

Alone Time – “Everybody Need A Little Time Away”

In today’s constantly connected society, being willing to find time to spend in solitude has become a lost art. We find ourselves constantly connected to others in a myriad of ways, whether that is through technology (phones, chat, text, etc.), spending time on public transportation, inordinate amounts of time in staff meetings, or working on group projects.

We tend to view people that want alone time as loners, depressed, anti-social, or just ambivalent. However, alone time is a gift. If you spend time in solitude, you might find that you will learn a lot about yourself, and find yourself more focused on what you need to do to make your life even better than it already is.

Disconnect. Set aside some time each day to unplug from all the ways you connect with others. Turn off your cell phone. Turn off your Internet. Turn off your TV. If you use your computer to create, such as writing, then write without all the bells, dings, and beeps that come along with being connected to the Internet. You’ll be amazed at how much more you can get done when you’re not distracted.

Get up or Get in Early. Wake up a half hour or an hour earlier than everyone else in your house, and use that time to create, produce, problem solve, [meditate](#), or whatever makes you happy. This strategy also works if you can get to work before everyone else arrives, and the phones begin to ring.

Close Your Door. It’s simple, but can be very effective. A client who owns a community-based magazine puts a sign on her door when she wants alone time. The sign reads “I’m editing or writing. If the police are here, the office is on fire, or George Clooney calls or stops by, you can interrupt me. If not, please hold all questions until my door opens.” She said that she decided to put up the sign after she realized that her presence in the office was a stimulus for questions. “Whenever I was in the office,” she said, “it seemed like there was one question after the next. I was constantly getting interrupted, and it was hard to get my work done. Then I noticed that on the days I was working on a story outside the office, my phone hardly ever rang, even if I was out the whole day. Apparently, whatever questions came up somehow got handled without me. It made me realize that just by being in the office, I was a magnet for questions. So I put up the sign, and it works like a [charm](#).”

Use Your Lunchtime. Don’t spend your lunchtime working at your desk. Don’t spend it running errands. And if you regularly go out to lunch, don’t think that it always has to be with others. Once a week, or even just a couple of times a month, commit to spending lunch with yourself. Walk. Sit in the sun outside. Go to a park and eat. Enjoy the time you have alone.

Schedule solitude. Literally. Mark off time in your day planner or calendar for spending alone with yourself. If you can make time for all the little extras you fit into your day, like stopping at Starbucks or picking up something at the mall, you can schedule time in your calendar for solitude. It doesn’t have to be long. Any time that you can spend alone with yourself to reboot, meditate, focus, relax, create, produce, and/or think deeply is better than no time.

Apps to Help You Survive In The Big City

Boston & Commonwealth Apps

There are a whole host of apps to help navigate services provided by the local governments.

The **BOS:311** and **Commonwealth Connect** apps help citizens of Boston and the Commonwealth to cut through red tape. Citizens can report garbage on the street, graffiti, out street lamps and other municipal services. For a full list of cities participating in Commonwealth Connect, please visit: commonwealthconnect.io. **Note: For all emergencies please call 911.**

ParkBoston is a handy app to pay for meters around the city without having to lug around quarters or hope that there's a credit card slot. This app will work with any meter showing the ParkBoston logo. And for the less pleasant side of driving in Boston, there is **PayTix**, the ticket paying app.

The **TrashDay** app is there to remind citizens when the next trash day is. Additionally, it allows users to look up materials that can be recycled.

For those citizens with children in the Boston Public School system, there is real time bus tracking with the City's web app, **Where's My School Bus**.

As the City of Boston looks to make road improvements, the **Street Bump** app collects data while you're driving through the city to repair pot holes and damaged streets.

Lauren Creamer – Thrive Guide Content

Being an Introvert in an Extrovert's World: An Interview

I am a self-identified extrovert. I think out-loud, I get my energy from being with others, and, if left alone for too long, I will get stir-crazy!

When did you first realize you worked in an environment that didn't favor introversion?

- Realized that I was more exhausted than ever before coming home from work. Being consistently away from my personal space every single day was draining on me.

How did you cope?

- I brought things that made my workspace feel like home to me. Bringing my mugs, etc. so my cube/office felt like my space.
- I also started wearing headphones. Or if I worked in an area where I couldn't wear headphones, I played really soft music.
- I was good about taking my vacation time, and taking time away from my desk (and people) during lunches.

What do you like best about working at Wentworth?

- Here, at Wentworth, I have the autonomy to leave my desk and work away from people when I want to. This was not always the case in past roles, so I had to advocate for myself to get that flexibility. It was important to me to find an organization/office that would happily accommodate my needs within reason.

