

# **Life After Yale**

**A Survival Guide  
for the  
Class of 2009**

**Yale College  
Undergraduate Career Services, Publisher**

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# Acknowledgements

The recent alumni who offer advice throughout this guide deserve a round of applause for making the transition to life after Yale and being willing to share their experiences with the senior class.

We've incorporated many of their comments and, per their request, included information regarding taxes, health insurance, the transition to the "real world," and career resources available to the class of 2009 after graduation.

## To the Class of 2009:

Congratulations! You are officially graduates of Yale College! As you embark on the adventures that lie ahead—graduate/ professional school, a new job, a fellowship, travel, or something unique—you will face many new exciting challenges.

There will also be many “firsts.” Finding an apartment, setting up utilities, managing a personal budget, and cooking on your own are just a few of the experiences that may be new to you. To help you make a smooth transition to the “real world,” we have compiled information on these topics and many more that we hope will be of interest to you.

Because recent alumni are the best resource for tips, information, and insights about what it is like to leave the comforts of Yale, we have surveyed them about these issues and included many of their thoughts and experiences throughout this guide. We hope that next year you will also lend your newly acquired expertise to the guide by completing the alumni survey you will receive from us next spring.

Aside from these practical tips, we at UCS are available to provide professional assistance regarding your career. Our library and website ([www.yale.edu/career](http://www.yale.edu/career)) are available to you, and you may still schedule a career counseling appointment by calling us at (203) 432-0800.

Best wishes to each of you as you start your new life!

Undergraduate Career Services  
Yale College



# 1. Living Within Your Means: Money & Taxes

There is no one plan for all of you regarding these fun topics, but we've outlined some basic considerations and asked alumni for advice, most of which we've left in their own words. None of these comments should replace professional advice you can obtain from an accountant or financial planner, but we hope that they at least draw your attention to these important subjects.

## Budgeting for the New Graduate

Unless you landed a job with a salary so high you couldn't possibly spend it all, you need to begin thinking about developing a reasonable monthly budget. Whether or not you have landed a job, establishing a budget, actual or estimated, will help you determine what you can realistically afford to spend each month and hopefully prevent you from overextending yourself financially. Your budget does not have to be an elaborate spreadsheet of numbers and formulas that only an economics major could hope to figure out. A piece of paper with pluses and minuses is a good enough start for now. We'll keep it simple and divide your budget into two categories: income and expenses.

## Income

Let's start with your salary. Anyone who has ever been employed knows that your full salary isn't what winds up in your bank account—the government takes its share first. Once you get your first paycheck you will know exactly how much the government is going to be taking, but for now an estimate will do. If a Yale graduate makes roughly \$40,000 per year and is a single person with no dependents, assume that the government

will be taking about 25 percent of each paycheck for taxes. That leaves approximately \$30,000 take-home pay. The more you make, the more they take, so adjust this figure accordingly. Divide by 12, and this will leave a monthly income of about \$2,500.

Approximately one-third of you will be going on to graduate or professional school immediately following Yale. Your “income” will most likely be a combination of research assistantships, scholarships, loans, and stipends. For loans, remember that there is always a loan origination fee of around 3 percent of the amount you borrow. So if you take out \$10,000, you will only receive a check for \$9,700. If you are receiving scholarships, assistantships, and/or stipends, pay attention to the way this funding will be disbursed to you. Some schools will apply this money directly to your student account, while others will cut you a check that you then use to pay your tuition and fees. In the latter method, you will need to report this income on your tax return and may have taxes taken out of your disbursement check as well. It may be best to ask if you can be paid directly into your student account.

Other possible sources of income include signing bonuses and any dividend checks you receive from personal investments. Since we’re working on a monthly budget here, only include those additional sources of income that you will be receiving monthly. A one-time windfall such as a signing bonus shouldn’t be factored in.

You can use the tax calculators at [www.bankrate.com](http://www.bankrate.com) to help estimate how much money will be in your paycheck or, for those who don’t know what your income will be, how much your gross salary needs to be in order to cover your estimated expenses. There is also a student budget calculator to help those of you continuing your education.

## Expenses

Here’s where the subtraction comes in. Your expenses will vary greatly depending on where you live. The cost of living in major metropolitan areas, including New York City, San Francisco, Boston, and Washington, DC, to name a few, is significantly higher than the national average. For those of you job searching, keep in mind that there are many great second tier cities that have lower costs of living and excellent quality of life.

Your expenses can be divided into three broad categories: household expenses, existing debt, and personal/recreational spending.

Don't forget to consider a fourth expense: savings. Aisha Gayle '02 suggests that you "start saving from the beginning. Make a habit of putting aside money every month that you don't touch." An '07 alum echoes that sentiment and recommends that you "make sure it's the first thing out of your paycheck, not the last, otherwise you might find yourself postponing your savings every month."

## Household Expenses

Rent will likely be your biggest expenditure. It will vary considerably depending on where you are living, but you should never plan on spending more than a quarter to a third of your monthly income on rent if you can at all avoid it. You may be relocating to a city already familiar to you and have a good idea of what the rent is going to cost you. In case you don't, check out websites such as [www.rent.net](http://www.rent.net) or [www.craigslist.org](http://www.craigslist.org) to begin to get a sense of what you should expect.

In some cases you may need to find a roommate or two in order to comfortably afford your rent. If you are relocating for a new job, it is advisable to ask your new company if they offer any kind of relocation services to help you not only find an affordable apartment but also a roommate if necessary. If you are entering graduate or professional school, contact the housing office at your new university for assistance. Most schools will have on-campus housing available, as well as resources to use for finding an apartment off campus. Some will also offer a roommate matching service.

The next part of your household expenses will be your utilities: electricity, gas, phone, renters insurance, and so on. Some of them—renter's insurance, for example—will have a fixed dollar amount so you'll know what amount to budget for each month. The rest of your utilities will vary from month to month depending on your usage. When you call to set up your utilities, ask what the average monthly bill for your apartment was the previous year. Most companies have this information readily available, and although your personal use might vary from the average, at least you'll have an idea of what to expect. You may also want to ask about setting up a budget plan so that you have a set amount you pay each month. Regarding telephone expenses, many recent grads choose to forgo a landline telephone and use only their cell phone. Don't forget to factor your cell phone bill into your monthly expenses. More information on utilities can be found in Chapter 3: Setting up House.

Finally, you need to consider transportation expenses associated with owning and parking a car or using public transportation. Depending on where you live, public transportation may be the easiest and most affordable option. An '03 alumnus states that “basically everyone in New York, LA, and other major cities commutes to work. This is particularly true for the straight-out-of-college kids who tend to live in less expensive parts of town. Hip places in Brooklyn for the twenty-something’s mean hours on subways and/or buses, and that means big transportation costs. You can almost always get a break on your commute through one of a number of agencies that conduct pre-tax commuter programs. A lot of people I know use WageWorks, but there are plenty of others; in my case, my company provides the service itself. The way it works: you enter in your employee info on the agency’s website, you purchase the monthly commuter pass online in advance, and the purchase is taken out of your salary before you’re taxed on it. I’m not great with numbers, but as a result of this deal I save around 33 percent a month on transportation costs, and the subway ticket is mailed to me well before my old one expires, so I’m never surprised to find that my pass has run out.” If you will be commuting via public transportation, most subway, train, or bus systems have monthly passes available for purchase. Along with your commuting expense, don’t forget to budget a little extra for the cost of cab rides for evenings out or personal errands.

For those of you living or working in areas where public transportation is not a viable option, you’ll most likely need a car. Owning a car comes with expenses, including the costs of purchasing, registering, and maintaining your vehicle. Undoubtedly your parents and/or siblings have purchased a few vehicles at some point; it would be a good idea to discuss your needs with them for advice on finding the right vehicle for you. Additionally, [www.bankrate.com](http://www.bankrate.com) has a number of auto calculators (buy vs. lease; new vs. used; auto payment calculator; etc.) to help you weigh your options, and websites such as [www.edmunds.com](http://www.edmunds.com) and [www.kbb.com](http://www.kbb.com) can give you estimates on car values and car buying tips.

