

The Graduate's Guide to Life and Money

2nd Edition

By Bill Pratt, MBA

From the Author of
Extra Credit: The 7 Things Every College Student
Needs to Know About Credit, Debt & Ca\$h

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Foreword

Congratulations! You are, or soon will be, a college graduate. As the president of one of the largest organizations that helps college students achieve the dream of a higher education, I've seen first-hand how completing college can improve lives. I've also seen the devastation that happens when students don't learn the money management skills they need to avoid financial mistakes. *The Graduate's Guide to Life and Money* will help you start on the path to financial success as you begin your journey to career success after you leave college.

Bill Pratt shares my passion for teaching college students to succeed financially, not just while they're in college, but for the rest of their lives. As a former credit card company executive, Bill saw how financial mistakes can ruin lives. He left the for-profit world to teach full-time at East Carolina University, where he's helping create a robust personal finance program for college students to address their unique needs. He authored *The Graduate's Guide* to give college students a handy, easy-to-read reference for managing money and staying out of financial trouble both in, and after, college.

If you are a college student (or the parent of one) who wants practical advice on preparing for life after college and avoiding those tricky financial dilemmas you'll face (like deciding to rent or buy, finding student loan payment options that won't bust your budget, or divvying up expenses with your roommate, for instance), then *The Graduate's Guide* provides a mega-dose of information you'll actually be able to use.

Completing college is your first step to a better life. *The Graduate's Guide* can help you have a better financial life.



Randy Heesacker
President
Inceptia

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To my family, Christy, Casey, Riley & Phoebe. Thank you for everything. I have been blessed with an incredible family.

To every one of my supporters, too numerous to mention. Thank you so much for everything. You have each contributed more than you know.

To the students and graduates who will read this book. Good luck as you transition from 'learning' to 'doing.' I am confident you will succeed personally and financially.