



Graduates
2018

7 Things To Do Before Graduation

The end is in sight. While you've been planning and working hard for graduation day for a long time, don't wish it along too soon.

Here are seven important things you should do before your tenure at school comes to a close.

1. Enjoy the rest of your high school or college experience. You won't ever get this time back and nothing will compare to your time in school. Try to really soak in the sights and sounds of a normal school day. Soon they will be replaced by completely new experiences.

2. Take a language class. Learning a new language forces you to think differently. Plus, you never know when even a base knowledge of another language will come in handy.

3. Build a list of mentors to contact when you graduate. This is your introduction to networking. These should be people you admire and who have helped you. Keep in touch with these people – you never know how they could help you or you can help them in the future.

4. Set up a few informal interviews. If you're graduating college, take a look at your industry and identify a few movers and shakers. Connect with these people on LinkedIn,



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introduce yourself and meet them for coffee. You are not looking for a job, so this isn't a formal interview, but a great way to get your face and name in the minds of others in your industry.

5. Understand that you are

leaving the time of “regulated time.” You and your peers likely track your time and progress class by class, semester by semester. After graduation people will progress and move through life at different paces. If you find yourself “behind”

others, don't be jealous. If you find yourself “ahead,” don't be judgmental.

6. Be proud of yourself. Whether you were valedictorian or passed by the skin of your teeth, you graduated with a degree — proof of persistence

and diligence.

7. Check your privilege. Having a diploma or degree doesn't make you better than someone without one. We all bring our own experiences and unique viewpoint and skill set to any situation.

Host a Memorable Bash

Graduations at any level are a milestone worth celebrating.

Whether a small or a large affair, a well-executed party will have guests leaving happy, hosts feeling satisfied and the guest of honor relieved.

Stick to the following party-planning tricks for a flawless event.

Do plan ahead. Make a guest list. Send invitations — and not at the last minute. Planning ahead ensures that more people will be able to attend and that you aren't scrambling to check off those to-dos.

Don't wait until the last minute to send invitations. Graduations are not only events, but a "season" all their own. Understand that many graduations are happening every weekend in May and the first part of June, and that your party may not be the only one guests are invited to. If you want your party to gain an upper hand in people's calendars, they need to know about it as soon as possible.

Do warn the neighbors. Parties generally mean more cars down the street and in the driveway and more noise. Letting the neighbors know can ward off disgruntled feelings. Better yet, invite them to your party.

Do DIY. Do-It-Yourself projects offer creativity and help to customize your party. Things



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like a photo collage or fun centerpieces can make for great storytelling and talking points. DIY can also help cut costs.

Don't DIY everything. This can lead to serious burnout. Just because you can do it

yourself doesn't mean that you should. Choose the projects most important to you and then let the rest go.

Do ask for help. It can take a village. Rely on your village. **Don't ask for gifts.** People

will undoubtedly want to bring a small gift but expecting one is just poor party etiquette. Be honored that guests want to help celebrate your achievement. Anything they choose to gift you will feel

extra special.

Do create a great playlist. It's a party so it's time to relax all that tension built up through studying. The right music can turn a gathering into a special event.

Surviving a Cross-Country Move

Congratulations! You are officially gaining a true sense of independence. Whether you have just received a high school diploma or earned your college degree, a move in your living situation might be in your near future.

If this is you, don't fret. It feels like there are hundreds of decisions to be made (and there are) but you can keep them manageable. Take note.

PLAN AHEAD

When do you need to move by? Are your dates flexible? Flexible moving dates can mean the difference of not moving in a blizzard or taking advantage of discounted flights or truck rentals.

While flexibility may not always be an option, it can help alleviate a lot of financial and emotional stress.

For example, if you can arrive at your new place even a day earlier than you first anticipated, it can give you some much needed space to settle in before you have to hit the ground running.

This can be especially true if you are moving for a higher degree program or new job.

WEIGH YOUR OPTIONS

There are many ways to



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move all your belongings across the country or state lines. You can hire a moving company or you can rent a moving truck and complete the relocation yourself.

If you are just leaving for college, either of these options may be too much for your situation. You may decide the

best option would be to fit what you can in a carry-on and your maximum allowance of checked luggage and fly.

If you are driving, consider the best route both for efficiency and peace of mind. Is there anything you want to do or see along the way? You may also need to decide if you

need to sell or give away any of your belongings and purchase new items in your new city.

BE KIND TO YOURSELF

Moving of any kind is exhausting and emotionally draining. Know that no matter how well you've planned,

prepped and packed — something will go wrong.

Give yourself grace. If you are driving, stress yourself over stopping at specific mile markers. And don't beat yourself up if you don't start unpacking your first day in your new place. You will find your own pace.

Graduating and Living at Home

More graduates than ever are deciding to live at home during their college years or to return home directly after graduation.

According to the Pew Research Center, more than 32 percent of 18- to 34-year-olds lived with their parents in 2014, which is more than in any other living arrangement.

They are also staying at home for longer. According to a survey conducted by job site company Indeed, 36 percent of graduating seniors plan to live at home for at least a year or more after graduation.

It is important to remember that while you may still be dwelling in your childhood abode, you — and your parents — are entering a new chapter in your lives and relationship.

This means the rules might (and should) change.