Once you have your car, don’t forget about insurance and registration. Registration fees and, in some states, car taxes are typically yearly expenses that aren’t usually figured into your monthly budget, but it’s important to look into what it will cost you and plan ahead. Insurance may be a monthly, biannual, or yearly expense, depending

on the payment plan you choose. Shop around; rates may vary. Also, you should ask about discounts for setting up both auto and renter's insurance policies. (More information on renters insurance can be found in Chapter 3: Setting up House.)

Additionally, you'll need to factor in the cost of maintenance expenses and filling your gas tank. You can get a good idea of how much to budget for gas by first estimating how many miles you'll be driving per month. Use a website such as [www.mapquest.com](http://www.mapquest.com) to see how far your workplace is from your home; add extra miles for weekend trips to the store and going out. Next, check your car's owner's manual to get an idea of how many miles per gallon your car averages. Divide your estimated miles per month by the average miles per gallon to estimate how many gallons of gas you'll use per month. Multiply this number by the price per gallon of gas in your area. Gas prices fluctuate regularly, so it's better to use a slightly higher price to avoid underestimating.

Parking may be another expense to consider. Some apartments have parking included; others charge a monthly fee. The same holds true for your office or campus. Is there free employee/student parking, or are you at the mercy of a public garage? If you will be using a public garage, monthly rates are generally much cheaper than paying daily, so make sure you do a little shopping around to find a garage that is close, safe, and economically feasible.

## Health Insurance

Whether you are contributing to your employer's plan or purchasing your own, health and insurance is critical. Blake Wilson '02 stresses that "you have to get health insurance. Many of my friends don't understand that this isn't so much about them as about their parents. If you are uninsured and are hit by a bus, your parents will sell their house before they will let you die."

Most of you will have the option of signing up for healthcare through your employer, with your employer paying a portion of the cost as a benefit. Take advantage of this. If your employer doesn't offer this benefit, if you're freelancing, or if you're job searching, don't fret—you still have options.

First we'll focus on demystifying some of the terminology you may encounter as you look at health insurance plans. Below are common terms and acronyms defined.

**HMO** – A Health Maintenance Organization is a type of health plan that contracts with doctors, health care providers, and hospitals, who agree to offer services at a fixed price and accept payments from the HMO. These plans have set guidelines you need to abide by. That means they tend to give members less flexibility in choosing doctors, and they require you to obtain referrals from your “Primary Care Physician” before you can see a specialist for services. These plans tend to be more affordable than other health plans, because they offer lower out-of-pocket costs, such as co-payments and deductibles, and lower premiums.

**PPO** – Preferred Provider Organization – Like an HMO, this plan also contracts with doctors, hospitals, and health care providers who agree to accept payments from the health plan. PPOs are less restrictive than HMOs, allowing members to choose doctors outside of the ones who have contracted with the network, though they may reimburse these doctors at a lower rate. Additionally, PPOs allow flexibility in seeing specialists without a required referral. Due to higher out-of-pocket costs and premiums, a PPO is typically more expensive than an HMO.

**Co-Payment** – A co-payment, or “co-pay,” is a predetermined fee that you pay when you access health care services. For example, some HMOs require a \$10 co-payment for each office visit, regardless of the type or level of services provided during the visit, or a \$15 co-payment when you fill a prescription.

**Deductible** – This is a predetermined amount that you must pay for health care expenses before insurance covers the costs. Often times, insurance plans have yearly deductible amounts. For example, with a \$100 deductible, you would be responsible for the first \$100 in health care charges for the year. After that, the coverage would be split according to your plan formula which may cover a percentage of the fee charged, or limit your costs to a specific co-payment.

**Premium** - The amount it will cost you each month to purchase health coverage.

## Evaluating Plans

Here are some key questions you should ask yourself when deciding on a plan. While this is not an exhaustive list, it will give you an idea of the range of considerations. Evaluate the plans based on your individual needs.

How often do you see a doctor? Do you have any pre-existing medical conditions that need to be managed or monitored? If so, what types of services related to your condition(s) will be covered?

Are you taking any prescription medications? Are these covered? What deductibles or co-payments would you be responsible for? Ladies – don't forget about any birth control you may be using. Not all types are covered.

If you have a relationship with a physician, can you continue to see this physician?

Are vision services covered? This is especially important for those of you who wear glasses or contacts.

How much is your co-payment per visit? Are there any yearly deductibles that need to be met? How much are these? Will these effect you?

### No Employer Insurance?

For those of you who are job searching, you should check with your parents to see if you can continue to be covered under their health insurance plan; oftentimes this is possible, and it may be the most affordable option. If you're working as a freelancer, you should check out the Freelancer's Union, [www.freelancersunion.org](http://www.freelancersunion.org). This professional association has negotiated group rate health insurance plans for its members, offering cheaper rates than you may be able to get on your own. If you are not freelancing and find yourself unable to get coverage from an employer or your parent's insurance plan, you can purchase health insurance individually. The Health Insurance Resource Center ([www.healthinsurance.org](http://www.healthinsurance.org)) and eHealth Insurance ([www.ehealthinsurance.com](http://www.ehealthinsurance.com)) are great places to start gathering more information on individual health insurance. Rates can range anywhere from \$150 per month to \$500 per month—but beware that the lower the monthly rate, the higher the co-pay and/or deductible is likely to be.

## Existing Debt

If you are lucky, you managed to get out of Yale without student loans and with a zero balance on your credit cards. However many of you will have one or both of these forms of debt, which will require a monthly payment. You may benefit a great deal from seeking professional advice on your options for managing your debt. An exit-interview advisor (for your student loans) or a financial advisor can offer solutions that may include refinancing or consolidating, and can advise you on how the current economy affects the options available to you.

## Student Loans

This advice applies to federal loan programs. If you have taken out loans through private sources, you should contact them directly regarding their loan-repayment process.

Every graduating loan holder will be required to participate in exit counseling prior to leaving Yale. Through this counseling you will learn all you need to know about the loan-repayment process, but here are some basics for now. If you are going straight into graduate or professional school, you should submit a request for a loan deferment. Once granted, you will not have to make monthly payments on your loans until you have finished your next degree, but depending on the terms of your loan (subsidized or unsubsidized), interest may continue to accrue while you are in school. If you are heading straight into the work force, you will have a “grace period” of six months before you need to start repaying your loans.

Once repayment begins, there are four types of payment plans to which you may subscribe – *standard*, *extended*, *graduated* or *income contingent*. With the *standard* plan, you pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least \$50, and you’ll have up to ten years to repay. The *extended* plan also has monthly payments of at least \$50, but you will have up to 25 years to repay your loans, depending on the amount you owe; you must have more than \$30,000 in loans to be eligible for this plan. With the extended plan, you can choose to have fixed payment amounts for the life of the loan, or payments that start low and increase every two years, as with the graduated plan. If you choose the *graduated* plan, your payments will start low and increase about every two years, and you

will have up to 10 years repay your loans. With the *income contingent* plan, your payments are based on your ability to pay each year, and your monthly payments will be calculated on the basis of your annual income, among other factors. You will have 25 years to repay your loans with this option.

While it might initially seem best to go with the lowest possible monthly payment, don't forget that you are accruing interest on your loans each month. So while you may "save" money on a monthly basis with the lowest monthly plan, the total amount you pay back could be much more than if you had chosen the highest monthly payments. This is not to say that every person will be able to subscribe to the standard plan. Based on the amount of money you borrowed and your upcoming salary, you may only be able to afford the lowest monthly payment.