"A word of caution."

- If you are a quiet person, you still need to speak up, even if that is really hard for you. No one is going to know if you need help, or if you've had successes, or if you've noticed something important – no one will know if you don't speak up.

Buying a Car

There is so much to consider when purchasing a vehicle. It is important to put together a list of priorities and a budget so you can make the choice that is best for your lifestyle and your wallet.

Determine Your Budget

The first step in choosing your new car is to figure out how much you can afford to spend. Putting together a monthly budget might be helpful in figuring out what you have left over for a car payment. If you'll be borrowing an auto loan you must factor that into your future finances, and keep in mind that driving a vehicle comes with other expenses like insurance, gas and repairs.

[10 Best Car Buying Tips](#)

[Finding a Car that Fits your Budget](#)

[Making Large Purchases Responsibly](#)

Weigh Your Options

Once you know how much you can afford to spend you can begin to think about what you need in a car. Make a list of your top priorities and see which cars in your price range fit the mark.

When looking at prices take ownership costs into consideration. Websites like Edmunds.com and Kelly Blue Book kbb.com, can give you a general overview of ownership costs in your area.

If a new car seems unreasonable a used or certified pre-owned car may be a better option.

[What is a Certified Car?](#)

Choose a Payment Method

Auto Loan:

If you decide to borrow an auto loan know that you will likely need to make a down payment and then monthly payments until you have paid off the remaining balance and accrued [interest](#). Secure financing in advance from a bank or credit union. This way, you can compare these rates to what the dealership offers you. Coming with a pre-approval will also show the dealer that you are a serious and qualified buyer.

Paying in full:

If you've saved up enough money to pay for your automobile upfront it will allow you to avoid taking on debt and paying interest. It may also give you leverage in negotiating at the dealership. Do your research on the manufacturer's suggested retail price, the wholesale price, and the dealer's asking price to make sure you're getting a fair deal.

Leasing:

When you lease, you make a down payment and then monthly payments for a predetermined amount of time. Leases also limit the amount of miles you can put on the car and charge for every mile you drive beyond the allotted maximum. When your lease is up you have the option to trade it in for a new vehicle or finance the remaining value of the vehicle.

[Should you Buy or Lease your Next Car?](#)

[Pros and Cons of Leasing](#)

Chores

So, you've got your own apartment or house, but it doesn't clean itself?! Indeed, no one has invented the self-cleaning house quite yet (but we have confidence a Wentworth student can), which means keeping up with all the chores is up to you and the people you live with! Keeping a clean home is about more than aesthetics, it's about your health and ensuring the space exists for you to live your life!

It's a good idea to develop a routine for completing your [daily, weekly, monthly, and annual tasks](#). At the minimum, plan time for your laundry, dishes, vacuuming, dusting, and cleaning the bathroom. You may find that you want to tackle one weekly task each day while you complete your daily routine, or perhaps you prefer to block off your Sunday morning to turn up your music and tackle everything at once. Build in fun to the work and it'll barely feel like your completing chores. If you live with roommates, [create a chore schedule](#) that everyone has access to and can follow easily.

Commuting – Time Wasted When You Could Be Doing Things That Are Way More Fun

Being out in the real world, you'll find that commuting is a way of life. For some of you, that could mean taking public transportation (Even if the T says it is on-time, chances are there is a disabled train in your future. For others, that could mean sitting in stop and go traffic with the rest of the people looking at their phones (Don't Do This...it's against the law!).

Let's face it...commuting stinks.

What are things that you can do to make it more enjoyable?

1. Silence – Silence is golden. If you are driving to work, sometimes there is nothing better than just sitting there in silence. No music, no singing, no swearing at the driver in front of you. Just enjoying the silence (I think Depeche Mode wrote a song about this once). In today's harried world, there are few opportunities for silence. It can be a great way to recharge your batteries after a long day, or just a quiet way to start your day.
2. Meditation and Mindfulness – To go along with sitting in silence, there are some great podcasts and downloadable apps that you can use to help you find Zen while stuck behind the person in the left lane traveling 20 miles per hour below the speed limit. Or, turning up the headphones to drown out the person clipping their toenails on the commuter rail (This is a true story). Remember, this to shall pass. Quoting the great Buddhist philosopher Bill Belichick, "It is what it is". But in all seriousness, look for some great podcasts on Meditation. You will be glad you did as you watch the stress melt away.
3. Music – Rock. Rap. Slow Jazz. Gregorian Chant. Whatever your fancy is...just crank it up!
4. Podcasts – Perhaps you want to learn a new hobby, or you are feeling the need for some serious self-help. Or you just want to laugh your butt off to some great comedy. Podcasts are a great way to pass the time while stuck on the Longfellow Bridge between Kendall and Charles/MGH.

