

First job checklist

Seven tips to get the most out of your career and benefits.



Network

- Set up brief meetings with members in your department
- Seek out mentors
- Connect with new colleagues on LinkedIn

Create a professional development plan

- List concrete goals and action steps
- Contact HR, your leaders and others in your field for input

Know what to expect from your paycheck

- Be aware of deductions that will be taken out
- Use this information to help plan your budget

Save for your future goals and your future self (retirement)

- Contribute to your 401(k) or other employer-sponsored savings plan
- Take advantage of any company match – it's like earning free money
- Try to increase your contribution by 1% every year
- Pay yourself first – start building an emergency fund (a good goal is 3-6 months' worth of expenses)

Enroll in employer health insurance

- Look at coverage options and monthly premiums
- If your employer doesn't offer health insurance, federal law allows you to be insured as a dependent on your parents' health insurance plan until age 26

Take advantage of education assistance

- Most employers offer some level of assistance

Use employer discounts

- Save on goods and services, such as cell phone plans and gym memberships

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(09/28/22)