You should also think about your credit-card debt when trying to decide which payment option to choose. If you pay less on a loan that charges an average of 7-percent interest so that you can pay more on a credit-card debt that charges 17-percent interest, you are actually coming out ahead of the game. It is recommended that you begin by visiting the "Direct Loans" website, [www.ed.gov/DirectLoan/](http://www.ed.gov/DirectLoan/), and use their repayment calculators to determine what your monthly payments will be and which plan will be best for you. While on the website, you should also check out the information on loan consolidation. If you have two or more federal loans, you may be able to consolidate them into one interest rate and one monthly payment. Oftentimes this will lower the total amount you would be paying each month.

## Credit Cards

If you're lucky, you never fell into the trap of using credit cards, or if you did you are able to pay off your balance each month. But many of you are probably carrying a balance on one or more cards from month to month. Obviously the goal here is to pay off your credit-card debt as quickly as possible, but at the same time not to leave yourself so short on cash that you wind up charging even more. If you can afford it, pay more than the minimum monthly payment for each of your credit cards. Just paying the minimum barely covers the interest you generated in the course of the month, so you aren't really getting ahead. Try to pay at least \$25 to \$50 more than the minimum each month to start reducing your total balance.

If you are carrying more than one credit card, pick out the one that has the highest interest rate and pay it off as soon as you can, then move on to the next highest interest-rate card. If your interest rates are fairly even across your cards, begin by paying off the one with the lowest balance. That way you will reduce your number of monthly payments as quickly as possible while generating a feeling of accomplishment that you knocked out one card completely. Then remember to cancel the card or put it away for emergency use only.

For some of you with multiple credit cards, you may have the option of transferring your balance(s) onto one card with a lower transfer interest rate. Before you start consolidating credit card debt onto one card, make sure you read the fine print and understand the terms of the transfer. There is often a transfer fee, and that lower interest rate may only last for a certain period of time. If possible, consult with a financial advisor to make sure this is the best move for you.

Stay focused on the goal of avoiding unmanageable credit card debt. Claire Dye '00 says, "I think the most important thing is to avoid getting into the credit-card rut. If you don't have the cash for something, don't buy it." Another alumna from the class of '98 suggests that you "only charge what you can afford to pay off at the end of the month, and if you do have credit-card debt, have a solid plan to pay it off quickly. Carrying credit-card debt costs a fortune!"

## Other Debt

Have you purchased any large ticket items, such as a computer or furniture, for which you are currently making payments? Don't forget to factor these payments into your monthly budget as well.

If you purchased any of these items on a "zero interest for twelve months" plan, be sure to pay off the full amount well before the deadline, or all of the accumulated interest from the twelve-month period will be added to your balance.

## Personal/Recreational Spending

Some of your personal spending will be absolutely necessary, including groceries, toiletries, laundry and prescription medications. Start with the assumption that you will spend between \$250 and \$300 per month on groceries, depending on how often you eat out, what you buy, and the

cost of living in your area. If you stock up on basics when they're on sale, and make items such as soups and salads from scratch instead of buying canned or pre-packaged, you can trim your grocery budget. Toiletries will run you anywhere from \$40 to \$75 per month, again depending on how many name-brand versus generic items you buy. Keep in mind that buying toilet paper in a 12-roll pack is cheaper in the long run than buying individual rolls; the same goes for many other toiletries, so carving out some space in the bathroom to store bulk purchases can save you money in the long run.

You should have a vague idea about how much you spend on laundry, since you have been paying to do it at Yale or in your apartment building for the last several years; generally speaking, laundromats charge anywhere from \$1.25-2.00 per load for the washers and dryers. If you will be working in an office where professional dress is required, don't forget about dry cleaning.

You should also already know the monthly cost of your prescription medications, so be sure to factor that into your monthly expenses.

Next we move to the fun stuff—entertainment, clothing, and other miscellaneous expenses. Here are some activities that might begin to make your money “disappear”: going out to eat, buying your morning coffee, seeing a movie, catching a concert or theater production, subscribing to magazines and newspapers, and buying CDs, new clothes, vacations, and haircuts, to name just a few. Obviously no one is saying you need to stay home every night to avoid spending money on these things—they're what make life fun and enjoyable, right? Dan Fingerman '00 says “budgets are like diets: nobody can stick to one that is too harsh. Plan for your essentials and savings, but give yourself a reasonable allowance for entertainment—and you will be less tempted to cheat!”

However, depending on your budget, you may need to reduce the frequency or expense of some of your excursions and indulgences. Cassandra Porsch '01 reminds you to “take into account how much little things cost, like \$4 coffee at Starbucks every day. It turns out to be a lot by the end of the month!” You probably have a pretty good idea of how much you are currently spending on recreational items, so begin by factoring in that dollar amount to your budget, then adjusting as necessary. Keeping track of these expenses can be more difficult than keeping track of the household expenses and debt for which you will receive monthly bills.

Max Kushner '02 says, "to help figure out how much money you spend a month, keep track of any expenditures on your PDA (or laptop). Jot down every expense, along with a category, and it will be easy to total up at the end of the month. After a couple months, you will be able to see how much you need to spend and thus how much extra you can save (or have fun with)."

For those of you going to graduate or professional school, Tony Cotto '03 has some advice: "Remember that if you go on to be a med/law student, you should keep living like a student. If you want to enjoy the doctor/lawyer money later, you must force yourself to remain on a student budget a bit longer. It will be hard because many of your friends will have jobs and a regular income while you are still scraping for change in your couch, but it will be worth it in the long run!"

## Planning Ahead

Some of you may be preparing a budget before you know what your income will be (or perhaps where it will come from). Although it may seem impossible at first glance, it is feasible to live on a limited income, even in expensive cities. The key is limiting your expenses accordingly, perhaps by choosing not to live in the trendiest part of town or by having several roommates.

If your income isn't enough to cover expenses or if you haven't yet found employment, one alumnus from the class of 2002 suggests, "ask your parents for help, and start talking to them early. This way you can know how much support you can depend on them to provide. Also, you can present your case in a calm, low-stress environment. Letting them know two days before you have to pay the rent that you need them to wire you cash is not a good way to open this conversation. And, hey, they might have some sound advice."

In the end, you want to make sure you have a good idea of how much you spend every month so you can work out how to live within your means. One alumna suggests:

Even if you don't stick to a "budget," or if you don't know where to start in planning one, keeping an Excel spreadsheet of your expenses can be incredibly helpful and interesting. Keep a page

for every month, and divide it into categories like Housing, Transportation, Food, Entertainment, etc. Once you've set up the spreadsheet initially, it doesn't take much time at all to enter in your receipts every couple of days or so. In the beginning, it helps make you aware of what things cost and where your money goes. And further on, it can be useful in tracking your spending habits from month to month, and show where you might want to cut back and where you can afford to spend more.

– Caitlin Dean '05

Another alumnus recommends “Google Docs” personal finance spreadsheets. These are free, and customizable, and they can be edited from your cell phone, Blackberry, iPhone, or online through your laptop. These will help you see precisely how much you are spending on eating out, clothing, entertainment, and other expenses. Remember, there is no one-size-fits-all way to manage your money; you may need to try out a few different methods to find one that works for you.

