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What money moves should graduates make?

Graduating from college is an exciting achievement, but it's often quickly followed by the (sometimes less exciting) challenge of establishing your career — and your financial foundation.

You may feel like you're just starting out in life, but making some smart money moves early on can give you a solid foundation for the years ahead.

Here are five things you can focus on to set yourself up for success.

- 1. Gather important documents.** Gather your birth certificate, Social Security card, diploma and passport. Find a safe place to store them, because you'll need them for things like renting or buying a place of your own, securing a job and more.
- 2. Get a handle on your credit.** Your credit score can open many doors for you in life. It can help you secure an apartment or a home loan and influence your insurance costs and interest rates.

Learn your score, set up a plan to monitor it and start embracing positive credit-building habits.

- 3. Build a budget.** What are your expenses? How much do you have saved? How much will you be earning? Create a realistic budget, and update it when changes need to be made.
- 4. Start building an emergency fund.** Early on in your career, you may not be able to save big portions of your paycheck. Aim to set aside some money each month to create an emergency fund, which could help you avoid taking on debt for unexpected expenses.
- 5. Set financial goals.** The nuts and bolts of money management may seem like something you can put off, but the sooner you start, the sooner you can make your money work for you. Think about some goals you'd like to reach and how your financial planning can help you achieve them.

Money management can be overwhelming. Thankfully, there are experts who can help you get on the right path. No matter what stage you're at in life, you can reach out to get answers to your financial questions.

Financial Planning may help your dreams come true!

Simple, Smart, and Effective financial planning may help you build wealth. Our strategies and hands-on approach may help you increase savings, lower taxes, provide customized investment advice, help you secure your retirement and more. Together, we will help you build a plan toward making your dreams come true.



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