
Insights and Advice for College Grads



alight®



Congratulations on achieving your college degree!

As you stand on the threshold of your professional life, a world of opportunities and challenges awaits. In the coming months, you'll navigate through significant transitions, including the advantages and benefits offered by your future workplace.

To ease your path, **we've gathered wisdom from those who've recently walked in your shoes**—fellow graduates who have successfully transitioned into their careers. They share their experiences and offer practical advice to help you flourish in this exciting new chapter of your life.

Let me share some insights that I wish I'd known right out of college. First, **dive deep into your 401(k) benefits**, especially any company match. Trust me, those seemingly small contributions can snowball into something substantial over time. I'll admit, I didn't fully grasp the significance at first, but once I did, I kicked myself for not maxing it out sooner.

Next up, **don't sleep on the array of health benefits offered**. It's a goldmine of resources catering to your physical, mental, and overall well-being. And the best part? Many of them won't cost you a dime.

And let's talk tuition reimbursement! **Companies may have your back if you're itching to continue your education**. Whether it's pursuing a degree or snagging some courses to level up your skills, they might help foot the bill. It's like getting paid to grow and learn – what's not to love?



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Payroll and Cloud Solutions

Taking on different bills after graduating college can be daunting, but **utilizing your company's support to make financial decisions is a great way to save...** and those savings add up!

I use my Health Pro Connection to scope out the best prescription prices on my medication. Having the support of someone who knows how to help me and where to look for the best prices, and provide meaningful recommendations, has been a game changer for me as I take on my bills.

Looking to see what support your company provides can really benefit your wallet, especially as you become more literate in saving money. Not only has my Health Pro Connection saved me money on medication, I am also learning more about what research I can do to save where possible in the future.



Melissa Weidner

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Benefits are an important part of total compensation.

Don't miss the employer match in your savings plan. That is free money and if you start saving early in your career it will set you on a path for financial success. Play around with the online savings modelers and you can see what a big difference it makes.

Look at all the programs your employer offers you. These might include ways to help you live healthier from fitness challenges to ways to improve sleep.

Check out all the discounts. **Employers often offer a lot of discount programs.** These can help with little things like movie tickets to big purchases like a new car.

Finally, **see if your employer has a Young Professionals or other resource group** that might interest you. That has been a great way to get to know other recent college grads in other parts of the business and helpful as you think about growing your career.



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Crafting a roadmap for your financial future is essential, especially as you navigate the transition from college to the professional world.

Start by setting clear financial goals. Whether it's saving for a down payment on a house or paying off student loans, define your objectives and develop a plan to achieve them.

Alight Worklife's financial health hub offers invaluable resources and tips to help you chart your course. Remember, dreaming is just the beginning; it's the action that propels you forward. Focus on spending less than you earn, tackling high-interest debt, and establishing achievable milestones to keep you motivated.

Take advantage of available financial resources now to secure a brighter tomorrow. **Your future self will thank you.**



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Know all your benefits and utilize what works for you.

There are available benefits that are extremely useful in this period of transition.

Employee assistance programs often have mental health and financial advisors available to guide you through challenges you might face during this time.

There might also options to receive discounts toward insurance, public transit expenses, and more. These might not all be applicable to you right now, but some probably are. It's good to know what you have so you can utilize these benefits when they'd benefit you.



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Companies provide direct deposit for your paycheck, which can really simplify things!

With direct deposit, you can start saving up for your aspirations, like that dream car or a cozy home. Here's a thought: **consider putting aside around 10% of your paycheck** into a savings account and using the rest for your day-to-day expenses through your checking account. This not only creates a safety net for unexpected costs but also propels you towards your financial dreams.

Coupled with a solid retirement plan, you're paving the way for financial stability and steering clear of unnecessary debt. It's all about balancing your budget and looking ahead!



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