



"Walking across the stage, throwing our hats in the air, is really symbolic. I've been looking forward to this for practically my whole life."

**KATYA VERA, 22**  
Princeton University



"Our futures are completely put on hold. Everything is changing. I'm just trying to keep my head above water."

**TABITHA BAIR, 24**  
Arizona State University



"Growing up and reading the news, there's this sense, this general air, that you can't count on things to go uphill."

**DREW PENDERGRASS, 22**  
Harvard University

In the end, she says, only 30 people actually spoke with her. But the talks gave her insight into exactly what kind of work she wanted to do, the resume changes she needed to make and the skills she needed to improve on, in addition to providing connections to dozens of people within the industry, who could pass on job leads when a firm was hiring or forward a resume along.

### Fill your gaps

With few openings to apply to, job hunting these days may not occupy all your time and, with social distancing, you're probably not **hanging out with friends**, even virtually, as much as you used to. Fill the hours by **boning up on** any professional skills you lack.

Review several job listings for the roles you want and pick out the most frequently repeated skills or phrases. If there is something on this shortlist you have limited or no experience in—say, knowledge of Salesforce—**enroll in** an online class that teaches you how to use it. That will make you more employable once the job market opens up again.

### Keep living like a college student

Unlike when you were in school, there won't be a fresh **infusion of cash** each semester from student loans or, for the lucky ones, Mom and Dad. So make the most of your earnings from whatever work you manage to land. The good news: You've likely already been living off a modest amount in school, sharing space with roommates and saving on going out since lockdown began. Bad news, you'll need to keep doing that.

"The best advice I got when I graduated: Earn money like a professional, spend like a college student," says Philadelphia financial planner Robert Stromb-

erg, of Mountain River Financial, who graduated college in 2009.

Keep your fixed expenses like housing low, if you can, and try to be aware of where every dollar is going. "You need to face your numbers," says Lowry. Dozens of budgeting apps, from Mint to You Need a Budget to EveryDollar, will track spending for you and, hopefully, keep you from **racking up credit card debt** to pay bills or **forgoing food** or other essentials.

### Start saving for the next rainy day

Okay, the pandemic-fueled economic meltdown is more like a category five hurricane, but the idea is the same: Start **tucking away any money** you can for emergencies from whatever work you can find (part-time, freelance, remote), especially if you've moved back in with your family and your expenses now are low.

If this experience has taught us anything, it's that financial crises can happen anytime, without warning, and if you have some cash to **fall back on**, you'll not only have practical help when the next storm hits, you'll also feel far less anxious about money.

"One of the best things I did [after graduation] was build a little emergency fund by working super hard at my part-time job," says Porter, founder of Priority Financial Partners. "Knowing I had that money to fall back on gave me peace of mind and made job hunting easier." **NL**

*Kerri Anne Renzulli*

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### hang out with friends

– spędzać czas ze znajomymi

### bone up on something

– wyuczyć się czegoś, obryć się czegoś

### enroll in something

– zapisać się na coś

### infusion of cash

– zastrzyk gotówki

### rack up credit card debt

– dostać nabić dług na karcie kredytowej

### forgo food

– odmawiać sobie jedzenia

### tuck away money

– odkładać

pieniądze

### fall back on something

– tutaj: korzystać z czegoś jako zabezpieczenia, opierać się na czymś