Have a frank conversation about expectations. If everyone is on the same page, then you are less likely to wind up feeling surprised or hurt. For example, do your parents want to enforce a curfew? Do you expect to save money while living at home, so you would rather not “pay rent?” These are important questions to ask before your final agreement is made. It is vital to maintain healthy two-way communica-



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tion. Before getting offended by the idea of a curfew, try to understand why your parents wish to enforce the rule.

Understand how you will contribute. Whether or not you contribute financially to the household, you should most definitely contribute in other ways. This is the courte-

sy of living with other people. Maybe you offer to handle all the laundry or to plan dinners while you live there. These types of responsibility serve as a great introduction into what it's like managing a household and will help you learn to manage and prioritize your time.

Rules are in place for respect — not ridicule. Remember that your family is still your family, not roommates. Picking up after yourself is a sign of respect both of yourself and of those around you. If you are choosing to live at home, then understand and respect the benefits of that

choice. You have a curfew, but you don't have to pay the mortgage. Because you lived in this home as a child, it is easy to view rules off the cuff as an extension of your childhood. But you are not being babied — you are being given a chance to show off your maturity.

Rules of Financial Freedom

The graduation season is the perfect time to get intimate with your personal finances.

You are probably familiar with the financial stories making headlines across the country: billions of dollars in student loan debt. Millennials are “entitled” and “spend selfishly.” Millennials delay getting married, purchasing homes and starting families at a historically unprecedented rate. The list goes on!

Millennials in fact, are a generation dealing with higher debt and lower wages. But this does not mean you have to be disadvantaged by the system.

With the right strategy and due diligence, financial freedom is yours for the taking.

MAKE A BUDGET

Budgets help us to understand our fiscal responsibility. It is one thing to know that you have to pay rent and utilities every month. It is quite another to see those amounts listed on a spreadsheet and see the pittance that is left over.

Making and sticking to a budget means living within your means – a lesson that will help you succeed later in life.

FIND A JOB

Any job. Whether you are graduating high school or



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graduating college, finding a job and making money should be high on your priority list.

You should also accept that this job will most likely have nothing to do with what you really want to do. Welcome to adulthood. While you should always keep your passions in

sight, you also have to provide the basics for yourself: Food, a roof over your head and clothes on your body.

DON'T IGNORE STUDENT LOANS

There is no faster way to tank your credit score than to ignore the massive amounts

of money you borrowed to help you earn that degree. Even small loans can become big problems if shoved to the side and ignored.

Get on a payment plan and start knocking your loan out little by little. Increase the amount you pay as you grow in your career.

MAKE YOUR MONEY WORK FOR YOU

Take advantage of employer-matched 401(k)s. This is free money. This is also a great time to meet with a personal financial advisor. These professionals listen to your financial goals and help you create a path that will help you achieve them.



Hitting the Job Market

If you've recently graduated college, thoughts of securing a job are likely at the forefront of your mind.

How you present yourself professional is a key component to getting noticed and creating new opportunities. Here are a few tips to get you off on the right track.

Make sure your resume and other professional documents are up to par. In many cases, your resume and professional social profiles are the first impression you get to leave on leaders in your industry.

It is important to keep them looking fresh and the information up to date. Your information and qualifications should be easy to identify and written in clear and concise language.

You don't get bonus points for using 10-dollar words — let your education and experience speak for itself.

REFINE YOUR POWER OUTFIT

You don't want to go out and purchase an entire “professional wardrobe” before you get a job — especially when you don't even know what job you will land, what the work culture is like and what the demands of the work require.

All you need is one “power” outfit to wear to interviews. This ensemble should make you feel comfortable and confident. Invest in quality pieces that fit very well.

This is the time to invest in tailoring — which may not be as expensive as you think. How we look and feel makes a great difference in the success or demise of an interview.

ATTEND NETWORKING EVENTS

Acquiring a job is much easier when people know your name and recognize your face.

This is why professionals network. Networking is not about self-promotion, it is about forming relationships. When talking with people, you want to be sincere with your comments.

Make an effort to really get to know the people in your industry. While it may feel awkward to put yourself out there or talk to people you don't know, take comfort in the fact that you aren't alone — many people feel this way.

Be kind and stay authentic.

Internship Considerations

After graduating from high school or college, you might find yourself looking for or having been offered an internship position. While this is an exciting time, it is important to understand whether it is actually an opportunity worth pursuing.

After all, not everything offered to us is necessarily in our best interest. Before you sign your name on the dotted line for an internship, ask yourself the following three questions.

WHAT WILL IT COST ME?

Many internships are unpaid. Others offer a range of compensation, from course credit to a small stipend.

Does it require you to move? Does it require you to put other plans on hold? If you are on the losing end, it may not be the ideal opportunity for you.

WHAT WILL I LEARN?

While you should be learning something from every experience, what you learn from an internship should help you advance your career in some way. Keep in mind that internships are often about you



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doing a lot of grunt work.

Stay focused on giving your best, which means putting all your effort into the task at hand. Perhaps you find that what you learn is less skills-based and more beneficial in the networking it provides. This

can be invaluable experience both in the short and long term.

WHAT COMES NEXT?

If you accept this internship, where could it lead you? This is an important question because

it will help you decide whether or not an internship aligns with your professional goals.

You should always have a plan. And you should also understand and be comfortable with that plan changing.

For example, an internship

could end up leading to a position you never thought possible. Is it what you thought would happen? Perhaps not.

Don't be so rigid in your five-year plan that you forget that plans grow and change as we do.