



Wealth is the ability to fully experience life.

## Career/Post College

Life after graduation signals a new world of opportunity and responsibility. It represents a major transition into adulthood and ushers in a new phase of personal finance. To help you take control of your financial future, here are a few essential tips:

### MONEY MATTERS: GETTING STARTED

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- Start a budget
- Understand your living expenses
- Consider refinancing your student loans (*see resources*)
- Start an emergency fund
- Establish and track your credit
- Account/asset structure

### SAVING FOR YOUR FUTURE

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- Benefits of starting to save early
- 401(K)
- Health Savings Account (HSA)
- Savings account
- Asset allocation
- Retirement accumulation planning

### MANAGING DEBT

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- Credit cards
- Auto loans
- Student loans
- Other debt

### INSURANCE PROTECTION

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- Health insurance
- Life insurance
- Renters insurance
- Disability insurance

### RESOURCES

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- [LendKey](#)
- [Credible](#)
- [Mint App](#)

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