Credit Cards and Debt Management

Credit and debt are directly related to each other. The amount of debt you have the way you handle that debt impacts your credit. When you use a credit card you are incurring debt that you are obligated to pay at a later time.

What is a Credit score?

Your credit score tells lenders, landlords, and employers how much of a financial risk you represent. The higher your score, the less of a risk you are.

Good credit can:

- Help you gain employment- employers can check your credit report.
- Help you to get good rates- the interest rates you are offered on your credit cards and loans is based on your credit score.
- Get an apartment or home- landlords and loan companies check your credit score before you get approved.

The 5 Factors that Contribute to your Credit Score:

- 35% Payment History
- 30% Amounts Owed
- 15% Length of Credit History
- 10% Type of Credit
- 10% New credit

For a more complete breakdown check these out:

[How Your Credit Score is Calculated?](#)

[What is a Good Credit Score?](#)

What Your Number Means

The most widely used credit score is the FICO® score, which ranges from 300 to 850.

- 800 or Higher: Exceptional
- 740-799: Very Good
- 670-739: Good
- 580-669: Fair
- 300-579: very Poor

How to Improve Your Score

- Check your Score Report any report any inaccuracies.
- Pay your bills on time.
- Reduce your debt.
- Don't open several new accounts at once.

Here are some more tips: <https://www.thebalance.com/credit-and-debt-management-tips-2386315>

Doing Your Laundry

Washing

- **Sort your laundry by fabric type, color and water temperature.**
Usually this means five groups:
 - **Whites** - everything white, like underwear, t-shirts, handkerchiefs, etc.
 - **Lights** - including striped whites, off-whites and pastels
 - **Darks** - everything dark, like blacks, blues, browns
 - **Brights** - reds, yellows, oranges, fluorescents
 - **Delicates** - fine linens, lingerie, some synthetic fabrics
- **Read the labels.** All garments include labeling that outlines proper fabric care. Following the garments listed guidelines will increase the life of your item.
- **Keep your piles on the small side.** Machines operate better when clothes are evenly distributed and balanced. When you lay your dry clothes in the washer, keep them loose (don't stuff), and never fill to more than 3/4 of the way up the sides.
- **DO NOT OVERLOAD.** This could cause the machine to malfunction.
- **Keep dry clean only clothes separate.** Take them to a professional dry cleaner.
- **Wash reds or new, colored garments separately the first few times.** These items can bleed and stain other laundry if you're not careful. To test an item for colorfastness, dampen it with water in a discreet spot and blot with an old white cloth. If color transfers to the white, the item will bleed.
- **Check all clothes for stains** and sort out those that require pretreatment or soaking.
- **Carefully check all pockets and pant cuffs for things you don't want to wash** (that shredded tissue or piece of folded notebook paper). Even check the inside of the machine as a fellow resident may have left a mess in the washer.
- **Watch that you don't mix lint generators and lint magnets.** Some lint generators include towels, sweatshirts and flannel. Lint magnets include corduroy, velvets, and permanent-press clothes. When in doubt, turn the lint-magnet items inside out as you sort them.

Drying

- **Look at what items you may be able to now combine in drying.** You may have sorted your whites and your jeans for washing but those faded jeans will dry just fine with your whites.
- **Don't overload the dryer.** Students often pack the dryer full and find their clothes to not be dry at the end of the cycle. A properly loaded dryer is less than half of the space occupied by clothes.
- **Can the item be hung to dry?** A great way to save some quarters is to hang dry your laundry.

Ironing – Because You Shouldn't Go To Work Looking Like A Sharpei

Ironing clothes is one of those tasks that has a tendency to be a bit terrifying, but worry not, it just *seems* overly complicated. Here, we'll break it down into the three simplest, most common cases: Shirts, pants, and skirts. Some fabric types might need special attention, but other than that it's all pretty much the same.

What You'll Need:

- A clean iron (without rust or burnt starch, because that ruins clothes!)
- An ironing board
- A bit of water, preferably in a spray bottle
- Some light starch if you like to use it

Yes, an ironing board really is necessary. "Any old flat surface" can do in a pinch, but that's more of an emergency measure than anything else. Ironing boards are specially made to make the job easier, but more than that, they're wrapped in special material that's not only flame retardant, but also breathable so that steam is able to escape from underneath the item you're ironing.

Shirts

Ironing shirts is quicker and easier than you might think. Like T.M. Lewin says in the video above, it should only take an average of three minutes to properly iron a shirt, and that's doing it the right way.

