First Year on the Job Guide
2016-2017

soic.indiana.edu/career
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Success Strategies

Congratulations! By graduating and securing your job offer, you have completed the first big milestone on the path to what will hopefully be a long and rewarding career.

During your first year on the job, you will be making the transition from full or part-time student to working professional. This is an especially crucial year in which you will be learning how to establish yourself as a bright, capable, and valuable employee in the eyes of your supervisors and colleagues. It is important for you to earn credibility and respect from others, and to have a deep understanding of the fact that you are NEW. Your first year in the working world can often dictate your long-term career outcome. Many of your early career opportunities and successes will be determined by the impressions that you make, especially within those first few months at a new job. These early impressions are critical, long-lasting, and will often impact your future salary, advancement, and overall job satisfaction.

Although you have likely held an internship and feel prepared for your post-college work experiences, there are some definite differences between your internship and your first full-time position. Listed below are some helpful tips for making a successful transition from student to working professional.

**Slow Down**

Your first days on the job may seem like a whirlwind as you are introduced to many new people, projects, and opportunities. As you are starting out, you will need to get a feel for the environment and people that you’ll be working with. To truly understand the organization and its people, it is helpful to listen and learn from your fellow colleagues and supervisors—observations of others can be extremely beneficial this first year. Some new employees will make the mistake of believing that they are ready to overhaul the company when they first walk through the door. However, as you’re starting out, you first need to establish yourself as a dependable employee. Although you’re bringing a wide assortment of learning and work experiences with you, you will also learn a lot within that first year, so it’s important to remain open-minded to existing policies and procedures, as well as to new possibilities and opportunities.

**Learn the Culture**

Every company is unique in that it has its own personality. Learning the formal and informal rules and norms of the company will guide you as you progress. It will also help to have an understanding of office politics and how certain departments within the company operate. During the interview process, there is a great deal of discussion surrounding “fit” within the workplace. Your first year is a time for you to figure out where you fit into the culture. Pay particular attention to the way things are done; each company has its own style for accomplishing tasks, and that particular style may be different from your prior experiences. Watch how others behave within the company, and if you’re not sure what is expected of you, don’t be afraid to clarify those expectations with your supervisor.

**Make a Good Impression**

First impressions are most crucial at this stage, and your peers, colleagues, and supervisors are all evaluating both your work and approach to the position. Since you are unlikely to have a prior track record with your new company, everything that you do during the early stages of your career will be magnified. Many will be assessing your ability to succeed, so it is important to build a good professional record. You want your co-workers to notice your professional maturity, and they want to see a readiness to work and a realistic attitude towards your role. Work on having positive interactions with those you are working with to lay the foundation of your professional reputation.

Be conscious of how you use your telephone, email, and computer, and learn your company’s acceptable use policies. Misuse of these devices in violation of stated policies may lead to warnings and/or termination.
Learn the Art of Being New

Being new requires a new way of thinking. It may be challenging, but as the newcomer, you may have to pay your dues before becoming a full-fledged member of the team. Much of this will be accomplished while you are learning the nuts and bolts of the organization as well as through any “rites of passage.” Although there may be opportunities for movement and growth within your organization later, spend this time wisely by working hard and proving your worth. Those opportunities for advancement will present themselves when the time is right.

Manage Your Expectations

One of the major frustrations experienced by new graduates is that their expectations of their first job do not necessarily match up with the reality. Keep your expectations realistic and expect to be surprised. The image painted during the recruiting process may be slightly rosier compared to the daily reality of the job, and you may not receive the same level of attention that you did while you were being recruited. Your work may not be as glamorous or as high-level as it sounded on paper or in an interview, you may be expected to work under more high-pressure conditions than you’re accustomed to, or you may be asked to work longer hours than you’ve previously experienced. At the same time, you may be pleasantly surprised by the projects, opportunities, and aspects of the company culture that you learn about as you settle into your work. This is a time where people skills and teamwork will play a crucial role, and you may find it necessary to turn to your co-workers for questions and advice about what to expect from your role moving forward.

Become a Savvy Subordinate

The single most important person at your new job is your supervisor, and your tasks should support him or her. Learn what your supervisor wants, needs, and expects from you, then do it. There will be questions and issues that arise along the way, and although it’s perfectly acceptable to bring those to the attention of your supervisor, your ultimate goal is to provide him or her with solutions. It takes skill to be a good employee. Keep in mind that if you’re ever in a position where you want to lead others, you’ll first have to learn how to be a good follower. Finally, remember that a poor supervisor is not a legitimate excuse for poor performance, and you are responsible for the work you do.

