

THE COLLEGE GRAD'S MONEY GUIDE

Tips to start life after college off strong.

BROUGHT TO YOU BY **smartypig**
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Hey smart saver,

Graduation is right around the corner. Ready for what's next? SmartyPig can help you save for your goals. Here's a crash course on managing money after college. Happy saving!

STICK TO A BUDGET

A budget helps track what you earn compared to what you spend—making sure you have enough money to pay for things you need.

How to calculate your spending:

1. Add up your essential monthly payments.

Debt (credit cards, student loans)	\$
Housing	\$
Transportation (car payment, gas, public transportation)	\$
Food	\$
Health (insurance, prescriptions, gym)	\$
Utilities (cable, internet, cell phone)	\$
Entertainment	\$
Miscellaneous	\$
Total monthly expenses	\$

2. Then, plug your numbers into this simple equation.

$$\begin{array}{ccc} \text{Monthly income (after taxes)} & - & \text{Total monthly expenses} \\ \hline & = & \hline & \text{Money to save and spend} \end{array}$$

CRUSH YOUR FINANCIAL GOALS

Maintaining a budget can help you pay off debt and save for your goals faster. It can also give you room to splurge a little.

Not sure where to start? Try the 50/30/20 rule and split your income into three categories:



Living expenses & essentials

Rent, groceries, utilities, etc.



Fun

Dining out, entertainment, shopping, etc.



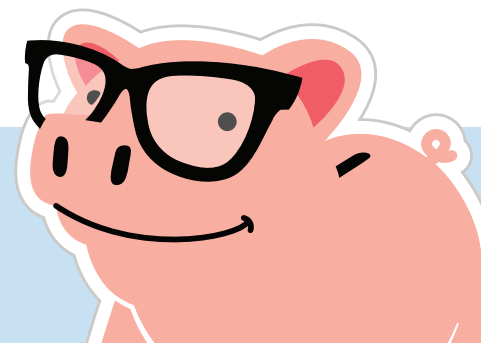
Savings

Emergency fund, paying off debt, retirement, etc.

Whenever you can, try to put extra money toward your savings. Every little bit helps.



START SAVING TODAY AT [SMARTYPIG.COM/SMARTYGUIDE](https://www.smartypig.com/smartyguide)



MAKE YOUR JOB WORK FOR YOU

How to make the most of your first post-grad job.

- 1 Look at the whole package**—salary and benefits. See which job offers include health insurance and retirement savings.
- 2 Take advantage of that 401(k).** The earlier you start, the more interest you'll earn. If there's an employer match, grab that free money.
- 3 Automate your savings.** Set aside some money for your savings account each pay period. Every penny counts.

GET YOUR CREDIT IN GOOD SHAPE

Credit is the ability to borrow money and pay it back, usually with interest. It shows how likely you are to pay back what you owe.

Where does your credit rating come from? Three credit bureaus—TransUnion®, Equifax®, and Experian®—create credit reports from your outstanding credit, payment history, and more. Your FICO® Score summarizes your credit report into a 3-digit number. Lenders use your FICO® Score to predict the likelihood you'll pay your bills on time. Good credit can help you get things like a car loan, mortgage, or even a job.

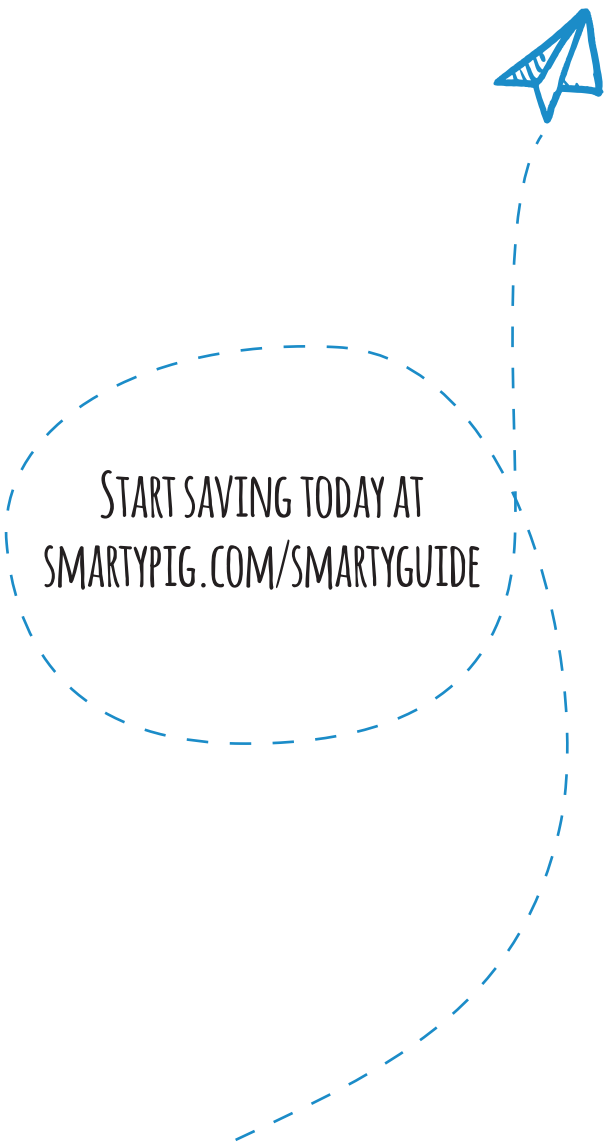
Quick credit tips:

-  **Pay bills on time**
Set up autopay to avoid late fees and missed payments.
-  **Build credit with student loan payments**
Make consistent, on-time payments—it helps your credit over time.
-  **Be smart with your credit cards**
Pay your full balance each month to avoid high interest charges.

START SAVING TODAY

Here's how it works:

-  Set up your SmartyPig account in four quick steps
-  Create savings goals—big or small
-  Set recurring biweekly or monthly deposits
-  Deposit and withdraw money anytime



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