- It's best to start with the sleeves, since they'll be just fine hanging off the sides of the ironing board while you finish the rest of the shirt. Doing it the other way around, and leaving the sleeves for last, will end up causing wrinkles in other parts of the shirt that you've already ironed.

- Open the cuffs! This is something that many ironing newcomers get wrong all the time, but it's not just easier to open the cuffs and lay them flat, but it lets you do a better job ironing the whole sleeve, too.
- When doing the collar of the shirt, make sure you open it up and lay it flat. Just like the cuffs, people tend to think that this is opposite of what they should do, since they're used to seeing the collar in the *down* position at all times.
- Afterwards, let the shirt hang for a few minutes to fully cool down. Ironing heats the fabric to a very high relative temperature, and the "flatness" actually sets in during the cooldown phase, so wearing it immediately could negate some of the hard work you just put into ironing it in the first place.

Pants

There's a reason people say "press" instead of "iron" for pants. Even though you'll still be using an iron, it's gentle pressure and steam that are going to do the work, not so much the motion and heat of the iron itself.

- If you've lost your main crease, finding it again is easy. Just lay the pants flat on the ironing board, and line up the seams of the leg to match. The crease is as far from those seams as the fabric goes.
- The crease should go all the way up the leg, stopping at about six inches below the waist. If there are pleats, then the crease can go all the way to the pleat. *Always* set the front crease first.
- If you've pressed in a crease, the pants should hang by the waistband for at least an hour or two to set. If you don't put creases in your pants, don't worry about it! Just give them a few minutes to cool.

Skirts

For most skirts, it's as simple as starting at the top and working your way down. An exception would be for skirts that flare out suddenly at the bottom, with what are called "flounces." For flounced skirts, you'd want to start at the bottom, and iron each flounce first, then work your way up toward the waist. Basically, skirts are just plain easy—you just need to be careful about the fabric.

Use the Right Heat for the Right Fabrics

Fabrics like silk and polyester both need special attention, because it doesn't take much to ruin them with an iron. For either one, make sure you're always using the lowest setting your iron has. Though it's not *required*, you should also use a barrier cloth made of linen (something like baking paper also works pretty well). Linen is used instead of cotton because it doesn't shed lint, and it's very breathable—which allows steam to pass through it.

Use the medium setting for wool and rayon, while keeping the iron set to high heat for cotton and linen. If you're unsure about the fabric type you're about to iron, go one step below just to be safe. If the wrinkles aren't coming out, then you can try lightly ironing on a higher setting.

Getting Wrinkles Out in a Pinch (Without an Iron)

Sometimes you just don't have time to sit and actually iron something, or you might not even have an iron readily available and just can't find one. In those cases, there are a couple of tricks that can get you by without much of a headache.

Use the Shower: As funny as it sounds, hanging your clothes up directly outside the shower curtain or door while running hot water is actually a very easy way to get rid of most of the wrinkles in your clothing. The only problem with this method is that clothes can get soaked pretty easily with one wrong splash, and creases that were there on purpose will likely disappear soon afterwards.

Water Spritzing: Using a spray bottle is already a trick used during ironing to help get steam deeper into fabric, but if you don't have an iron around and need to get rid of some serious wrinkles, just using the water itself can help you out immensely. The best way to do something like this would be to also make use of something flat and heavy, like a phone book. Spray some water on the wrinkled area, rub it in gently, and try to flatten it by pressing the book down over it on a flat table. Don't hold it too long, though, or you may be causing a whole new set of wrinkles near by.

Use the Dryer: If you've got a good half hour to spare, you can spray heavy amounts of water on the wrinkled item, and throw it in the dryer for a quick and hot tumble. The trick here is to pull it out of the dryer while it's still hot—then either put it on or hang it up immediately. Nearly all the wrinkles can be taken out of a single item this way.

Important Documents

As an adult, you'll start collecting all kinds of things that seem useless but have a very specific purpose. Personal documents are among the most important to keep in a safe place you can access easily. Make sure you have an organizational system that makes sense to you and will house the documents you need to keep forever, for a specific amount of time, and the most recent versions of.

Documents to keep physical copies of forever:

- Birth and death certificates
- Social security cards
- Pension plan documents
- ID cards and passports
- Marriage license
- Business license
- Any insurance policy (keep a paper copy in addition to your digital copy)
- Wills, living wills, and powers of attorney
- Vehicle titles and loan documents
- House deeds and mortgage documents

Documents to keep for a little while:

- Tax records and receipts (keep for seven years)
- Pay stubs and bank statements (keep for a year)
- Home purchase, sale, or improvement documents (keep for at least six years after you sell)
- Medical records and bills (keep at least a year after payment in case of disputes)
- Warranty documents and receipts (keep as long as you own them)

Documents you need to keep the most recent version of:

- Social security statements
- Annual insurance policy statements
- Retirement plan statements (401(k), 529, IRA, etc)

When reviewing your documents and deciding what to keep consider how hard that document is to replace. When in doubt, hold onto it!