Be Flexible

Be willing to step outside of your comfort zone. Your supervisor or fellow co-workers may call on you to complete tasks that are new and that you don’t necessarily feel confident about. Rise to the challenge and be open-minded. Realistically, you wouldn’t be asked to do something if they didn’t believe you were capable of accomplishing the task in the first place, so have confidence in your abilities to complete the tasks as needed.

Don’t Be Afraid to Share Ideas

As a new employee, you may have moments where you feel timid about sharing your ideas or thoughts on how certain jobs are accomplished. However, don’t allow fear to keep you from brainstorming and sharing those ideas with your colleagues. Remember, you were hired because they viewed you as someone who is smart and more than capable of making a contribution, so be open to opportunities to put forth your own original concepts.

Get to Know Your Co-Workers (Outside of the Office)

Additionally, don’t be afraid to engage with your co-workers. These are individuals who you will see and interact with as much as (and maybe more) than your own friends or family, so it can be extremely beneficial to learn more about who they are as individuals and to spend some time with them outside of the workplace. A great way to ensure that you develop healthy relationships with your co-workers (as well as to build up your networking connections) is to take advantage of any opportunities to socialize outside of the work environment that come your way—don’t hesitate to say yes!

1 http://www.salisbury.edu/careerservices/Students/JobSearch/FirstYearOntheJob.html
Avoiding First Year Mistakes

Although you passed the interview with flying colors, your work is just beginning. Professionalism should not be overlooked, especially during your first year on the job. Since you are still in the midst of establishing yourself as a reputable and dependable employee, this is the most important time to improve your awareness of your professional reputation. Professionalism consists of several different facets, including your dress, communication, and punctuality.

**Dress Professionally**

Dress will most likely vary from one workplace to the next. If you are working at a more established company, they may rely on a business formal or business casual dress code. However, many start-ups in today’s tech world follow a fairly casual dress code, which may consist of jeans and a T-shirt. A good rule of thumb is not to dress as casually as some of your more established colleagues; at the same time, you will probably want to avoid dressing more formally than your supervisor.
Develop and Maintain Strong Lines of Communication

Communication comes in many forms, whether written, verbal, or non-verbal, and communication styles differ widely in any given workplace. Regardless of the recipient, you should keep all of your correspondence professional and respectable. Your communication style will evolve as you determine how best to convey messages to your supervisors, your co-workers, your executives, and your clients. Additionally, be sure to maintain strong lines of communication with your supervisor and co-workers regarding your work and projects. You will need to strike a balance between over-communicating information and sharing only the bare minimum. If the communication rules are not obvious, check with your co-workers to learn what form of communication they prefer.

Be Punctual

A reputation for consistently arriving early to work and for events will carry you a long way. Although tardiness and missed classes may have been excusable while you were in school, these types of behaviors are not acceptable in the workplace. Your workplace may have a flexible schedule outside of the typical 9 am to 5 pm, and if so, clarify with your supervisor the expectations for when you do need to be in the office and when you need to be accessible.

Be Humble

As mentioned previously, it is better to ease in to your new position during the first year. For one reason or another, many young graduates may feel that they deserve certain privileges. Although you may have been granted leeway with your professors or parents in the past, it is important to remember that when starting out in an entry-level position, you are at the bottom of the totem pole—at least for now. Your future successes ultimately rely on hard work and dependability.

Strike a Balance

Whether you are making requests from the organization or you are actively trying to resolve a conflict with a colleague, there is a fine line between being overly aggressive and not assertive enough. It can be challenging to find that middle ground between being a doormat and being too pushy, and many people don’t recognize when they fall on either end of the spectrum. According to Psychology Today, the middle ground appears to be finding a balance between behaviors and actions that are both “proactive and inclusive.”

Know When to Ask for Feedback and Questions

During your first year, ask questions! You are in a position where you will be learning and absorbing new information quite regularly, and your colleagues and supervisors are mindful of this. Don’t be afraid to ask questions about things you are unsure of or ask for feedback, especially if you know that this information will help you function more effectively as an employee. However, you will also need to determine what you can feasibly figure out on your own, as well as the urgency of your requests or questions. Whenever possible, try to rely on your own resourcefulness and answer your questions through research first before approaching a co-worker or supervisor for help.

