



START SAVING TODAY AT SMARTYPIG.COM

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## KEEP A BALANCED BUDGET

A budget tracks the money you make compared to what you spend. Creating a budget will help ensure you have enough money to pay for things you need.

Add up how much you pay for these essentials each month:

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

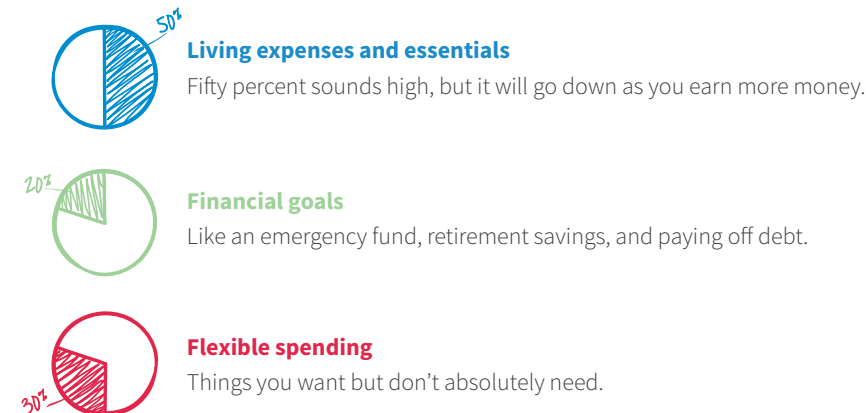
Then plug your numbers into this simple equation.

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

## SEE HOW YOUR BUDGET MEASURES UP

Maintaining a budget can help you pay off debt and save for your goals faster. Plus, it will leave you with flexibility to splurge occasionally.

Everyone's budget will be different. If you're just starting out, try the 50/20/30 Rule, a simple way to divide your income into three categories:



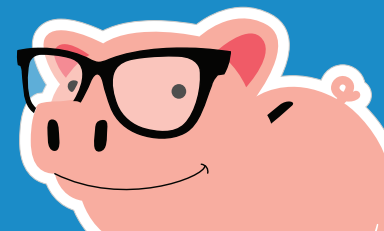
These percentages for living expenses and flexible spending are the most you should need. Try to get by on less and put extra money toward your financial goals.



# THE COLLEGE GRAD'S GUIDE TO MONEY

Simple tips to help you start your new life off right

BROUGHT TO YOU BY

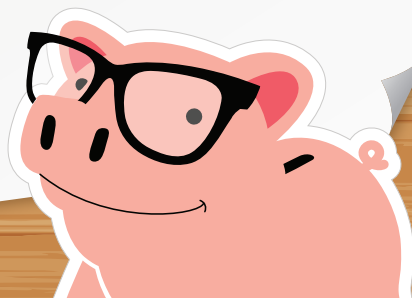


Hey Savvy Saver,

Graduation will be here before you know it.

Whatever's next for you—SmartyPig, the free online piggy bank, can help you save for your goals. We've put together our top tips to help you manage your money after graduation. Think of it as Real World 101.

You've got this,  
The SmartyPig Team



## MAKE YOUR JOB WORK FOR YOU

Here are a few things to keep in mind when applying for that first job after college.

1

### Think beyond the salary.

Identify which job offers include health insurance and retirement savings—these contribute to your overall financial well-being too.

2

### Take advantage of employer 401(k) retirement plans.

The earlier you start, the more interest you'll earn. Some employers even match a percent of what you contribute. That's free money—don't miss out.

3

### Make saving automatic.

Direct a set amount of your pay into a dedicated savings account each pay period. It's okay to start small—every little bit helps.

## MANAGE YOUR CREDIT LIKE A PRO

Credit is the ability to borrow money and pay it back, usually with interest.

Good credit is key when getting a car loan, mortgage, and sometimes even a job. But 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 info from your credit report into a 3-digit number. Lenders use your FICO® Score to predict the likelihood you'll pay your bills on time.

### Here's a few tips to help you demonstrate healthy credit behaviors:



#### Pay your bills on time.

You'll build credit and avoid late fees. Simplify your to-do list by signing up for auto pay—funds will come out of your bank account automatically each month.



#### Build credit by making your student loan payments on time.

If you consistently make on-time payments, student loans can help you demonstrate a healthy credit behavior.



#### Beware of credit card debt.

Using credit cards responsibly will help you build credit, but some have high interest rates. Get in the habit of paying your bill in full each month.

## SAVE FOR YOUR GOALS

With SmartyPig's tiered interest rates, the more you save, the better rate you'll receive.

### Here's how it works:



#### Set up your account.

In just four simple steps.



#### Create your savings goals.

Save for one goal or many.



#### Set up a recurring contribution.

Choose a biweekly or monthly deposit.

### Enjoy more great perks:



Referral rewards. Earn \$10 for each friend who starts saving with SmartyPig.<sup>1</sup>



Flexible saving. Deposit or withdraw money any time.



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