Still a little bit shaky on creating a budget? Here are some additional resources and suggestions from Yale alumni:

- *The Money Book for the Young, Fabulous & Broke* by Suze Orman
- *The Millionaire Next Door* by Thomas Stanley and William Danko
- *Get a Financial Life* by Beth Kobliner
- *Personal Finance for Dummies* by Eric Tyson
- *Rich Dad, Poor Dad* by Robert Kiyosaki
- Quicken© software to track your spending

## Credit Reports

Think of your credit report as your financial transcript and your credit score as your financial GPA. There are three nationwide consumer credit reporting companies – Equifax, Experian and TransUnion – that compile information on your credit history, including how many lines of credit you

have open, how much you owe to each creditor, and your payment record. This information is used to calculate your credit score, which lenders use to establish your interest rate and terms for loans or credit cards. With your written consent, your credit score can also be accessed by those evaluating your applications for insurance, home or apartment rentals, and employment. Needless to say, it is important to periodically check your report to clear up any discrepancies and guard against identity theft. It is also recommended that you check your credit report before applying for loans and/or starting your apartment search. Yes, landlords can turn down your rental application based on your credit report and score! You are entitled to receive one free credit report every 12 months from each of the three credit reporting companies, and you can always access additional reports for a fee.

An '05 alumna recommends that you “check your credit report a few times a year with [www.annualcreditreport.com](http://www.annualcreditreport.com) just to make sure all the info is correct and nobody has opened any accounts in your name. The three free reports don't have to be obtained at the same time, and credit monitoring services seem to be a waste of money. It's easier to keep the report accurate from the beginning than to get calls from a collection agency asking for a person you've never heard of regarding an account you never knew existed.”

## Taxes

If you are not familiar with income taxes, take time now to talk with your parents or a financial advisor to learn the basics. You don't want to be surprised by owing more tax than has been withheld by your city, state, and/or federal governments, or by the receipts and records you may need before April 15. Catherine Armstrong '02 notes that “for many people, this year is the first year they're filing as independents, and I found my taxes to be quite complicated and puzzling.” Blake Wilson '02 adds, “I know lots of people who are doing contract work instead of receiving a salary and benefits. Some of them don't seem to realize that they are going to have to pay taxes on this income come April 15.” If you are doing contract (or freelance) work, you'll need to familiarize yourself with self-employment tax, which you may be required to pay every three months. The following are additional tips from Yale graduates on the fun subject of taxes.

You can get more money back by deducting your moving expenses to a new job. Use form 3903. Remember, if you use these forms for

credits or deductions, you can't use the Form 1040-EZ, but must use the 1040-A or 1040 when calculating your taxes. All of these forms are easily found on the IRS website at [www.irs.gov](http://www.irs.gov).

—Abigail Ryder '02

The majority of recent grads have never really had to think of, let alone do, their own taxes before. It's important to identify a resource for tax filing options (H&R Block, Jackson Hewitt, do-it-yourself computer programs, e-file, etc.), best practices to follow throughout the year (making tax-deductible donations, keeping records of tax-deductible purchases and donations, other things that can end up being tax deductible like moving expenses), and other tax issues that we recent grads never quite think about such as maximizing 401(k) contributions to reduce taxes paid, IRAs, etc.

—Alumnus '02

The most complicated part of doing your taxes the first year after graduation is that half of the tax year was your last semester at Yale, while the second half probably involves moving, getting a job, going to school, traveling, etc. The most important thing is to get all of your paperwork together before you start, since your W2s and other forms might be mailed to your school, permanent, or new address. Most recent grads can e-file their federal returns for free (some states offer free options as well) using software available through the IRS website. Also, some tax prep services like H&R Block offer reduced rates for recent grads if you don't qualify for free e-filing.

—Alumna '03

Paying taxes for the first time will make you consider voting Republican.

- Alumnus '03

A lot of tech/computer companies right now are offering great salaries . . . with numbers that will put a huge smile on a single, independent, recent college grad's face. But nothing does a better job of eliminating that huge smile than taxes. When you see the percent that the government, state, and local organizations take, you'll find yourself wondering why these organizations aren't in the office every day doing 30 percent of your work!

—Alumnus '03

Even if your parents paid for your education, if they are not claiming you as a dependant following the year you graduate, you can get money back for your college tuition from the government at tax time by using the Hope and Lifetime Learning Credit. Use form 8863.

—Abigail Ryder '02

Here are a few tips on how to handle taxes for those fresh out of college. This is, of course, based on dramatically little experience in the real world (only ten months out of the gates) and shouldn't be mistaken for authoritative wisdom . . . but hey, at least it's cheap! Seeking help is a great idea and will often get you big breaks on your taxes. I sat down with a representative from a financial company just a few blocks from where I work one evening. Within an hour the representative had gone through every conceivable deduction for which I qualified, and she knew plenty of tricks to save me money. I had only worked three months in 2003 (after taking the summer off), I had been a student for half of that year, and I was a recent resident of New York (both state and city). In short order she used this and other information to get me a big tax break. Of course, the meeting wasn't free—but the net profit was totally worth it.

—Alumnus '03

For people whose parents have always handled taxes before, it is an extremely good idea to talk with them about what you are preparing to do in terms of tax filing your first year out. Not only will they have good advice but (more important) they may need to know exactly what declarations and deductions you are making in order to have it line up with their own filing. Are you still a dependent? Are you declaring the work you did at your parents' store over the holidays and summer? This sort of stuff can be very helpful for everybody involved, and may help avoid an ugly audit for your folks.

—Alumnus '03

It does not seem to matter whether or not one's salary comes from a grant or some other source. As long as you are paying federal and state taxes on the amount, it is my understanding that you file just as everyone else. There may be differences between education expenses (i.e., tuition, fellowships, training grants, etc., which will be important for those in professional schools and graduate programs) or work-related education (i.e., if one goes to school

as a requirement by an employer or the law and/or the education maintains or improves skills needed in one's present work). In some instances there may be a difference between what expenses are or are not tax deductible, dependent on whether or not the individual is in a degree-granting program. I know that this is often the case with certain fellowships. It may be helpful to look at these two IRS links for more information on fellowships: [www.irs.gov/pub/irs-pdf/p520.pdf](http://www.irs.gov/pub/irs-pdf/p520.pdf) and [www.irs.gov/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf).

—Diandra Ayala '03

You should also think about how taxes will affect your savings and investments. Believe it or not, now is the time to start thinking about retirement planning. To get the most out of your savings or investments, you'll want to efficiently manage your future tax burden—I strongly encourage you to save in your company's 401(k) plan (or the Thrift Savings Plan for federal government employees) and a Roth IRA. Having both types of accounts will allow you to save for future expenses, like your first house or retirement while managing how much you pay in future taxes.

—Alumnus '02

If your ideal occupation does not involve working for someone else and you would rather paint, write, play, direct, etc. following your own inspiration, you may experience the thrill of creating along with the reality of keeping your expenses in order, especially regarding tax issues. A recent graduate has outlined the following three suggestions.

First of all, you're likely to have a day "job" for at least a good number of years after graduation. Ask around amongst other people working that job for an accountant who specializes in helping workers in that industry. For example, there are accountants who specialize in waiters, and working with one was extremely helpful for me in my serving days. (To waiters: It is legal for you to claim as a business expense the money that you "tip out" to other restaurant workers. Find an accountant who knows this; it makes a huge difference.) Simply put, a trustworthy accountant with a focused expertise will know of more legal deductions and will save you much more money than the cost of the accountant's services.

Second, keep receipts for your business expenses. For artists, these may often seem counterintuitive as “business” expenditures. Again, speak with a knowing accountant. Examples of expenses for actors include movie tickets/rentals and theater tickets as research, and travel in your car or on the subway to and from auditions; painters can deduct museum visits; musicians can deduct CDs and stereo equipment; all artists can deduct periodicals that relate to their industries, etc. These little deductions add up, and you should keep track of them. (If you spend cash on a deductible, then keep the receipt and write any details on the receipt you might forget. For example, if you call an alumnus after graduating to get some advice, and he isn’t kind enough to pick up the tab, then you should write “Dinner with ‘X’ for career advice post graduation” on the receipt and keep it in one place with your other receipts. If you use a credit or debit card, then bank statements and end-of-year reports will likely contain all the necessary information.)

