you've accomplished. From early classes to final exams, each step contributed to reaching this milestone. Whether you

finished at the top of your class or simply crossed the finish line, earning a degree reflects persistence and dedication. While each graduate's path will unfold differently, the achievement itself is shared — and lasting.

Remembering the Big Day

You've probably heard it a million times: Graduation is going to be an unforgettable day. But it will pass by in a blur of ceremony and emotion.

Documenting everything preserves each special moment throughout the day.

THE RIGHT ONE

Seek out advice from relatives or older friends when choosing a graduation photographer. Their insights can help you find the right fit. Take time to explore online portfolios, since they can provide a greater understanding of a photographer's style. Establish and stick to a photography budget since costs can vary widely. Don't forget that there will be related expenses like invitations, clothing and trips. After selecting a photographer, communicate your expectations clearly but remain open to their professional suggestions.

WHAT TO SHOOT

Obviously, snapshots in your cap and gown are a must. But casual photos with your friends and family are great keepsakes. Consider posing near a historic building on campus or exploring a beautiful waterfront area or garden. Invite your classmates, since they've been instrumental in your educational experience.



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Ask the photographer to capture some candid shots during the graduation ceremony, rather than just your entrance and the moment you receive your diploma. With so much happening in a busy event, it can be tough to absorb everything. Then make

sure they get plenty of pictures as you celebrate with loved ones afterward. These moments will be cherished by everyone involved.

WHY IT MATTERS

In the future, when you have settled into your new

life, pictures can bring back fond memories. Your parents will likely cherish this important occasion and may want to display some of these photos at home. Additionally, your new images can act as a valuable asset for your career. High-quality photos can

enhance your profile on professional sites like LinkedIn and elevate your resume. The initial years in college or job-hunting can often be tight financially. This may be an opportunity to create a polished headshot or professional portrait.



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What Happens Next

There's no single path forward after graduation.

High school graduates are preparing their big move to college or technical school, while some college graduates may be considering a master's degree or going straight into their chosen careers.

Still others may take a "gap year" away.

Wherever you are headed, here are some things that help move you forward once that diploma or degree is in hand.

YOUR FINANCES

Whether you're off for more education or starting a new job, set up a budget before leaving the nest. Have your parents help; they've likely been doing it for years. Don't forget to set aside some for savings, too, in case of emergencies. (Oh, and be sure to define "emergency." A flat tire or visit to the ER is; late-night food deliveries are not.)

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. If you don't know already, learn how

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

HOUSEKEEPING DUTIES

Hopefully, you've picked up everyday skills like laundry, cooking and cleaning during your time at home. If not, start learning before you find yourself on your own. Once you get your first apartment or dorm room, you'll have to perform the basics of living on your own, including how to cook, clean the bathroom, wash your clothes and other basic life skills. Some other things to learn include how your health insurance works and

basic car care, if you're taking a vehicle with you.

TIME MANAGEMENT

As you transition from school to whatever's next, you'll find that you're suddenly the master of your own time. There are no parents to wake you or feed you and no bells to make sure you go where you're needed next. Start practicing time management before you leave home. Give yourself plenty of time to get to class or to work, to get home and to make meals. Monitor your cash flow, since that will determine when you can pay bills and run errands.

Time to Move Out

What you choose for your future residence after graduation will be related to your after-school plans.

Are you moving from high school to college or technical school? Are you planning to jump directly into a job, or do you intend to further your studies in graduate school? What about a gap year?

LIVING ON CAMPUS

Students who leave high school for college may prefer to live on campus, particularly if they're attending a school far from home. If you decide to live independently during your studies, evaluate the advantages and disadvantages of renting an apartment versus living in a dormitory. Take note of costs, necessary utilities, and any travel expenses associated with your commitments. Some schools now require students to live on campus for a set time. These dormitories provide convenience, but usually close during school breaks.

YOUR FIRST PLACE

After finishing college, some might worry about living far from key industry hubs. But many employers now conduct video interviews to attract talent globally. If you've secured a job, working with a real estate agent can help you find a suitable home or apartment within your budget.



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Even when moving far away, you can coordinate online with these home-selling pros to ensure all arrangements are settled before your relocation. Your parents may be able to help. Of course, not having a job lined up can complicate your living situation. You

might consider relocating to a city with better job prospects or staying in your family residence while you look for work or get established in a job.

STAYING PUT?

If you're a high school graduate heading to a nearby uni-

versity, you might find that relocating isn't necessary. When college is close to your family home, commuting daily can be a cheaper, easier option. For high schoolers, it is far easier to balance a job while studying with a manageable commute – so look for nearby

employment opportunities. Some college graduates return to their family homes after completing their education. This choice allows them to save money while searching for job opportunities or to take a momentary pause between school and work.

