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| **New Grad | New to the Workforce** | |
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| Keeping the big financial picture in mind can be a challenge when you’re just beginning to make a life for yourself. The list below is a great way to start. Check off the items that apply to you, and take some time to think about how you can start to tackle them. If this feels like a lot to handle, that’s okay – I am are here to help you make those life decisions while keeping your big financial picture in view. | **Defining Characteristics**   * Single * Living on their own * Recent college grad * First full-time job * Paying down debt (student loan, car, credit card) |
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| **Opportunities**   * **Create a budget**   + Track expenses     - Know your income and income taxes     - Know your expenses and spending (Rent, utilities, insurance, groceries, cell phone bill, etc.) * **Manage debt and understanding credit score**   + Make regular credit card and student loan payments * **Identify saving goals and ways to save (per budget)** * **Weigh tradeoff between leasing and purchasing a vehicle** * **Establish an emergency fund**   + Systematically deposit some of each paycheck into savings * **Evaluate and understand employer benefits provided to you in order to best utilize them to meet your current and future needs**    + Profit sharing, tuition reimbursement, life insurance, flexible spending accounts, health insurance, disability insurance, paid time off, etc. * **Start saving for retirement**   + Take advantage of 401(k) and other plans at work     - Know the match and contribution options (If you can afford it, hit at least the match amounts)   + Choose between a Traditional and a Roth IRA * **Designate beneficiaries on your financial accounts** |  |
| **“Debt that is acquired for the right reason and properly managed can be a powerful financial planning tool.”**  –Tim Steffen, CFP®, CPWA® Director of Advanced Planning |
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| **The future you want for yourself doesn’t just happen – you have to make it happen with smart financial choices. I can help you get started or clarify the overwhelming.** | |
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