Third, you may find it helpful to form a “dba” in your city, or a “Doing Business As” name. This is a relatively cheap form of license (\$50 to \$80) that allows you to open a bank account with a business name like “Mary Beth, dba Artist Girl.” Keeping a separate account with a separate debit card from your personal account can make keeping track of expenses easier, because you can simply pay for every business expense with that debit card. At the end of the year, this makes your separation of personal and business expenses very clear. At some point in your career it may make fiscal sense to incorporate. Again, speak with an accountant for the necessary expert advice, which can be both industry and state specific. (Roughly and inexpertly defined, incorporation is the creation of a formal business entity that is a more legally delineated and protected version of the above dba and often includes many tax benefits for self-employed people.)

## 2. Apartment Searching 101

You've heard the success stories: The friend of a friend who landed a fabulous two-bedroom loft with river views in a rent-controlled building for under \$700 per month . . . and it allows pets. You've heard the nightmares: The cousin of your roommate who realized after his first night in the new apartment that his upstairs neighbor is a professional clog dancer . . . who practices at home. Searching for an apartment can be frustrating, but if you know where to look, how to look, what to look for, and what to avoid, it can actually be a fun experience!

The apartment searching process will be different depending on your personal situation. In this section you will find general information on the many factors and considerations you may need to take into account as you go from starting your search to signing your lease.

### Where to Start

Before you view apartments it's important to know what you're looking for—otherwise, you may end up wandering all over town looking at places that you can't afford or that don't fit your needs. Here are a few questions to think about before you start this process:

- 1) How much can you reasonably afford to spend each month on housing?
- 2) Are you planning to live alone or do you want/need to live with a roommate(s)?
- 3) Are you looking for short-term or long-term housing?
- 4) Do you have any must-haves or specific criteria? (Location, furnished/unfurnished, smoking/non-smoking building, pets allowed, apartment size/number of bedrooms, etc)

Keep in mind that your first place may not be your dream apartment, but you need to make sure it's a place that you can live with, for a little while at least. Abigail Ryder '02 notes that "if you are moving to a new city, your first living arrangement will likely not be the best. Try to sign a six-month lease (or if that is not possible, definitely not more than a year!) as once you get to know the area better you will most likely find something much better."

## How much can you afford?

A good rule is to spend no more than one-third of your monthly income (after taxes) on rent. Now depending on the cost of living in the area you're moving to, this amount may not get you the place you've hoped for. On the other hand, if you're moving to an area with a lower cost of living, you may be pleasantly surprised at what you can get. Keep in mind that apartment searching takes a degree of flexibility; your criteria may change once you see what is actually available.

## Roommates

If you are moving to a new city with classmates or friends, you may already have made arrangements to share a place. However, many new grads will discover that they cannot afford to live alone but don't know anyone in their new city. There certainly are benefits to living with a roommate or two. In addition to saving money on rent, utilities and household expenses, you have a social connection, something that can be valuable if you are new to the area.

There are various ways to find a roommate. One of the most common is [www.craigslist.org](http://www.craigslist.org). On Craigslist you can search listings that others have posted and post your own ad. Bulletin boards at bookstores and coffee shops can be a great way to find a roommate and/or place in a specific neighborhood. Don't forget about Facebook as a way to connect with friends and classmates who are planning to move to a specific area. You may also want to check with any groups or clubs you plan to join, including local Yale clubs. They may have member bulletin boards or housing resources you can access. In medium to large cities, there are roommate matching services you can contact for assistance. Typically you fill out an application, pay a fee, and the service will match you up with prospective roommates based on your stated preferences. Check local websites or phonebooks for information.

Ashley Heeren '05 recommends that you “use your Yalies! Your friends, especially those already out in the real world, are your greatest asset in finding the perfect pad: get the low-down on the neighborhood, figure out how to avoid overpaying, and most importantly, meet people! I found my first apartment through a friend whose old high school buddies needed a fourth roommate, and he thought we’d get along well. It’s turned out to be the best living situation I’ve had yet!”

When posting or responding to ads, keep safety in mind. It’s best if you don’t give your last name or too much personal information unless you are sure the arrangement will go forward. Make sure to meet with potential roommates and discuss your needs, wants, and lifestyle preferences to determine if you are compatible. If you agree to move in, be sure to get something in writing that states your share of the rent, utilities, etc. If they already have an apartment rented, make sure you get your name put on the lease so you are protected along with everyone else living in the apartment.

## Short-term or Long-term housing?

Depending on your situation, locking yourself into a 1+ year lease may or may not be the best option. If you are still job hunting, only planning to live in a location for less than a year, or not ready to commit to a particular neighborhood, then short-term rentals or sublets may be an option for you.

Basically, subletting is when a current tenant or lessee rents out all or part of his apartment to another person; the current tenant is renting and renting out the same property at the same time. This is typically done when the original tenant is relocating temporarily and intending to return to the apartment after a time away. A short-term rental is an agreement directly with the landlord to lease an apartment for a shorter than standard one-year time period (weekly, monthly, or for a few months).

Some people will choose to sublet an apartment for a few months while they get to know the area better and determine where they want to live. Subletting can also give you time to transition into a new job, apartment hunt, and/or find a roommate. In addition, sublets often come with basic furnishings, which can save you a lot of hassle if you’re only planning to be in an area for a little while. You can find short-term rentals or sublets on Craigslist as well as in local publications such as the Village Voice or the Boston Phoenix. For more information on subletting, review the section on “Signing a Lease or Renters Agreement” and “Protecting Yourself When Subletting.”

## Specific Criteria

Here are examples of additional criteria to consider when preparing to begin your apartment search.

### Types of Buildings

Depending on where you are doing your apartment search, there may be several types of dwellings from which you can choose. You may rent an entire house, an apartment within a house, or an apartment in a complex. Some of these dwellings may have an on-site landlord, and a management company may run others. For obvious reasons, elevator buildings are usually more expensive. While high-rises (usually more than six stories) are required to have an elevator, some will have a full-time or part-time doorman or elevator operator, and some will not. Doorman buildings, sometimes called “luxury buildings,” are usually among the most expensive buildings but can provide added security that walk-ups do not offer.

### Inclusions/Exclusions

Various utilities are sometimes included in the monthly rent. The most common utilities to be included are heat and hot water. Rent for these apartments is usually slightly higher. If you do not want the added stress of an additional monthly bill, or if you live in a cold climate, you may want to consider looking for apartments that include heat. For those of you who prefer to have your place toasty warm, keep in mind that if heat is included in the rent, the landlord or management company typically controls the thermostat and is only required to heat the apartment to a certain temperature, usually 68 degrees. Occasionally electricity is also included, and in rare cases some landlords will even include basic cable or wireless internet service. Many apartment complexes in small-to medium-sized cities include parking for tenants and occasionally have covered parking or a garage for an additional fee, though in large cities such as New York where space is at a premium, you shouldn't count on this. Be sure to investigate exactly what is included in your monthly rent before signing a lease.

### Location, Location, Location

Apartments in popular, trendy, or extremely convenient locations are typically the most sought after and also can cost quite a bit more money.

When considering neighborhoods, take into account the length and expense of your daily commute, availability of parking, and proximity to public transportation, shopping, or nightlife. Determine what is most important to you. Would you rather be able to walk to work or live near a park? Is it more important for you to be near a subway or bus line or would you rather live off the beaten path? David Barcelo '00 suggests that you “know the route to your work before picking your living area. . . . Dealing with traffic can ruin the morning.” In addition, prices vary greatly not only by city but by neighborhood within a city, so be sure you are familiar with various sections of any given area.

