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6. Money Management After College / General Financial Planning

Arguably the most important part of transitioning into work after college is how you will manage your money. It is important to create a budget so you know what kinds of new expenses you will be facing such as loan repayments, mortgages, insurance, or new costs of living. Many young professionals make the mistake of thinking they are making so much money now when they are not factoring new expenses in and are reckless in their spending. It is never a bad idea to find a financial advisor that you trust to go along the way as well. These resources will show you the benefits of having a financial advisor, how to create a budget, and how to avoid many common money mistakes.

- a. [What financial advisors can do for you](#)
- b. [Avoid these common money mistakes](#)
- c. [Learn how to create your own budget](#)

7. Grad School

For those of you that are leaning towards Graduate School as the next step after undergrad, there are also many factors that need to be considered. In most scenarios, it is true that the wage gap is much higher for those that have a masters or higher compared to a bachelors. There are many ways to pay for grad school effectively that do not require you to take out massive student loans. The resources below describe what the real cost of grad school is and a variety of ways to help you earn your graduate degree without sinking yourself in debt.

- a. [Financial aid for grad school](#)
- b. [The cost of grad school](#)
- c. [Grad school ROI calculator](#)
- d. [Paying for international grad school](#)

8. Building Credit / Credit Cards

Having good credit is more important than you think. It helps when you want to take out car loans, mortgages and credit cards. Maintaining and building a good credit history helps you get lower rates and higher limits of credit. These resources will help you learn more about the basics and importance of credit, what makes up your credit score, and the best ways to build your credit.

- a. [The importance of credit](#)
- b. [5 components of your credit score](#)
- c. [Tips for building good credit](#)

