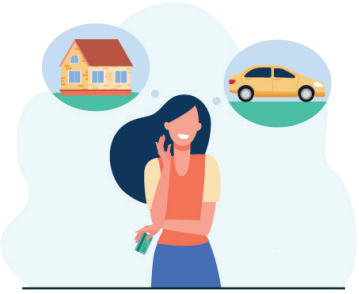
WHAT ARE THE FINANCIAL MOVES WHEN YOU START ADULTING?

STEP 1

AVOID BIG FINANCIAL MISTAKES

> Thinking early money decisions don't matter
> Underestimating housing & transportation costs
> Lifestyle inflation starting too soon



STEP 2

LOOKING BEYOND THE SALARY

> Total compensation (benefits, retirement match, insurance)
> Location and remote flexibility
> Housing + car costs staying within limits
> Roommates and used cars as smart strategies



STEP 3

FIRST STEPS WITH BUDGETING

> Awareness over perfection
> Simple paycheck plan vs detailed budget
> Starting a small emergency fund
> Using apps or account alerts instead of spreadsheets



STEP 4

TO DO FIRST YEAR IN JOB

> Retirement contributions—even small amounts
> Health Savings Accounts
> Wellness and employer perks
> Credit monitoring and identity protection