2 https://www.psychologytoday.com/blog/tech-support/201404/how-assertive-should-you-be-the-answers-will-surprise-you
3 Marty Siegel (2015): Advice for Newly Hired Interns (and Employees)
Responsibility & Accountability

Responsibility

With any position, there are a set of given responsibilities or duties that you must accomplish. As a responsible employee, you are expected to adhere to standard job practices, such as arriving to work on time and completing the tasks or responsibilities that are either assigned to you or that fall within the realm of your job description. Being responsible is a basic expectation for your career, and one that should occur without question.

Accountability

Although accountability is similar to responsibility in that it is also results-oriented, it also takes it a step further. In order to be considered accountable for your actions, not only are you responsible for those actions, but you must also take ownership of those behaviors. Accountability is not a concrete task, such as a work duty that has been delegated to you. Instead, it is a broader notion that involves following through on your commitments and taking full responsibility for your actions, the results of which will likely impact more than just yourself.

Accept Blame

Accountability assumes that you will own up to your mistakes and continue to improve your performance in order to help the organization reach its greater goals. By displaying accountability, you have committed to not let the blame fall to the wayside or be cast upon one of your colleagues. Rather, you have made the conscious decision to take credit for both the successes and failures of your actions, and you apologize to the appropriate individuals when the situation calls for it. This is a prime example of setting aside your pride and owning a situation.

Make Changes

If something hasn’t been executed according to plan, use that setback to your advantage. Absorb any feedback or critiques and make changes as necessary. There is a major difference between someone who is simply doing the bare minimum and completing their tasks as expected versus someone who has taken on new challenges with vigor and viewed these issues as a positive opportunity for growth; as a young professional, you’ll want to strive to be the latter.

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<tr>
<th>Responsibility</th>
<th>Accountability</th>
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<tbody>
<tr>
<td>• Given a delegated/assigned task to complete</td>
<td>• Commit to others in order to complete task</td>
</tr>
<tr>
<td>• Obligated to follow through</td>
<td>• Accept responsibility and ownership for final decisions</td>
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Supervision

Supervision is a crucial component to the overall work environment. You are most likely working in an entry-level position during your first year, and there is a lot to learn about the actual skills and knowledge needed for various positions, as well as the culture and deeper workings of the organization itself. A supervisor can serve as a great resource to you, particularly during your first year. Not only do supervisors provide you with feedback on both your successes and missteps, but they can also act as a sounding board for various ideas and questions that you may have.

Role of the Supervisor

In some ways, a supervisor-supervisee relationship mirrors that of a mentorship role; however, there are certain differences to be aware of. Although both mentors and supervisors may provide coaching and guidance, supervisors have a certain level of power or influence over an employee and usually delegate tasks and projects as needed in order to meet the goals of the organization. Also, although you may get along great with your supervisor (which is a definite bonus!), your supervisor is not necessarily your friend. Their primary role is to ensure that you are accomplishing your duties as expected.

Keep in mind that, depending on your work environment, you may be expected to report to one or more supervisors. The number of supervisors may depend on the different projects or departments with which you’re involved or on the sheer number of employees working for a particular organization. Reporting to multiple supervisors can sometimes be challenging, but the key to successful supervision is strong communication between both parties.

Supervision Style

When working with your supervisor, it can be helpful to understand his or her managerial style. How are projects managed? How does he or she prefer to communicate? How are expectations and feedback shared, and how often? Some supervisors may opt for a hands-off style and expect you to take more initiative, while others may prefer to be deeply involved in every aspect of their employees’ work. There isn’t necessarily a right or wrong way to supervise; rather, the most important aspects of your supervisor-supervisee relationship involve possessing an ability to understand how to merge your work styles together as well as how to best resolve a conflict when it arises.
Performance Evaluations

In any career, performance evaluations will be used to evaluate your progress within the organization and to determine opportunities for growth and improvement. In order to assess your professional development, your supervisor will typically conduct a performance evaluation or review every six months to a year (depending on the organization). During these performance evaluations, you will be evaluated based on your completion of various tasks, projects, and duties associated with your position, and your supervisor will often share expectations and feedback with you based upon your most recent period of work. These evaluations may have a component that requires your self-reflection as well. At this time, if you haven’t done so already, you will want to either set new goals with your supervisor or review past goals.

Types of Goals

Goals can be associated with your position as well as with the larger framework of the organization and its plans for growth and development. Goals may also range from shorter assignments to larger, long-term projects that focus on the big picture. Either way, it is important to define what type of goal it is, how you will track it, and when and how you will monitor the successful completion of that goal.

