

# Graduates 2020



# Learn how to Save Money

After graduation, you may find yourself with more freedom than you had in the past. One of the most important lessons to teach yourself is the value of saving money for the future.



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With your academic career in the rear-view, the journey ahead is much more enjoyable when you're financially comfortable.

Once you land a job, it's crucial to use at least some of your earnings to build an emergency fund.

According to America's Debt Help Organization, this savings account should have enough money to cover at least three months of expenses, and ideally six. As you start earning higher wages in your new career, you should consider categorizing your emergency funds into two separate accounts.

- **Short-term fund.** This will cover vehicle breakdowns or include costs to repair essential appliances in your home.

- **Long-term fund.** A separate account should be in place to cover extenuating circumstances like losing a job or paying for major medical bills.

Learning to save money doesn't have to be difficult and offers you peace of mind that your future is financially secure.

## FACING STUDENT DEBT

If you're graduating from college,

you may be facing a mountain of student loan debt. The experts at Pew Research Center report that Americans owed \$1.5 trillion in student loans at the end of March 2019. Overcoming these debts may slow you down when learning to save, but fortunately, there are proactive steps you can take.

If you can, always pay above the minimum payment. This is essential in any debt. Knocking down the interest owed is an efficient way to pay it off early. You will also need to stick to a strict budget. Keep track of your

monthly expenses to analyze where you can withhold spending and put more dollars toward your student debt.

## MAKE SAVINGS A PART OF YOUR BUDGET

When creating your budget, you will need to plan for monthly obligations like rent, utilities and car expenses. Don't forget to set aside a portion each month for your savings account. Try to find a bank that offers interest-earning savings incentives to help your money grow.



# Prepare Your Speech

Whether you're the valedictorian or serving another role in the graduation ceremony where a speech is required, you can alleviate the stress and anxiety of public speaking with proper preparation.

You can find peace of mind before planning your statement by watching public leaders or officials who have delivered inspirational commencement in the past.

Peak your creativity by analyzing some of the most important speeches in United States history, as suggested by the National Constitution Center.

- John F. Kennedy — First Inaugural Address: 1961
- Dr. Martin Luther King, Jr. — "I Have a Dream:" 1963
- Ronald Reagan — "Tear Down This Wall:" 1987

Once your inspiration is heightened, start brainstorming ideas.

## CHOOSE YOUR THEME

How do you plan to discuss your time leading up to your high school or college graduation? You should consider touching on challenges that you or your peers solved together. Share the success stories of how your class overcame adversity. Write down any discussion topics that



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come to mind before choosing a theme.

Popular graduation themes include believing in yourself, the importance of failure in success and the power of hard work when reaching goals.

## PRACTICE MAKES PERFECT

After you have written the

first draft, it's a good idea to read it aloud and practice in front of others. Ask your audience to jot down helpful advice during your delivery. Sometimes another perspective can provide access to ideas you didn't consider.

When you have your speech prepared in its final form, find time to recite it

until you have it memorized. During your actual presentation, it's easier to add different lines that aren't on your script, then get back to your speech without missing a beat.

## DELIVERY

A quick recital can often show signs of nervousness, so

be conscious about delivering your graduation speech slowly. You can also show your passion while speaking by avoiding a monotonous tone.

School officials will likely ask you to stick to a schedule during your speech, so make sure it fits within the time-frame to avoid being cut short.

# Where Will You Live?

After graduating from high school or college, a consideration you may face is where you will live for the next part of your journey.

Residency largely depends on your plans for after graduation. Will you enter the workforce immediately after or continue your education at home or abroad?

Many graduates find the best decision is to move back into their family home after they have completed their academics. This often gives you the time to save up financially as you look for a career opportunity or take a short break between school and employment.

For others, this option isn't always available or desired. When searching for a place to live, think ahead about what's to come after graduation.

## **THE HIGH SCHOOL GRADUATE ATTENDING COLLEGE**

If you plan to attend a local college, you may not have to move at all. When the campus is already near your home, it's sometimes plausible to commute to and from school every day. If you are a working student, you should make sure the travel to work is also convenient.

Others may choose to live on campus or travel to an out-of-town school. If you're ready to live on your own during



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your education, you should weigh the pros and cons of renting an apartment and living in a dorm.

Consider costs, required utilities and the expenses you will face when traveling to your obligations. While dorms offer on-site convenience, keep in mind that once school

is on break, the living facility typically shuts down as well.

## **THE COLLEGE GRADUATE**

Once you complete your college career, your living situation may be stressful if you don't have a job in place. You may consider moving to a city with more opportunities or

remaining in your current home while you continue to search.

Don't fear that living far from an industry's "hotspots" will keep you from landing a role. Today, many employers use video interviewing to find top talent throughout the world.

However, if you already have a job in place, you should work with a real estate agent to find a home or apartment you can afford. Even if you are moving out of state, you can communicate with a real estate expert digitally and ensure everything is in place when the time comes to move.



# Document Your Day

Your graduation will be a time you look back on and cherish. The hard work and perseverance paid off and now you're ready to venture into the job market or a college career.

While you will likely remember the event for the rest of your life, don't forget to document the memories through video and photographs.

When searching for a suitable photographer, you must focus on numerous considerations. First, ask your friends who they have used in the past. Their feedback on a previous experience can help you find a reliable expert to hire.

You can also do your own research by viewing their online portfolios and reputation to find the best fit.

Don't forget to create a budget and commit to hiring a photographer you can afford. Keep in mind, your graduation will carry other expenses like apparel, sending invitations and participating in events with peers in your class.

Once you have decided on who to hire, be honest about what you expect from them throughout your big day.

