First Job. First Steps.

10 Things Every New Graduate Should Do

Your first job comes with a paycheck — and a to-do list.

Before Your First Paycheck	Build Your Foundation	Start Investing
■ Complete your W-4	■ Open a high-yield savings account	■ Contribute enough to get the full 401(k) match
■ Review your benefits package	■ Save your first $1,000 emergency fund	■ Understand the difference between a traditional 401(k) and a Roth 401(k)
■ Enroll in health insurance	■ Check your student loan balance and interest rate	■ Learn whether a Health Savings Account (HSA) makes sense for you
■ Set up direct deposit		

"Pay yourself first. Save something, invest something, then spend the rest."

Investing $200/month starting at 22 vs. 32 can mean more than **$500,000** *(assuming an 8% annual return) of additional wealth over a lifetime — thanks to the power of compounding.*

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