Basic Job Goals

These are goals that outline the basic job duties that are specifically expected of you and your position. For example, if you are in a position as a programmer, one of your essential job duties or responsibilities may consist of writing a code to create a program that has been designed by a developer. This is a task that would be considered a basic expectation of your position.

Project Goals

Project goals should have a clearly developed beginning and end, as well as an underlying component that highlights how that particular project fits into the organization. Perhaps you are working as an IT consultant for a healthcare organization, and your latest project consists of working with a new client to implement your organization’s software. This will involve a number of different smaller goals as well as a detailed outline and plan for how to approach the situation.

Professional Development Goals

These are goals that are focused on developing you as a valuable employee of that organization and may also benefit the company as a whole. For instance, you might look at attending a technical training workshop during the upcoming months in order to brush up on some basic programming languages for a future project.

Performance Goals

Are you arriving to work on time? Are you asking for feedback in a timely and appropriate manner? Do you work well both independently and as a member of a team? These types of questions seek to answer whether you are meeting standard company and professional expectations, and may be set by establishing performance goals.

Developing, Tracking, and Monitoring Goals

Short-Term Goals

As you think about setting short-term goals, keep in mind that these are goals that are focused on the near future. Short-term goals may be looking ahead anywhere from a week to a year but are usually small and more narrow in focus.

Long-Term Goals

In comparison to short-term goals, long-term goals are somewhat more broad and general, and may strive to answer questions such as, “Where do you see yourself in five years?” As you think about setting long-term goals, you may consider examining whether you see yourself continuing at this particular company, whether you want to move up within the organization, or even where you eventually want to end up living or doing for the remainder of your career.

SMART Goals

Regardless of the time-frame, most goals tend to follow the SMART method. These are goals that are Specific, Measurable, Achievable, Relevant, and Time-Bound.

• Example of a General Goal: I want to continue to develop my technical knowledge base.
• Example of a SMART Goal: I will spend an hour a week using Code Academy to further develop my skills in Java.

<table>
<thead>
<tr>
<th>Specific</th>
<th>What, when, where, and how will you accomplish your goal?</th>
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<tbody>
<tr>
<td>Measurable</td>
<td>How will you track the goal? How often will you measure the goal?</td>
</tr>
<tr>
<td>Achievable</td>
<td>Is it realistic for you to accomplish the goal? Is the bar set fairly low, or is it completely out of reach? You’ll want a goal that’s challenging but attainable.</td>
</tr>
<tr>
<td>Relevant</td>
<td>Is the goal related to your overall plans and long-term vision? Is this an appropriate point in time for you to pursue this goal?</td>
</tr>
<tr>
<td>Time-Bound</td>
<td>Will you be able to accomplish this goal in an appropriate amount of time? How long will it take you to achieve it?</td>
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Career Development

Professional Development
As you continue in your career, you will most likely be presented with opportunities for growth and development to advance your understanding of knowledge, skills, and your particular career field. This is often referred to as professional development and can vary from one workplace to another. However, it will typically consist of conferences, training sessions, workshops, and/or continuing education.

Professional Organizations and Conferences
If you have not done so prior to entering your first full time position, you might consider joining one or more professional organizations as they relate to your chosen field of work. Through these professional organizations, you can learn more about emerging trends, make connections with other individuals in your field, and develop additional skills and knowledge as they pertain to your profession. Here are some common technical organizations for you to explore:

