

How to Adult: Professional, Social, & Financial Success in Post-Graduate Life

Kira Tebbe

MBA Candidate, Booth School of Business
kira@tebbe.com

Lauren Chambers

Staff Technologist, ACLU of Massachusetts
lchambers@aclum.org

Introduction

Life during college & after graduation are very different life stages, each with their own set of challenges and opportunities for growth. But with some knowledge, forethought, and intentionality, new and soon-to-be graduates can find success in this new time.

Professional

1. A career is different from an internship in many important ways. Success in an internship is working hard and fast on the project(s) assigned to you. A full-time job is a little different.
 - a. You'll (likely) be in a full-time job longer than an internship, so take time to properly onramp - don't feel like you need to be at peak productivity in your second week. Take a student mindset and learn as much as you can about your team/department, the organization overall, and different departments - this context could come in handy later or spark innovation.
 - b. Jobs are also more personalizable than internships. At many places, great work is when you come up with and do your own projects, not just waiting for tasks assigned to you. Independence and innovation are valuable!
 - c. Make sure you take time to develop your internal network. Use your first two months to learn about different co-workers. After that, keep in touch with those you clicked with (doesn't have to be everybody) with monthly coffee or lunch.
 - d. Take advantage of all of your job's resources and benefits - use them and don't feel guilty about it! Attend professional development events, take paid sick leave, use all of your vacation time, maximize any charitable donation matches, etc. Read up on the details of your medical insurance options, but don't feel compelled to pay for employer-provided coverage if a parent has a plan they are okay keeping you on until you turn 26.
2. Navigating your first full-time job switch. How do you know when it's time to leave your current job, either when it's not good (Kira) or when it is good (Lauren)?
 - a. Going to grad school may be required for some roles, but is not necessary to be seen as an expert. Working for a few years and then applying to grad school is a great option. Kira had to decide between a Master's program in Social Data Science and a job offer - she chose the job after weighing the growth opportunities at both. And then two years later, she went to a completely different grad school program!

- b. Balance commitment to your current position with imagining and forging paths towards optimal futures for your career. Be sure to give a new job a chance by committing and working hard, but if it's not working, don't be afraid to move on.
3. How jobs in different sectors feel different in the day-to-day.
 - a. *Non-Profit* – tend to be mission-focused with passionate staff. Low resources mean it's not uncommon to be the only technical person in an organization, which can limit opportunities for mentorship and professional development. Depending on the status of projects, workload can vary widely from week to week.
 - b. *Government* – red tape is real and frustrating, but it also leads to more stability and predictability in daily tasks. Due to the threat of federal auditing, there are clear expectations to work (exactly) 40 hours a week. As a civil servant, it's hard to get both hired and fired, but as a government contractor, it's easier to get hired or fired.
 - c. *For-Profit* – does not necessarily mean greedy or lacking a mission, although many decisions are made with the bottom line in mind. For-profit companies often have a strong focus on and resources for professional development. Because they can have extra funding, you are allowed flexibility to experiment and innovate. Often a lot of focus on the "customer," which can be fulfilling if it's a population you're passionate about.

Social / Mental

1. Making and keeping friends is important and doable, but you have to put in more work than you might have before.
 - a. Intentionality is *required* to maintain relationships when you're not bumping into people like you do in college or did in high school. It's a different life stage and with that comes a different set of requirements with friendships.
 - b. Lauren learned from moving to a new city and not knowing anyone. Taking advantage of work social events like happy hours and out-of-office birthday parties is key. Don't be afraid to go to that cool cafe or interesting event alone - and take a book or journal along in case you don't meet anyone interesting. Libraries and bookstores sometimes have great event newsletters. Also, scheduling weekly phone calls with faraway friends can help keep you grounded.
 - c. Kira learned from moving to a new city and knowing a good number of people. Meeting the friends or roommates of your old friends is a great way to meet new people! Even if you're not a party person, challenge yourself to go to housewarming and birthday parties. Think about them like college orientation get-to-know-you events.
2. Make sure you have a work/life/relaxation balance! We found it hard to shake off a pressure to be productive during our "free time." In college, work hours are flexible, so you can always be doing something productive, whether it's for class, a part-time job, or an extracurricular. When you have free time after work or on weekends, let it be free time!

3. Given all of this newfound free time, now is the time to get (back) into hobbies. We've done board game design, water ballet, taekwondo, and salsa dancing, just to name a few!
 - a. Free time is for the weekdays, too. There's about ~2-6 hours between having dinner and going to bed. That adds up! Make it fun!
 - b. Clubs and meetups ([meetup.com](https://www.meetup.com)) are also a great way to meet new people and develop a community in a new city. Even if nobody becomes your new best friend, having a group of people you know and see regularly makes you feel more at home in a new place (or a old place, but a new life chapter!).
- a. There are two main options on renting: filling an empty room on an existing lease versus signing a new lease on your own/with your own roommates. The first option is often furnished, the second is often unfurnished.
- b. You may or may not want a car – they mean increase mobility, but more to manage. In cities like Baltimore, which may lack comprehensive public transit and accessible grocery stores, cars are more useful than in cities with better-resourced systems, like Boston or DC. If you do have a car or choose to buy one, be ready to jump through a lot of red tape and DMV hoops to get your registration, inspection, and parking permits squared away.

Financial

1. Start putting money into your retirement account – 401k and/or IRA. Most companies will match a portion of your contribution – that's free money! And because of compound interest, earlier is better. Some companies have a HR/Benefits team or other resources that will help you set it up.
2. Especially in tech, post-grad is often the first time you might have disposable income or extra money – don't blow it, but don't be nervous to spend it. Get a sense of where you spend your money currently ([mint.com](https://www.mint.com)), think about where you want to prioritize your spending in the future, and don't feel afraid or guilty to spend it if it's something you want – e.g. travel, visiting friends, concerts, fun cocktails with friends, video games.
3. Signing on an apartment or house is a big decision! Aspects to consider when searching for an apartment/house include: commute time to your job, features (e.g. AC, parking spot, pet-friendly), its proximity to grocery stores or public transit, and/or who your roommates will be (if any).
4. Be intentional about what credit card you use for most of your expenses. Having a good card means you get money for spending money, as some rewards programs can give really substantial perks (e.g. Chase Sapphire card or Marriott for travel points, Amazon Prime or PayPal for cash back). Some cards have an annual fee and some do not; the ones that do often waive it in the first year. And don't be afraid to have and use multiple credit cards! After setting up automatic payments online, it can be a stress-free way to maximize sign-on bonuses and different types of reward points.