Insurance

When you get your first job offer it will likely come with a benefits package including options for insurance. Health insurance can be one of the most important investments that you make. Paying out of pocket for medical expenses can be extremely expensive, having adequate health insurance coverage can help save you when medical related costs come up.

Key Concepts

Premium: The amount you pay your insurance company for health coverage each month or year. (A portion of this is usually covered by your employer).

Deductible: The amount of money you must pay out-of-pocket before coverage kicks in.

Co-pay: The amount of money that you pay at the time of service. This amount is usually standardized by your plan based on the type of service you are receiving.

Coinsurance: The amount of money you owe to a medical provider once the deductible has been paid. Coinsurance is usually a predetermined percentage of the total bill

In-network/ out-of-network: In-network refers to physicians and medical establishments that deliver patient services covered under the insurance plan. Services from out-of-network providers are usually more expensive than those rendered by in-network providers.

Enrollment period / open enrollment: The window of time during which you can apply for health insurance or modify a plan. Policy-holders are unable to adjust their plan until the next open enrollment unless they experience a qualifying life event (marriage, divorce, birth of a child, changes to individual/household income).

Referral: An official notice from a qualified physician to an insurer that recommends specialist treatment for a current policy-holder.

Where to Get Health Coverage

Short-term coverage: This option is designed for individuals who are uninsured and/or waiting for their individual/group coverage to kick in.

Group Coverage: Unlike an individual coverage plan, which requires the policy-holder to pay for the entire premium, group coverage plan premiums are divided between beneficiaries and the institution that facilitates the group coverage.

Employer-sponsored coverage: Employers usually pay more than 50% of the monthly premium.

COBRA: Under the Consolidated Omnibus Budget Reconciliation Act, employees who lose their group coverage under certain circumstances are allowed to obtain continuation coverage for a certain period of time.

[Understanding your Health Insurance](#)
[Health Insurance 101](#)

Investing and Retirement

While retirement may seem like a long way away, investing early can make a huge difference in the long run. Explore your employer's benefits when it comes to retirement savings so you can make the most out of your investment.

Getting Started

The first thing to do when starting to save for retirement is to find out what kinds of benefits your employer offers.

Many employers will allow you to take pre-tax dollars out of your paycheck and invest them into your retirement account. Some employers will also match part of their worker's contributions. It can be in your best interest to take advantage of this match because it is your employer's way of giving you more money.

You should set up your retirement plan as soon as you begin working. If you choose a small amount of your paycheck to be allocated towards your retirement plan from the first day you begin employment, you will be less likely to notice that money missing from your paycheck.

[When Should you Start Saving for Retirement Calculator](#)

Where to Invest your Retirement Funds

Once you've set up your retirement plan you can decide where you specifically want to invest your money. You can invest in stocks, bonds or, cash. To diversify your investments, you should put your money in several different funding options. This helps to lower your investment risk. Many retirement plans will offer "target-date" mutual funds based on the year you're predicted to retire. These automatically adjust the investments over time and get more conservative as you approach your target-date. If your employer offers the opportunity to speak to someone about retirement, take advantage and make sure you know where your money is going.

[Understanding the Investment Options](#)

The thought of saving for retirement may seem unreasonable when you have student loan payments to work about now. Check out some tips from saltmoney.org/wit

[Tricks for Saving for Retirement and Make Student Loan Payments](#)

Kindness

It was Alex Dixon who said, "Kindness makes you happy and happiness makes you kind." Many people feel that there is truth in that statement. However, what some might not know is that research proves that it is true. In fact, not only does it make you happier, practicing kindness can increase your immune system, energy levels, and even relieve pain.

You can cultivate kindness through small acts like holding the door open for someone, paying it forward, or leaving a thoughtful message among other things. It's important you practice kindness towards yourself through speaking kindly to yourself and practicing self-care.

Living in a Consumer Society

The amount of money that you make does have an influence on your overall happiness, but the way that you choose to spend that money has been shown to have a bigger impact. We live in a society that believes that more is more. People are constantly buying bigger and better things and we feel pressure to keep up.