<table>
<thead>
<tr>
<th>Professional Organization Title</th>
<th>Abbreviation</th>
<th>Website</th>
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<tr>
<td>Association for Computing Machinery</td>
<td>ACM</td>
<td><a href="http://www.acm.org">www.acm.org</a></td>
</tr>
<tr>
<td>Association of Information Technology Professionals</td>
<td>AITP</td>
<td><a href="http://www.aitp.org">www.aitp.org</a></td>
</tr>
<tr>
<td>Association for Women in Computing</td>
<td>AWC</td>
<td><a href="http://www.awc-hq.org/home.html">www.awc-hq.org/home.html</a></td>
</tr>
<tr>
<td>Black Data Processing Associates</td>
<td>BDPA</td>
<td><a href="http://www.bdpa.org">www.bdpa.org</a></td>
</tr>
<tr>
<td>Computer Professionals for Social Responsibility</td>
<td>CPSR</td>
<td><a href="http://www.cpsr.org">www.cpsr.org</a></td>
</tr>
<tr>
<td>Computing Technology Industry Association</td>
<td>CompTIA</td>
<td><a href="http://www.comptia.org">www.comptia.org</a></td>
</tr>
<tr>
<td>Independent Computer Consultants Association</td>
<td>ICCA</td>
<td><a href="http://www.icca.org">www.icca.org</a></td>
</tr>
<tr>
<td>Institute of Electrical and Electronics Engineers Computer Society</td>
<td>IEEE</td>
<td><a href="http://www.ieee.org">www.ieee.org</a></td>
</tr>
<tr>
<td>International Game Developers Association</td>
<td>IGDA</td>
<td><a href="http://www.igda.org">www.igda.org</a></td>
</tr>
<tr>
<td>National Association of Programmers</td>
<td>NAP</td>
<td><a href="http://www.napusa.org">www.napusa.org</a></td>
</tr>
<tr>
<td>Network Professional Association</td>
<td>NPA</td>
<td><a href="http://www.npanet.org">www.npanet.org</a></td>
</tr>
<tr>
<td>Women in Technology</td>
<td>WIT</td>
<td><a href="http://www.womenintechology.org">www.womenintechology.org</a></td>
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</table>
Additionally, most professional organizations provide discounted conference and workshop rates for members. Your employer may even cover the cost, depending on their professional development funds. If you do have the chance to attend a conference, don’t hesitate to take advantage of it.

Conferences are great events that provide you with the chance to network with other professionals and attend sessions focused on best practices. As you gain more knowledge and expertise in your field, you may even consider submitting a proposal and presenting at a conference, which will allow you to begin establishing yourself as a professional in your field.

**Trainings and Research**

There are always opportunities for you to grow your competency in various subject fields—the resources available online are seemingly limitless! If you find a subject area that is of particular interest to you, you may decide to research that topic in further depth. Devote your free time to learning as much as you can about your career field—that wealth of knowledge will only benefit you as you progress in your career. Additionally, you may choose to spend some of your time learning new skills through either online or face-to-face trainings and workshops.

**Continuing Education**

Many employers will provide funding or tuition reimbursement for continuing education in related fields. If you’re interested in pursuing coursework or an additional degree beyond your undergraduate education, find out if your employer offers any opportunities for continuing education. Furthering your education is another great way to grow professionally in your field and may even provide you with some leverage as you continue in your career.

**Developing Transferable Skills**

As you progress in your career, you will most likely notice that your position requires you to possess a combination of both hard and soft skills. Hard skills are those that require IQ or general book knowledge, whereas soft skills focus more on one’s ability to interact with other people, problem-solve, and self-manage. Computer programming is an example of a hard skill, which is typically learned through books, coursework, and practical application. Giving an effective presentation is an example of a soft skill. Presentation skills are significantly more subjective and may take years and episodes of trial and error to successfully master. Many of these soft skills can be fine-tuned throughout the course of your career with a company and are vital to your long-term career success, especially since they are often transferable between industries and roles.

Furthermore, the National Association of Colleges and Employers (NACE) conducts an annual survey with employers nationwide in order to determine hiring trends and projections for the upcoming graduating class. Based on the results of the 2016 survey, here are several of the top soft skills that employers find valuable:

- Leadership
- Ability to work in a team
- Communication skills (both written and verbal)
- Problem solving skills
- Strong work ethic
- Initiative
- Flexibility/adaptability
- Interpersonal skills
- Detail-oriented
- Organizational ability
- Strategic planning skills
- Friendly/outgoing personality
- Entrepreneurial skills/risk-taker
- Tactfulness
- Creativity

These transferable skills can benefit you further down the road, especially when seeking promotions and transferring either within the company or to a new employer. Take time to polish these skills—and if you don’t have some of them already, set a goal to develop new skills.
Job Search

An important thing to keep in mind is that although this may be your first full-time position, it will most likely not be your last. Generations before may have maintained loyal company ties until the time they retired, but the same is not true today. According to the Bureau of Labor Statistics, in 2014, the median employee tenure for workers aged 20-24 was 18 months, and 3 years for those aged 25-34. Although you may move on from this job into either a new role or with a new organization, the fact remains that this is still your first full-time job, and you are laying the groundwork for any future promotions, opportunities, or experiences that may come your way. Even if you see this position merely as a stepping-stone toward your dream job, it doesn’t make your role or your performance any less significant. Plan to make the most of your time with this position.

