

FINANCIAL PLANNING FOR COLLEGE GRADS

SHERMAN WEALTH MANAGEMENT



RECENTLY GRADUATED? LET US HELP YOU
FINANCIALLY PREPARE FOR THE REAL WORLD



Sherman
WEALTH MANAGEMENT

SO WHAT DO I DO NOW?

LET'S TAKE A LOOK AT THIS CHECKLIST



1. GET ORGANIZED & DEVELOP A BUDGET

Using wants vs. needs along with the bucket strategy, you can build out your priorities and create a budget that works for you. Let us know if you want to learn about the bucket strategy!

2. OPEN AN EMERGENCY FUND WITHIN A HIGH-YIELDS SAVINGS ACCT

You've had a few summer jobs & have some dollars saved up. Open a high-yields savings account with the highest interest rates that will earn you the most money on your dollars and continue to save! Click here for [CNBC Select's top HYS accounts](#).

3. OPEN A LINE OF CREDIT & BUILD YOUR CREDIT SCORE

Once you graduate college, you should take on a source of debt by getting your own credit card and building your credit. But, make sure you pay your bills in full & on time! PS: Don't forget about those college Verizon cable bills!

4. CONTRIBUTE TO RETIREMENT ACCT

Contribute to a Roth IRA & opt-in to your company 401(k) if offered. Always take advantage of the company employer match!

5. AUTOMATE YOUR FINANCES

You are the kings of social media! Take your finances online too. Reach out to us to get access to our financial client portal/app that allows you to track all your data in one place, and on your i-phone!

6. ASK ABOUT YOUR WORKPLACE BENEFITS & PERKS

When starting a new job, it's always important to take advantage of all that your company offers. Talk to HR to make sure you understand the full scope of your company benefits.

7. INVEST IN YOUR FUTURE!

Whether its learning about and investing in the stock market, saving for professional advancement, or purchasing your first home, invest in yourself & be smart about achieving your goals.



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