## Pet-friendly

It is much easier to find an apartment or sublet if you don't have any pets. It's very common for landlords to specify no pets allowed in the ad. If you absolutely must have a pet, think small. Cats and small dogs (under 20 pounds) are much more likely to be allowed than a Golden Retriever. If an ad does not specify whether pets are allowed and you are going to have a pet living with you, make sure to let the landlord know you are a pet owner. Do not try to sneak a pet into an apartment or assume that it is OK to have a pet because the landlord did not explicitly say pets are not allowed. Your landlord will inevitably find out and you could risk losing your security deposit, especially if your pet does any damage, or you could be evicted.

## Furnished or Unfurnished?

Unfurnished apartments are typically cheaper and are more abundant. If you are planning to stay put for more than six months in the apartment or the area an unfurnished apartment may be the better financial decision. You can pick up inexpensive furniture at discount retail stores or look into purchasing used furniture through websites such as [www.craigslist.org](http://www.craigslist.org). By going this route you have more control over the type and quality of furniture in your apartment.

Furnished apartments are usually going to be more expensive than unfurnished and are typically harder to come by. So why would you want to go this route? Furnished apartments are good if your living situation is relatively temporary. Those of you who are only planning to stay in a city or region for a few months, usually less than six months or a year at most, may be better off subletting or renting a furnished apartment than trying to purchase or rent furniture for a short period of time.

If you do choose to rent a furnished apartment, make sure you are clear about what is and is not included. The contents will vary, with some furnished apartments having only the bare minimum, while others are fully stocked with furniture and kitchen essentials. When evaluating the apartment, take a good look at the furniture and evaluate it for cleanliness. You don't know who was living there before you, their cleaning habits and their standards of personal hygiene. Make sure the furniture and the living environment is at a standard you are comfortable with, or at least can adjust to for a short period of time.

After signing a lease or sublet agreement, go through the apartment with the landlord and make a list of all furniture in the apartment; taking pictures of the apartment and furniture while you're with the landlord is also a good idea. Doing this can help you avoid any future disputes over the ownership or condition of items.

## Apartment Hunting

So you've thought about what you're looking for and are ready to start searching. Since most tenants are required to give 30 or more days notice when they are vacating an apartment, you'll want to start looking at least a month ahead of time. In some cities it is not uncommon for apartments to be rented within days – and sometimes even hours – from the time they are listed, so be prepared to work quickly. Block out a few weekends for your search. Every city has a number of places that list apartments for rent. Craigslist is fast becoming the most common search tool and covers cities around the world. You can also consider looking at local publications or bulletin boards for additional housing leads. In major metropolitan areas, such as Washington D.C., landlords may simply put a “For Rent” sign in front of the building and rely on foot traffic and word-of-mouth to advertise the apartment. It doesn't hurt to spend time walking around neighborhoods that interest you, both to get a feel for the area and for leads on apartments.

Realtors or apartment brokers are also an option to consider if apartment hunting in a large city. Realtors/brokers oftentimes have access to a wider range of listings, apartments that may or may not have made it to Craigslist yet. In areas where apartments go quickly, realtors/brokers may give you an advantage in that they can show you apartments as soon as they become available or may have leads on upcoming vacancies. Find out about any fees charged by the realtor before you establish a relationship

with them. In some areas, the realtor/broker fees are covered by the landlord; in others, realtors will charge renters who use their listings or services. Sometimes the fee represents a percentage of the monthly rent (e.g., one half of one month's rent), other times it can be a percentage of the annual rent. This can translate into quite a bit of money on an expensive apartment. Tina Ramos '07 states "one helpful hint for graduating seniors moving to NYC is that there are several apartment brokers who are Yale alumni. It is so difficult trying to find an apartment and a trustworthy broker. Check Facebook to find brokers who are Yale alumni, particularly by checking the "Marketplace" on Facebook."

If you are heading straight to graduate school, keep in mind that most schools have some sort of graduate student housing, whether it is on-campus or in university-owned apartment complexes off campus. Check with the graduate office to see what resources are available to students. An alumna from the class of '06 recommends that "once you make the decision to head straight to graduate school from Yale, see if your new school publishes a list of students seeking roommates and available apartments. Add your name to the list and pick up the phone. The key to finding a low-rent apartment and agreeable roommates is to begin your search early!"

## Deciphering the Ads

Apartment ads have a language all their own. Below is a list of some common abbreviations you'll see in rental ads.

<b>WIC</b> – Walk-in closet	<b>Yd</b> – Yard
<b>BR</b> – Bedroom	<b>DR</b> – Dining Room
<b>W/D</b> – Washer & Dryer in the unit	<b>BA</b> – Bathroom
<b>DW</b> – Dishwasher in the unit	<b>Stud</b> – Studio apartment
<b>F/P</b> – Fireplace	<b>Pch</b> – Porch
<b>Ca</b> – Central air conditioning	<b>AC</b> – Air conditioning
<b>Spac</b> – Spacious	<b>Gar</b> – Garage
<b>EIK</b> – Eat-in-kitchen (kitchen is big enough for a small table)	
<b>Eff</b> – Efficiency Unit (studio apartment, living room, bedroom & kitchenette in one space, with private bathroom, usually 300-600 square feet)	
<b>W/W</b> – Wall-to-wall carpeting	
<b>Htd</b> – Heat included in the rent	
<b>H/W</b> – The unit has hardwood floors	

**Lndry**– Laundry facilities in the building

**W/D hookup** – There is a space and plumbing for a washer & dryer, but they are not provided

**Incl ht/hw** –Heat and hot water included in rent

**Delead** – All leaded paint has been removed from the unit

Most ads list apartments by the number of bedrooms and price. You'll need to determine how many bedrooms you'll need for yourself and your roommate(s). In some cities, such as New York, it is common for recent college grads to rent smaller, less expensive apartments and put up a temporary "wall" in the living room to create an additional bedroom. There are companies that put up and take down walls for a fee. Not all landlords will allow walls to be constructed, but if they do and you are looking to save some money by adding another roommate, then this is an option. If you don't want to pay for a wall to be put up, but still want the benefits of another roommate, you can consider using curtains and bookcases to block off an area and form a wall of sorts. Though this doesn't lend quite the same amount of privacy, it's cheaper.

## Checking the place out

On your first day of apartment searching, wake up early, get online and start identifying all the listings that fit your needs. Spend time making initial phone calls to set up as many showings as possible. Give prospective landlords your cell phone number so they can reach you while you are out looking at apartments. Before you consider leaving a deposit or start thinking about signing a lease, make sure to give the place a close look. You don't want to find out after you move in that the toilet is broken and there is an army of roaches that live in the kitchen cabinets.

## Apartment Hunting Checklist:

### What to Ask and What to Look For

#### Bathroom – What to Check

- Water pressure in the sink, toilet and shower. Do the faucets leak?
- Does the water heat up? Do the sink & shower drain?
- Look for mold throughout.

#### Kitchen – What to Check

- Appliances -What appliances are included in the rent? Do they work? Test them.

- Water pressure in the sink. Does the sink drain? Tap water – odd taste, smell or color?
- Open the cupboards - are they clean? Any evidence of pests or mold?

### General – What to Check and What to Ask

- Outlets in each room? If possible, test them out. Bring something small, like a cell phone charger.
- Carpeting rules - If the unit has hardwood floors, are there any carpeting rules? Does the landlord require that a certain percentage of the floor be covered in rugs (to lessen noise)?
- Cracks, water stains or mold on the walls, floors or ceilings?
- Working smoke detectors and fire exits – How many and where?
- Heating ducts – How many and where?
- Utilities – Who pays & controls? If controlled in unit, test them (both heat and air).
- Windows – Do they seal and lock? Are they cracked? Do they stay open on their own? Are there screens? Are the screens in good condition?
- Pictures and decorating – Can you hang pictures or paint walls?
- Lights – Do they work?
- Pests – Look under radiators, in corners and behind the stove for evidence of pests and traps.
- Exterminator – Who is responsible, landlord or tenant?
- Repairs – What is the process and wait time? What repairs is the landlord responsible for?
- Neighbors – Can you hear them?
- Doors have deadbolts, adequate locks and peepholes?
- Any strange smells?