Impulse Buying

Many of us purchase items without considering the consequences of that purchase. Impulse buying can be related to anxiety or unhappiness and being aware of these feelings when we go to make purchases can be helpful in controlling those impulses and giving into the temptation of the society that we live in. With time, the joy of purchasing a new item fades and we look for ways to feel that joy again including making our next big purchase.

[What Motivates Impulse Buying?](#)

Living in the Moment vs. Saving for Later

We've all heard the dangers of living beyond one's means and spending more than you can afford, but it is also possible to become too frugal. A growing numbers of Americans are said to have been saving all their money for long-term financial goals and avoiding any kind of purchase that might be viewed as impulsive or wasteful. Normally, it's really good to have this kind of discipline, but some researchers believe that our happiness depends on splurging every once in a while as well. Studies have shown that "oversaving" could lead to increased regret later in life, when one looks back at all the opportunities they may have missed.

Finding the Balance

The challenge of living in our consumer society is finding that balance between impulse spending and spending enough to keep yourself happy and avoid regret later in life. One way to do this is to be aware of the emotional investment that you have in the purchases that you make. How will this purchase make you feel in the long and short-term? Planning and saving for the future is important, but it's okay to stray from our budget every once in and while to give us the satisfaction of the life experiences and opportunities that we have because of our hard work.

Want more info? Check out these articles:

[Living in a Consumer Society](#)

[Consumption and the Consumer Society](#)

[Consumed by Our Consumer Society](#)

Managing your Money

The easiest way to begin to manage your money is to create a budget, but where do you go next? To successfully manage the money you have left in your budget you first need to realize your financial priorities. Money management is the practice of how you spend your money.

Define Your Goals

The first step in successfully managing your money is defining your financial goals. When setting goals you must think about how your current and short-term choices will factor into achieving your long-term goals. Calculate how much money you need to put away each month to achieve your goal and factor it into your budget. You may need to cut down on some of your discretionary expenses to save extra money for your goals. Think about what is most important to you both now and in the future and make decisions about your spending that you think you can stick to.

In Case of Emergency

In addition to saving for your own personal goals, it is recommended that you have money put aside for an emergency fund in case you lose your job or have unexpected expenses. Having some money put away for these cases can save you from getting into serious credit card debt when you run into the unexpected.

Take a look at this link to see if you're prepared:

[Are You Financially Prepared for an Emergency?](#)

Tips for Saving

Saving money can be challenging. Many of us want to spend all of the money that we have in our pocket or already have our money spent before we get our paycheck.

Check out these tips for some creative ways to help you save:

<https://americasaves.org/for-savers/make-a-plan-how-to-save-money/54-ways-to-save-money>

Choosing a bank

Once you've decided what your goals are and you're ready to start saving you should look into which banks are best for you. Even if you already have a bank, it may not be the right fit for you. Here are some tips for choosing the bank that fits your needs and will help you stretch your dollar:

<https://www.bankrate.com/banking/savings/7-tips-for-millennials-choosing-a-new-bank/>

Moving

Determining where you want to live after college is based on a variety of factors. Most likely this decision will be heavily focused on where your job is located. Consider the following when determining where you'll work and live:

- How does the cost of living compare with your projected wages
- What type of climate do you want to live in
- How long will your commute be
- Do you want to be a renter or home-owner
- Will you be living with roommates
- Does the community support your lifestyle
- In what type of neighborhood do you want to live

Once you've identified your target area, use online tools such as [Apartment Finder](#), [Zillow](#), [Redfin](#), or [Craigslist](#) to research your housing options. In some instances, you may need to work with a realtor/property manager, while others may require coordinated directly with the owner. If working with a realtor to find a rental you may need to budget for a realtor's fee on top of paying for first and last month's rent and a security deposit.

Prior to moving in:

Set yourself up for success by [planning for your move](#) as soon as you know your move in date. You can tackle the move on your own or hire movers to help with everything from heavy lifting to packing. Before you arrive, find out if you can set up your utilities such as water, electricity, and gas ahead of time. **Renters** ask your landlord or property management company who is responsible for utilities and if there is a preferred internet and TV provider for your rental.

Pro-tips:

- Pack in a way that is logical to you (by room, by item type, etc.) and label all your boxes
- Have a clearly labeled "essentials" box with the items you'll need to be up and running before unpacking
- Budget for your move, and plan for the unexpected [[LINK TO BUDGET SECTION](#)]

Remember to share your new address with your family and friends and scope out the local eateries and grocery stores so you can fuel up after a strenuous day of moving.

