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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**
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| **“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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