### Miscellaneous

- Hallways and stairways - Are they well lit and clean?
- Mailboxes – Are they locked and secure?
- Building security – Are there buzzers? Is the building locked?
- Doorman – Full or part time? When is he/she there?
- Laundry facilities – Are they clean?
- Snow removal & lawn care – Who is responsible?
- Water and trash removal – Any extra fees for these?
- Parking – Is it included? Off-street or on-street? Visitor spaces?
- If possible, visit the apartment during the day and at night.

# You've Found A Place, Now What?

## Making the Commitment

Once you've found a place you like, you need to be prepared to move quickly. It's a good idea to bring your checkbook and supporting documentation (e.g., proof of income) with you when apartment hunting and to be prepared to leave a deposit to hold the place while the landlord verifies your information and conducts a screening.

In more competitive markets, landlords sometimes require proof that you can pay the rent. Some may simply ask where you work, or they might require something more formal. A recent pay stub from your job will usually suffice, or if you haven't started yet, they may request a letter from the company stating that you will be a full-time employee as of a certain date, along with verification of your salary. You should have these materials on hand in case you need them so you can work quickly to get the apartment. Don't forget to bring your checkbook along on your apartment search. If you find a place you're interested in, you may need to leave a deposit in order to hold the apartment. If you do leave a deposit, make sure to get a receipt from the landlord that clearly states what the deposit is for, and preferably that it is refundable if, for any reason, you don't end up signing a lease.

Verification and screening can consist of contacting current or future employers to verify income, running a credit check and background check, and contacting any previous landlords for a reference. If a landlord denies your application to rent an apartment, you have the right to inquire as to why and clear up any discrepancies.

In some cases, landlords may require that you have a guarantor or co-signer, which is a person, usually a parent or relative, whose personal income is some multiple of the annual rent. This may come up if, after verifying your income and credit history, the landlord is not totally comfortable renting to you. By agreeing to be the guarantor, this person basically assumes responsibility for the rent if you, the tenant, can't pay. This is not a common practice but is possible in larger cities where rents are high or in situations where the landlord is not comfortable renting to recent college grads who have not established themselves at a steady job.

## Security Deposits

You may have heard the phrase “first month, last month, security deposit” and probably thought little of it. However, when you do the math, those innocuous words can mean a lot of money. You and your roommate(s) will need a decent chunk of money saved up for a deposit to your landlord. As the phrase says, it is common for a landlord or management company to require, up front, the first month’s rent, the last month’s rent, and a security deposit, which can be anywhere from a few hundred dollars to one month’s rent. (The standard deposit varies from city to city.) Therefore, you may need the equivalent of up to three months rent saved up ahead of time. The security deposit is returned to you when you move out of the apartment, assuming it is in the same condition in which you found it and that you did not break your lease. To ensure that you get your entire security deposit back, it is a good idea to inform the landlord of any problems found in the apartment when you move in (chipped cabinets, broken floorboards, etc.) so the landlord does not charge you for these upon moving out. Consider taking photos or a video of the apartment shortly after moving in and again at the time you move out to protect yourself against claims that you damaged the apartment beyond normal wear and tear.

## Signing a Lease or Renter’s Agreement

Most landlords require you to sign some sort of lease or renter’s agreement before you are allowed to move in. Keep in mind that this protects both you and the landlord. Most leases are for a 12-month period but can be longer. Less common is a “month to month” lease, which means you are not locked into the apartment for a full year and can leave at any time as long as you give 30 days notice. This type of lease is beneficial for someone who does not intend to stay in the same apartment for a full year.

Read the lease carefully before signing it. Make sure you understand all terms of the lease and that special agreements, such as being allowed to have a pet or that the landlord is responsible for certain utilities, are clearly spelled out. Get a signed copy of the lease for your records. It is unwise to live in an apartment without some sort of written rental agreement.

## Protecting Yourself when Subletting

Despite being a shorter-term option, subletting may still require you to go through the same process of verification, agreements and deposits. Before

agreeing to sublet a place, make sure the current tenant has received the landlord's permission to sublet. Depending on the terms of their lease, the landlord may require that you complete an application and go through a background check before they approve of you occupying the apartment. Before moving in, make sure you have a written contract outlining the terms of the sublet. Never move in without a written agreement signed by everyone involved.

## Maximum Capacity

In cities with a high cost of living, such as New York, it is not uncommon for recent grads on a tight budget to cram as many roommates as possible into an already tight living space. While you may be fine with sharing a small living space with many friends, your landlord may not be so accepting of it. To avoid problems down the road, make sure the landlord knows how many people will be living in the apartment. In some cases, your lease may specifically state the maximum number of occupants in the unit. Overcrowding in buildings and housing violations are a major concern for landlords; you don't want to get on your landlords bad side, or worse, get evicted for violating occupancy terms outlined in your lease. Don't let them find out later that there are six people living in a studio with a maximum capacity of two.

## Additional Resources

Recent alumni are often a great resource for city-specific information. Below are some tips and resources for apartment hunters, provided by alumni currently living in cities around the country.

### New York

Village Voice – [www.villagevoice.com](http://www.villagevoice.com) – Apartment ads

Metro Transit Authority – [www.mta.info](http://www.mta.info) – Public transportation schedules and maps

Yale Alumni Association of Metropolitan New York – [www.yaamny.net](http://www.yaamny.net) – Apartment hunting resources

New York Times Classified – [www.nytimes.com/classified/](http://www.nytimes.com/classified/)

City Realty – [www.cityrealty.com](http://www.cityrealty.com) – Rental information

## San Francisco

SF Gate – [www.sfgate.com](http://www.sfgate.com) – Apartment ads and public transportation

Rent-in-San Francisco – [www.rentinsanfrancisco.com](http://www.rentinsanfrancisco.com) – Apartment ads

## Chicago

Chicago Reader – [www.chireader.com](http://www.chireader.com) – Search for apartments by zip code, type of housing and price range

Chicago Transit – [www.transitchicago.com](http://www.transitchicago.com) – Public transportation

## Atlanta

If you are lucky enough to live in the ATL post-Yale, you might never want to leave. It's a magnificent town for 20-somethings. The diverse feel of the different neighborhoods define Atlanta, so keep in mind when you are apartment hunting. Buckhead is traditionally a hot spot for young professionals, but Midtown has been burgeoning, and it is definitely the place to be, in my opinion.

- Rob Lalka '05

Apartment Listings and classified ads - [www.atlantaloftsandcondos.com](http://www.atlantaloftsandcondos.com) and [www.atlanta.creativeloafing.com](http://www.atlanta.creativeloafing.com)

## Boston

Boston Apartments – [www.bostonapartments.com](http://www.bostonapartments.com) – Rental magazine

MBTA – [www.mbta.com](http://www.mbta.com) – Public transportation map and schedules

## Los Angeles

LA Times – [www.latimes.com](http://www.latimes.com) - One alumnus recommends checking the ads online. “By the time it’s in print, the apartments are gone.”