Nutrition

[Nutrition](#) is vital to our functioning and overall health. [Healthy eating habits](#) can be taught and will strengthen with time. A key way to think about food is that it is energy for our bodies. Energy out requires energy in. Where some people become stuck is when they try to adjust their eating by starting a [fad diet](#). Instead of dieting, it is helpful to look at lifestyle changes. Rather than eliminating items from your diet that you deem "unhealthy", it can be more beneficial to think of small sustainable changes to your everyday eating. Trying to focus on healthy options, portion sizes, and eating from all the food groups can lead to less restriction of certain foods and may decrease the likelihood of binging on those foods later. If you or a friend have concerns about an unhealthy relationship with food, there are [supports](#) available.

Relationships

Creating and maintaining relationships

Meeting new people is a wonderful and exciting opportunity to build your community and expand your network! Taking that first step introducing yourself to someone new can sometimes be a bit challenging. When first meeting someone, it is helpful to be confident and positive, going into the conversation showing interest. Be present and in the moment, prepared to fully listen and engage. This means putting down the phone and being aware of conversational balance- are you allowing the person enough time to speak before adding additional information or changing the topic?

[Body language](#) is very important to be aware of. How is your body positioned and how is your eye contact? Having a relaxed posture with frequent but not constant eye contact is well received by others. What is the other person's body language telling you? Are they also still engaged in the conversation? Or are you noticing them looking around or turning away from you? This might be a sign to end the conversation.

If the person is showing interest in wanting to continue the conversation, small talk can be a great way to slowly build connection. Be careful to not ask too many personal questions when meeting someone new. It is helpful to show interest in their hobbies or common interests that you share. Click [here](#) for some helpful conversation starters.

In any interaction, it is important to maintain respect and awareness of appropriateness. Think about other people's individual experiences and how they will perceive the topics being discussed. Also take into consideration the location you are interacting with the person in and ensure respect of the expectations of that space.

Healthy intimate relationships

Have you met someone(s) who you would like to have a relationship or intimate connection with? It's important to have good communication and an awareness of the roles within your relationship. Check in to see the signs of a [healthy](#) and an [unhealthy](#) relationship. Know what you want out of the relationship and what your [rights](#) are as an individual in that relationship.

When sharing experiences with a partner, [consent](#) must be communicated, mutual, non-coercive, and given free of force or the threat of force. Someone who is incapacitated in any aspect may not be capable of giving consent. There is [support](#) available to those who have experienced sexual misconduct.

Renting vs. Buying a Residence

There are many pros and cons to both buying and renting your home, and there are many factors that go into making the decision one way or another.

Pros of Buying:

- When you buy a home, it's yours. Once you've paid it off you eliminate the expense.
- Homes appreciate in value over time. If the home appreciates more than you've paid on it, you may earn a return or break even when you sell it.
- When you own a home you earn additional [tax credits](#).

Pros of Renting:

- When you own a home, you pay for interest and taxes.
- You don't have to pay for repairs or maintenance.
- You have the freedom to move around if you're not sure how long you want to stay in one place.

There are a number of other factors that should be taken into consideration when deciding whether or not renting or buying is right for you. Here are some things to consider:

- How long you will be living in the home. In general, the longer you live in the home the better because you will be spreading out costs over time.
- The cost of housing in your area. Compare the cost of renting vs. buying in your area.
- The opportunity cost of taxes and insurance. What kind of long-term return could you get from investing the money?
- The opportunity cost of your down payment. How much of a return could you get if you invested that lump sum?

When buying a home there are lots of other costs beyond the down payment and mortgage that must be factored into the decision to buy. These include things like insurance, home inspection, and closing costs. [6 Costs to be Aware of When Buying a Home](#)

If you've decided to buy it's also important to shop around for the mortgage lender that is right for you. [What to Know When Choosing a Home Mortgage Lender](#)

The most important thing is to explore all options before making a decision about which is right for you. [Is it Better to Rent or Buy Calculator](#)
[Should you Rent or Buy your Next Home](#)

"If you didn't post about it, did it even happen?" The answer of course, is yes, it did happen, and you can choose to post about it or not. The beauty of social media is that you are in control and it's important to be mindful about not only what you post, but also how you use the tool to connect, learn, and share. From Instagram to Reddit, [social media](#) are virtual communities and networks that facilitate the creation and sharing of information, ideas, career interests and other forms of expression. For the most part, whatever you share in these communities, despite your privacy settings, is not at all private and you should operate under the assumption that whatever you put on the internet can be seen by the public, including future employers.

Studies show that heavy use of social media can lead to feelings of social isolation and depression. Remember that often you are looking at someone else's "[highlight reel](#)" and just like you won't be posting pictures of cleaning your bathroom on Sunday morning neither will your friends. Limit the amount of time per day that you spend on social media and avoid comparisons. Social media is a great way to stay connected with friends and family, but it should never replace face to face interactions.