## PRE-GRADUATION PHOTOS

Before your graduation, it's an excellent time to take pho-



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tos with your family members in an attractive setting. Try to find an outdoor garden or beautiful building to use as a backdrop. Don't forget to invite the classmates you are close with to join for pictures, as they were likely a significant part of your academic journey.

## DURING THE CEREMONY

Depending on the size of your graduating class, the ceremony can last for a substantial amount of time. While your photographer is waiting for your entrance, ask if they will take atmospheric photos to capture the setting.

Some ideas include generic

images of your classmates in their gowns, pictures of the stage and a few shots of the hall where the event is taking place.

Once it's your turn in the progression, you will want your photographer ready to document you approaching the stage and receiving your

diploma or degree.

## POST-GRADUATION PHOTOS

Try to find your photographer when it's time to toss your cap and celebrate the end of a journey with friends. It's a moment in time you will want to look back on in the future.

# Packing for a Move

Packing is one of the most stressful aspects of moving. Whether you're leaving a dorm or your family home for new opportunities, planning to bring along your belongings can be difficult.

Fortunately, there are several methods to employ that make the packing process more manageable.

Your first decision should be who will be involved in the move. Do you know how many trips you will need to make? Or, should you ask a few friends with pickup trucks for their assistance? Many times, hiring a moving service offers the most convenience.

While their service will cost you, professional movers can take the stress off your shoulders and bring everything along in one load. Plus, a reliable company is insured, so if anything happens to your belongings during transport, you're covered.



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## GATHER SUPPLIES

Before you begin packing, you must stock up on any necessary supplies. You should gather a variety of cheap moving boxes from friends or by asking grocery or convenience stores in your area. Don't forget to purchase plenty of bubble wrap or packing paper, and

packing tape, to secure your fragile belongings.

If you decide to forego a moving company's assistance, you should consider renting or buying a dolly. The tool will help you haul numerous boxes in one load, and easily transfer heavy items like furniture or appliances.

## PACK BY ROOM

To make unpacking simpler, it's a good idea to pack and list boxes by individual rooms. For instance, label boxes with your bedroom belongings with different colors than your kitchen products.

When you arrive at your new residence, it will help everyone

identify the area where each item should be delivered. For more convenience when it's time to set up your new apartment or home, you can also list what each box contains.

## INCLUDE A BOX OF ESSENTIALS

Make sure to keep a box of

essential items like screwdrivers, hammers and extra phone chargers nearby, as you will likely rely on them throughout the move.

It's also a good idea to fill the box with snacks, a first-aid kit and medications, so they are not lost in the multitude of boxes.



# Never Stop Learning

Don't allow graduation to be the end of your learning experience.

Your professional career can benefit from staying updated on trends, and continuing education can help you progress through the field.

Lifelong learning also can encourage you to take a different career path that didn't seem plausible when you first chose your major.

In addition to helping you professionally, did you know that challenging yourself with new lessons can even have health advantages? According to the Learning Resources Network (LERN), lifelong learning offers these incredible benefits.

## COMMUNITY AND SOCIETY BENEFITS

When you commit to learning new skills or lessons, the quality of your local community can be beneficially impacted. LERN states that those who are involved in lifelong learning are 20% more inclined to support vital community organizations like parks, public schools and higher education.

Try to share your desire to learn by volunteering with non-profits in your area. You can share the message of continued learning in programs



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like Big Brother Big Sisters of America to inspire youth.

## IMPROVES SELF-MOTIVATION

Since lifelong learning is a choice, there is no pressure from professors or teachers to educate you about life's lessons. Because of this, you are

required to show intense self-motivation to find the inspiration to research a new topic or challenge.

As your motivation improves, it may promote a surge in your drive to achieve goals, feel fulfilled and improve your overall quality of life.

## CHANGES LIVES

When you decide to learn about challenges others face, you can create strategies to change the way you view their struggles. For instance, LERN shows numerous moms and dads reported that their autistic children change almost immediately after the parent

takes a class on autism.

Consider someone in your life who suffers from a disability or disease and seek education to learn how you can help them manage.

Lifelong learning enables you to view a sensitive situation with a different problem-solving perspective.

# Graduation Advice

As you prepare to make your final walk in your academic career, the unfamiliar future may seem terrifying.

Rather than worry about what lies ahead, think of your graduation as a symbol of your hard work and efforts to accomplish a momentous goal. To help ease your mind, check out these quotes from professionals of Bentley University about what they wish they had known before their own graduation.

“I wish I had known that I was going to make mistakes and it would be OK; that learning from those mistakes would benefit me greatly down the road.”

— Barbara Stevens, head coach, women’s basketball

“I wish I had known how much you could do, and how much anxiety you could avoid, just by adhering to a work schedule that allows you to devote the most productive hours of the day to creative work — and leave everything else for the less productive hours.”

— Chris Beneke, associate professor of history

“Don’t limit yourself to potential job opportunities in just what you studied. Problem-solving, being innovative and mapping your skills to how you bring value to an organization is as important (if not

more) than the discipline you studied.”

— Peter Rodrigues, ’80

“I wish I had paid more attention to the things in life that really made my heart sing, instead of things that other people told me should make me happy. Each of us has our own sources of joy, and nobody else’s idea of happiness is going to fill us up.”

— Leigh Gaspar, executive director, advancement relations

“Keep your student loan payments in mind when accepting a salary.”

— Elliot Knight ’13, MBA ’14

“When I graduated, I had every detail of what my career should be in my head. Had I embraced a broader perspective and allowed new ideas and opportunities to flourish, I may have advanced my early career faster.”

—David Schiegoleit, ’93

“I wish I had known that it would all be OK in the end — that I didn’t have to know everything or have it all together before I graduated; that just because it wasn’t exactly how I envisioned, my future would still be successful and I would be happy.”

— Nina DeAgrela, assistant director, Multicultural Center