Gap Year: Taking Time Off

Finishing high school is more than a four-year commitment.

Counting pre-K, most graduates have been in school for 13 straight years by then – the vast majority of their lives. If you went straight to college and graduated, you may have been in school for 17 years, or longer. That could leave anyone feeling drained after dedicating so much time to studying, writing essays and passing exams. So, would taking a year off be right for you?

THE GAP YEAR CONCEPT

Some view the period between high school and college or between college and entering the workforce as a chance to evaluate things. Graduates can take part in travel adventures or in community service, both of which can be hard to fit into a busy new schedule in college or at work. That's how the idea of a gap year originated. It's a break from the continuous demands of academia or employment. Ahead lies a big future, with much still unknown. Taking some time away could help you gain new focus.

DEVELOP A STRATEGY

Deciding whether to take a gap year is a personal choice, and there is no single right reason to do so. What matters most is having a clear sense of purpose and a plan for how the time will be used. For some, a gap year provides space to explore interests, reconsider



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academic goals or gain clarity about a chosen field of study. Others may use the time after college to travel, meet new people and broaden their perspective—experiences that can help shape future career decisions.

KEY FACTORS TO THINK ABOUT

A gap year can come with trade-offs. Some students may need to navigate changes to scholarships or delay entering the workforce, while others

take on part-time or temporary jobs to support themselves during the year. Entering the workforce right away may offer opportunities that include college credit or pathways to financial

assistance. For those interested in structured programs, organizations such as the Gap Year Association provide information about grants, scholarships and planning resources.

Paying Off Your Student Loans

Experts say the average student loan debt for newly graduated college students is in the tens of thousands of dollars.

Some don't know how to move forward after their higher education career. Here's a look at what's ahead.

EXIT COUNSELING

Federal law requires exit counseling as part of your college's graduation process. During this session, you will learn about the types of loans that you have and your options for repayment. You'll need to bring along some information to complete exit counseling: the names, addresses, phone numbers and emails of your closest living relative, two references who live in the U.S. and your employer or future employer, if there is one. Check with your particular office of financial aid to find out more.

MAKING PAYMENTS

You will be assigned a federal loan servicer that will handle all the billing information regarding your government student loans. Generally speaking, you will start making payments six months after you graduate. Signing up for automatic debit takes a lot of the stress out of paying your student loan bill. Some



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borrowers may get a reduction in interest rates when they do.

LOWERING OR SUSPENDING PAYMENTS

Having trouble making payments? If you need to lower or suspend them because of financial hardship, contact your loan servicer. There are several 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 apply for a deferment or forbearance that will allow you to stop making payments altogether. It's important to note, however, that you will still accrue interest charges. Deferments and

forbearance may affect potential loan forgiveness options.

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 your credit score will be affected.

Going to Grad School

A bachelor's degree might just be one step in your academic journey.

Some jobs require graduate-level study. Other graduates pursue advanced degrees for personal or professional reasons.

When evaluating graduate schools, consider the specifics of what they offer and whether that will bolster your credentials in the field of your choice. The school's accreditation and ranking may play a role in future hiring decisions. Other factors to keep in mind include:

PART-TIME OR FULL-TIME

Consider whether you want to enroll part-time or full-time. Scheduling could be a big problem if you are working while going to graduate school. Some programs require full-time enrollment, whereas others make room for busy part-time students. The choice to go part- or full-time affects the commitment needed to earn the degree with the former taking longer to complete than the latter.

IN-PERSON OR ONLINE?

An increasing number of graduate programs are now offering hybrid or fully online graduate degrees. This could be beneficial for people with busy schedules who want to pursue an education without



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the pressures of mandatory in-person attendance. Find out whether the online courses are accredited. In some fields, getting a degree from an accredited school is required to get the job. Look into what types of accreditation are recognized in your area of study, and ask potential

schools about their status if it's not already made clear.

OTHER CONSIDERATIONS

Choose a program where the curriculum aligns with your schedule and specific area of study. Ask whether faculty or academic advisors are available throughout your

studies. Those going into research fields will need to choose programs with adequate facilities. Research the career trajectories of their alumni; this can be a terrific gauge for your own success. Discuss financial assistance and loan options, since some undergraduate support doesn't

extend into post-graduate studies. If you're moving to a new area to go to school, research housing availability and living costs. Remember that graduate programs typically require a separate application fee. They may require more testing and recommendation letters.