Some things to keep in mind....

Safety

- Keep personal information off social media and check your privacy settings regularly to monitor for any changes that platform may have made during an update.
- Avoid [posting about your travels](#) while you are away.
- Verify every request to connect. It is easy to impersonate someone on the internet.
- If you plan to meet someone in person for the first time

Best Practices

- "Google" yourself and work to make changes to anything you don't want found from a search
- Don't violate your company's social media policy
- Create [guidelines for yourself](#) and how you'll use social media tools
-

Understanding Compound Interest

Interest is the cost of borrowing money. Interest can increase the amount you earn on an investment or the amount you owe on a loan. There are different types of interest and it's important to understand how interest can work to help or hurt your finances.

Interest Key terms

Simple Interest: The interest that accumulates only on the principal balance of your loan.

Principal Balance: The total amount you currently owe, minus any interest that's yet to accrue. Every time you make a payment, a portion of that money goes toward the interest that is accruing on your loan and any fees you may have been charged, and the rest is used to pay down your principal balance.

Compound Interest: Compound interest is interest calculated on the initial principal and also on the accumulated interest of previous periods of a deposit or loan.

Compound interest can be thought of as making interest on your interest and can grow your money faster than simple interest which is calculated only on the principal amount. On the other side, if your loan payments have compound interest your interest will continue growing at a faster rate than simple interest because you are being charged interest on the interest that has already accrued on the loan.

Compound Interest Formula

Compound interest is calculated by multiplying the principal amount by one plus the annual interest rate raised to the number of compound periods minus one. The total initial amount of the loan is then subtracted from the resulting value.

The formula for calculating compound interest is:

Compound Interest = Total amount of Principal and Interest in future (or Future Value) less Principal amount at present (or Present Value)

$$= [P (1 + i)^n] - P$$

$$= P [(1 + i)^n - 1]$$

(Where P = Principal, i = nominal annual [interest rate](#) in percentage terms, and n = number of compounding periods.)

How to Tell if a Loan Uses Simple or Compound Interest

The Truth in Lending Act (TILA) requires that lenders disclose loan terms to potential borrowers, including the total dollar amount of interest to be repaid over the life of the loan and whether interest accrues simply or is compounded. One way is to look at your repayment schedule. With simple interest, each year's interest payment, and the total amount you owe, would be the same. If the interest is compounded, each year's interest payment would be larger.

[Understanding Compound Interest](#)

[Compound Interest Calculator](#)

[How Interest Helps and Hurts your Finances](#)

[How Does Interest Work?](#)

Understanding Student Loan Repayment

Most students borrow a combination of private and federal loans while attending college. After you've graduated you have a grace period of 6 to 8 months before you have to start repaying those loans. It is important that you know all of your options for repayment and have done the research to learn which option is best for you.

Federal Loans

Federal loans are the Subsidized and Unsubsidized loans that you received with your financial aid package. To see how much you have borrowed and to get information about your servicer, the first place to go is nslds.ed.gov. Federal loans offer many different repayment plans for students. Choosing the payment plan that is right for you is critical in maintaining healthy finances after you graduate. You can contact your loan servicer for free to discuss your options for repayment.

[Who is Your Loan Servicer?](#)

Repayment Plans include:

[The Standard Repayment Plan](#)

[The Graduated Repayment Plan](#)

[Extended Repayment Plan](#)

[Income-Driven Repayment](#)

Not sure how much you'll have to pay after you graduate or which repayment option is right for you? Use the Federal Student Aid Repayment Estimator here:

<https://studentloans.gov/myDirectLoan/repaymentEstimator.action>

Loan Consolidation

You do have the option to consolidate your federal loans, but you must consider your individual circumstances before making this decision. Consolidating can simplify payment if you have federal loans with several different loan servicers. It may also lower your monthly payment by giving you a longer period of time to pay your loans. This can be both a benefit and a disadvantage because you will likely pay more interest over the lifetime of the loan.

[Is Loan Consolidation Right for You?](#)

Deferment or Forbearance

In some cases, you may be able to receive deferment or forbearance that allows you to temporarily stop making payments or reduce the amount of your federal loan payments. You will have to request deferment or forbearance through your loan servicer and provide documentation that you meet the requirements.

[What is Deferment and Forbearance?](#)

Private Loans

For private loan repayment, you usually pay the loan company directly. In general, private lenders have less flexible repayment options than the federal loans, but it can be helpful to contact the lender directly to discuss all options for repayment and consolidation.

[Private Loan Repayment](#)