If you find yourself working for the same company after a number of years without any major changes in position roles or responsibilities, you may eventually decide that it is time to move on and pursue new opportunities. It can feel daunting to put yourself back on the job market, especially as you’re dealing with changes in technology, appearances of your career documents, and lack of practice with answering interview questions. Although many of the strategies you used when first searching for a full-time position will not have changed, there are several additional things to consider once you become a more seasoned professional.

Keep Your Skills and Materials Updated

In order to remain competitive in today’s job market, it is essential that you update your resume as well as your technical toolbox. Using job descriptions as a reference guide, look for ways to take advantage of online courses and trainings to either brush up on your skills or learn new technology.

Network for Future Opportunities

Networking, which may have been a useful tool during your first job search, is just as valuable in subsequent job searches. Never underestimate the power of networking. Your time spent working has likely allowed you to build up your professional network—use those connections to your advantage. Keep in mind that networking consists of a mutually beneficial partnership, so as you seek referrals to various companies, be on the lookout for ways to help your connections as well.

Gather References from Supervisors or Co-Workers

It’s important to evaluate your reference list over time in order to assess which contacts know you best. Your working relationships with supervisors and co-workers are crucial as you gather your references. If you have built up a strong impression and reputation amongst your colleagues, it is likely that you will find yourself reaching out to these individuals to vouch for you during reference checks.

Be Open-Minded

Interests change, careers change, and life changes. As long as you remain open to different possibilities and the fact that careers rarely follow a straight and steady path, you should be ready for whatever opportunities come your way. It’s especially important to keep in mind that as rapidly as technology advances, in 20 years you may even find yourself in a new position that doesn’t currently exist!

http://www.bls.gov/news.release/tenure.nr0.htm
Work-Life Balance

Work-life balance is crucial, and just as it helped to be a well-rounded individual during college, the same applies to life beyond graduation. An important part of work-life balance is to make sure that your life outside of work is given the same care and attention as your life in the office. Create a plan to organize your life obligations, including your social life, your health, and your finances.

Social Life
Take time to foster your interests and develop yourself outside of work, both of which will contribute to greater successes within the workplace. During college, you likely found a myriad of ways in which to be involved socially. Upon entering the workforce, it becomes slightly more challenging to make connections outside of your daily life, which will consist largely of your career. Take note of your interests and hobbies, and look for opportunities to get involved and meet new people everywhere you go (especially if you’re in a new city).

Health
Try to keep your health in check by eating well, exercising regularly, and getting a decent amount of sleep. It can also be helpful to remember that while you may have been prone to staying up late and sleeping in as a college student, as a young professional, your sleeping habits are likely to change. It will make a big impact on your work performance, as well as on your overall health and well-being.

Finances
The first year is a crucial one for new graduates to get their financial situation under control. As a young professional, it can be exciting to see the paychecks roll in—you are making more money than ever before, and it may be tempting to use that money to purchase a new car, a new home, or travel to exotic places. These purchases sound enticing, but it is important to remember not to spend more than what you are bringing home each month.

It is also likely that you will have additional bills that you weren’t responsible for as a college student, including student loan debt. One of the best pieces of advice for a recent graduate is to continue living like a college student—in other words, live frugally. Most college students don’t have the funds to support lavish lifestyles, and with the addition of new bills and expenses, you may not have the means to. Every little bit helps, even if it means sharing an apartment with roommates or carpooling to work.

Budgeting
One of the best ways to keep track of your finances is by creating a budget, which will allow you to better prioritize your needs and wants. It may take a few months for you to figure out what your monthly income will consist of, at least until you have a couple of steady paychecks under your belt. Once you determine your income, you might decide to take advantage of one of the numerous budgeting resources available online (many of which are free).

moneysmarts.iu.edu Indiana University MoneySmarts assists students in making informed financial management decisions. It provides many great tools and resources, including a budget calculator.

www.mint.com Mint is one of the more well-known budgeting tools. It easily helps you create a budget and track where your money goes by linking your savings, checking, and credit card accounts to your Mint account.

www.levelmoney.com Level Money connects your bank accounts and keeps you on track by establishing a plan for essentials, setting a target savings goal, and determining the remaining amount that you can spend on miscellaneous items, such as attending concerts or eating out.

www.youneedabudget.com Personal budgeting software that involves the use of four simple rules to aid with taking control of your money. There is a free monthly trial available.