



# PREPARING FOR GRADUATION





IT TAKES COURAGE TO GROW  
UP AND BECOME WHO YOU  
REALLY ARE.

-E E CUMMINGS

# CONGRATULATIONS!

Graduation is just around the corner, and you'll find yourself facing many decisions that you have not had to think about before.

It may feel a bit overwhelming right now, but with a bit of calm reflection and thought, you can successfully make the transition from school to the rest of your life!

We want to offer you some tips and suggestions to get you started. And if you have questions and need direction, you can always contact Student Financial Services. We are here to help, even after you have graduated.


# CASHCOURSE.ORG

Before we get to the heart of the matter, we want to make sure you are aware of this valuable and FREE resource.

CashCourse is a FREE resource available to you simply by your association with the University of Virginia.

Log in at [cashcourse.org](https://cashcourse.org) with your UVA email, and unlock resources and guides to help you learn more about money and to better manage yours.





# TEN TIPS FOR GRADUATION



# #10 TAKE THE HOME STRETCH SERIOUSLY

This may seem obvious, but we bet you are being fairly constantly distracted these days by concerns *not* related to your schoolwork. We recommend first, then, that you:

- Keep up with final assignments
- Pay attention to your course agendas
- Keep an eye on your grades to ensure you stay on track to that day in May

# #9 MAKE SURE YOU HAVE APPLIED TO GRADUATE

- Check your SIS Student Center to be sure you have applied for graduation for the current term
- Make sure you have enough credits to graduate, including the ones for this term
- Have you ordered your cap and gown?



# #8 VISIT THE CAREER CENTER

Unless you have already landed your dream job, consider making an appointment with the Career Center. Their services are available to graduates for one full semester after graduation. They can help you:

- Write and critique your resume
- Help you prepare for interviews
- Assist you with your job search
- Help you create a LinkedIn profile
- Also see their [helpful guide](#) for dressing for success!

Alumni Career Services is also available at graduation.



# #7 CLEAN UP YOUR SOCIAL MEDIA PRESENCE

You may not think about this one much, but we can guarantee you that prospective employers and new colleagues will be checking out your presence online. You don't want an old post, sent after a night out with friends, to derail your chances of landing a job or create a bad first impression. We suggest you:

- Delete questionable old posts or accounts (if you have to think about it for more than a moment, you should probably delete it)
- Create new “professional” accounts
- Check privacy settings, at the very least

# #6 JOIN THE ALUMNI ASSOCIATION

Become a member of the [UVA Alumni Association](#) to maintain relationships with your classmates and to be connected to those who have come before you. Whether you call it “networking” or just meeting new people, the benefits of membership are really limitless.



# #5 DECIDE WHERE YOU WILL LIVE

This item is no small consideration! Poor decisions about where you live can be costly and painful. Consider the following:

- Should you rent or buy? (we almost always recommend renting out of the gate)
- How close to work do you want to live?
- What are the public transportation options for where you live?
- What can you realistically afford, knowing you have student loan payments to make?
- Should you live alone or with a roommate?

# #4 HOW WILL YOU GET AROUND TOWN?

If you already have your own vehicle, you may have made this decision already. Still, even if you have a car, you can leave it in the garage or on the street and choose a different method of transportation. Depending on where you live and work, your options may include more or fewer of the options here.

- Public transportation (some employers will subsidize this, so be sure to ask)
- Walk (this is probably good for you, too, physically and emotionally)
- Bicycle (Depending on the city, as some are more bike-friendly than others)
- Carpool
- Buy or lease a new or used car (consider gas, repairs, parking, and insurance)
- Flying carpet (just checking to see if you are still with us)



# #3 PAY YOUR BILL

If you have any charges on your student account as graduation approaches, you can be sure we will help you remember that. Any charges on your account must be paid in full before you can have your degree conferred. Make sure you do the following no later than May 1:

- Log in to UVAPay through your SIS Student Center
- Review any outstanding charges
- Make payment (we recommend echeck) through UVAPay so payment applies immediately.

# #2 CHECK YOUR CONSUMER CREDIT REPORT

If you are not already aware, you are entitled by law to one free report each year. We recommend you check this even before you graduate to be sure there are no errors on your report. You can get one report from each of the three agencies every 12 months, so you might consider getting one from each every 4 months or so to be sure everything looks right throughout the year.

- [www.annualcreditreport.com](http://www.annualcreditreport.com)
- 877.322.8228
- Get your report, one free each year from each of the following: Equifax, TransUnion, and Experian



# #1 GET READY TO REPAY YOUR STUDENT LOANS

You knew we were saving this one for last. We cannot overstate how important it is to stay on top of your student loan repayment. Today, there are many repayment options, including ones based on your income or for those working for non-profit organizations. Start by:

- Completing exit counseling NOW (studentloans.gov for Direct Loans; ECSI (<https://borrower.ecsi.net/>) for Perkins and Nursing)
- Review the loans you have at nslds.ed.gov.
- Contact your loan servicer(s), listed for each loan at NSLDS.

# IMPORTANT CONTACT INFORMATION

Consumer Credit Agency	Contact Number
Experian	888-397-3762
Equifax	866-640-2273
TransUnion	855-681-3196
Student Loan Servicer	Contact Number
Cornerstone	800-663-1661
FedLoan Servicing	800-699-2908
Granite State	888-556-0022
Great Lakes	800-236-4300
HESC/Edfinancial	855-337-6884
MOHELA	888-866-4352
Navient	800-722-1300
Nelnet	888-486-4722
OSLA Servicing	866-264-9762