



## Young People...Where Are You Going?

Well, it's that time again...it's graduation season! So, whether you're a high school graduate or college graduate, now is the time you look to the future with anticipation! What will you do now? Great question, but what's the answer?

Let's start first with our college graduates. For those completing a degree, the focus is on specializing and establishing a professional footprint. So how might you achieve this? Here's three strategies that college graduates should employ:

- **Career Entry and Brand Building:** The primary goal is securing a role that aligns with one's field of study. This includes optimizing digital portfolios, earning industry-specific certifications, and converting academic knowledge into measurable workplace value.
- **Financial Stabilization:** Transitioning to financial independence is a priority. Key objectives include creating a debt-management strategy for student loans and establishing a professional budget that prioritizes emergency savings and retirement contributions.
- **Professional Networking:** Strategic relationship building is essential. Graduates should aim to secure a mentor within their industry and engage with professional organizations to remain current on market trends and opportunities.

We're not leaving out our high school graduates! For secondary school graduates, the focus is on exploration and cultivating the soft skills necessary for adulthood:

- **Academic and Skill Mastery:** Whether attending a university or vocational school, the goal is to adapt to a more rigorous, independent learning environment. This involves narrowing down career interests and mastering foundational technical skills.
- **Self-Management and Independence:** This stage is defined by the "soft skills" of adulthood. Success is measured by the ability to manage time effectively, navigate logistical challenges (like housing or transportation), and communicate professionally with authority figures.
- **Identity and Civic Growth:** Beyond academics, high school graduates should aim to define their personal values and community roles. This includes engaging in volunteer work or extracurricular organizations that foster a sense of social responsibility.

For both groups, financial targets should not be overlooked. For high school graduates, financial milestones should include basic savings management and creating part-time employment income. College graduates need to focus on the "how to's" of salary negotiation and debt management. For financial assistance, where can you start? Right here with your financial partner for life – VSU FCU. Need a graduate loan or savings goal? Give us a call now!