Westside Rentals – [www.westsiderentals.com](http://www.westsiderentals.com) – Paid rental listing service for Los Angeles and Orange County

South Bay Rentals – [www.southbayrentals.com](http://www.southbayrentals.com) – Apartment listings for the Los Angeles area

## Washington, DC

Washington Times Classifieds – [www.washingtontimes.com](http://www.washingtontimes.com) – Apartment rentals

Metro Homepage – [www.wmata.com](http://www.wmata.com) – Transportation information

Roll Call – [www.rollcall.com](http://www.rollcall.com) – Capitol Hill newspaper

HillZoo – [www.hillzoo.com](http://www.hillzoo.com) – Online magazine geared towards congressional staffers, has classified ads

Washington Post – [www.washingtonpost.com](http://www.washingtonpost.com) – Classified section with apartment listings

GW Hatchet – [www.gwhatchet.com](http://www.gwhatchet.com) – GW’s newspaper that emphasizes grad housing options

Southern Management Corporation – [www.appt-locators.com](http://www.appt-locators.com) – Search for apartments in DC and surrounding area

## Philadelphia

4 Walls in Philly – [www.4wallsinphilly.com](http://www.4wallsinphilly.com) – Apartment rental guide

Philadelphia Transportation – [www.philadelphiatransportation.com](http://www.philadelphiatransportation.com) – Public transportation guide

## Seattle

Seattle Weekly – [www.seattleweekly.com](http://www.seattleweekly.com) – Comes out on Wednesdays

The Stranger – [www.thestranger.com](http://www.thestranger.com) – New ads on Wednesdays

University of Washington Daily Newspaper – [www.thedaily.washington.edu](http://www.thedaily.washington.edu) – Apartment listings in the classified section

## Abroad

Alumni living in Asia recommend walking around neighborhoods looking for realtors and agencies or using [www.thatsshanghai.com](http://www.thatsshanghai.com) (in Shanghai, China) or [www.asiaxpat.com](http://www.asiaxpat.com). [www.asiaexpat.com](http://www.asiaexpat.com) is a great resource for classifieds, nightlife, dining, and more. Covers Shanghai, Beijing, Guangzho, Hong Kong, Singapore and more

In London, alumni recommend using [www.loot.com](http://www.loot.com) or checking classified ads in the Evening Standard.

## General

Apartment Finder – [www.apartmentfinder.com](http://www.apartmentfinder.com) – Search for apartments by zipcode

Craigslist – [www.craigslist.org](http://www.craigslist.org) – Apartments, furniture, roommates and more; covers cities around the world

Facebook Marketplace – [www.facebook.com](http://www.facebook.com) – Join a regional network to see local listings; postings often include furniture, miscellaneous items, and apartments for rent

Hopstop – [www.hopstop.com](http://www.hopstop.com) – Transportation site that links all forms (walking, bus, metro, etc.) in New York, Boston, Chicago, San Francisco, New Jersey and Washington, D.C. You can even calculate cab fare and link to regional rail systems.

Roommates.com – [www.roommates.com](http://www.roommates.com) – Search by city

## Additional Tips

Here are some additional tips for success from alumni.

My favorite apartment/setting up house/budgeting/everything resource is [www.craigslist.org](http://www.craigslist.org). The last guide extolled its virtues as an apartment-hunting tool (completely free, lower rent than brokered buildings, new apartments posted all the time), but it's also great for finding reasonably-priced furniture and electronics in your neighborhood, and even bartering goods and services! Need a used treadmill? Offer SAT tutoring in exchange- you'll probably find someone willing to make a deal.

–Kristin Anderson'05

Rent will by far be your greatest expense. A rule of thumb when looking for an apartment is that rent should not exceed 30 percent of [your] pretax salary.

–Alumna '01

Med students make the best roommates because they're not there half the time and their life is always more stressful than yours.

–Alumnus

Graduate schools must deal with an influx of hundreds of students

every year, so they have experience in helping people in your income and age brackets find housing. Why reinvent the wheel? Schools can provide listings or show you where professional listings are kept.

—Dan Fingerman '00

I ran into an interesting situation where an agency offered me the apartment I wound up taking for \$150 more than the landlady charges directly. Be wary of paying rent to a middle man!

—Shana Katz '00

Try and avoid moving into a place on September 1. That's the day when all the students are moving into their apartments so the streets are crowded with moving vans. If you do have to move in on September 1, reserve a U-Haul early!

—Alumna

My roommates and I were shocked to see how much landlords were charging for tiny spots. The best strategy is not stressing over finding the perfect place. Between work and going out, you won't spend much time in your apartment.

—Paul Ardire '02

To rent is human; to split rent two (or three!) ways is divine!

—Shane Dizon '00

Always unpack immediately whenever you move. Otherwise, you may never get around to it.

—Susan Gaunt '02

## 3. Setting up House

For the past twenty-odd years of your life, it is likely that electricity, cable, heat, and the telephone were just “there” and you never gave much thought to where they came from, how much they cost, or how they got into your house or dorm room. For those of you facing the prospect of renting your very first apartment, “setting up house” can be a bit overwhelming. In order to meet your budget, it is easiest if you break down the essential and nonessential utilities. As soon as you’ve signed a lease for an apartment, get all your utilities set up so they are ready when you move in. Unless you want to spend your first few nights by candlelight, it’s best not to wait until you unlock the door for the first time to think about getting your utilities connected!

### Essential Utilities

#### Electricity

There’s no getting around it: you need electricity. Find out the name of the regional electric company from your landlord, neighbors, or co-workers or look it up in the yellow pages under, you guessed it, “electric company.” There is usually a toll-free number to call, and there may be a website so you can set up your service online. You can set this up in advance and have the company turn on the electricity beginning the day you move in.

Most electric companies give you the option of being on a “budget plan” or paying for the actual amount of electricity you use each month (which could vary greatly from summer to winter). The budget plan averages electricity costs for that specific apartment from the previous twelve months and then charges that averaged amount each month. At the end of the year they will take the actual meter reading; if you overpaid, you will get a credit on your account. If you used more electricity than the average, you’ll be sent an additional bill. Many people prefer this type of budget plan because their monthly bills will not fluctuate, making it

easier to manage expenses. Keep in mind that if you live in an apartment where you are responsible for paying for heat (or air conditioning), this cost will significantly add to your monthly expenses. If your apartment does not have a thermostat that can be programmed to put out less heat during the day when you are at work or school, be sure you make it part of your morning routine to turn down the heat before you leave each day. You will be happy you did when the bills arrive!

Depending on where you live, your electric company may have the option for some or all of your electricity to come from renewable energy sources, known as “green power.” For more information on getting your electricity from the “Green Power Network,” check with your electric company or refer to the U.S. Department of Energy website.

## Gas

Some apartments have a gas stove and/or gas heat. Usually the landlord will give you this information, but if you aren’t sure, look at the stove. If it has a flame burner, you will need to connect the gas. In some regions the gas company and the electric company are one and the same, and you get one monthly bill for both utilities. In many areas there are two separate companies that provide service. Check with your landlord or building management office to determine how these utility companies are organized in your area.

## Non-Essential Utilities

### Telephone

Having a phone in your house or apartment was once considered an essential utility, but with the wide variety of cell phone plans currently available, many people choose to spare the expense of having a phone hooked up in their home and use their cell for all calls. If you do choose to get a land-line telephone in your home, do a little research ahead of time to determine what plans the service provider offers and which plan would be the best for you. Don’t let them talk you into getting additional services you don’t want or a more expensive plan you don’t need. You can always upgrade or add services later if it turns out you need them. When assessing your needs, don’t forget to take into account your internet service. If you use a dial-up modem, you may be using the phone more than you realize. You choose the date you want service to start, and they will give you the phone number.

## Cable

Many of you may put cable into the “essential” category, but it is an expendable luxury if you are on a tight budget. Depending on where you live, you may not have a choice of which company provides your cable service, but in some metropolitan areas there is access to more than one cable company. Every cable company has a variety of plans, ranging from the most basic channels (2 through 13), to expanded cable (usually including MTV, CNN, etc.), to the most expensive premium cable (HBO, Showtime, etc.). It is not uncommon for cable companies to run specials for free installation, free premium channels (for a limited time), or other discounted deals. Be sure you find out the exact terms of the special before agreeing to anything. Expanded service and premium channels are the usual culprits for extremely high cable bills, so unless you can't bear to spend Sunday night without “Sports Center” or “The Real World” you may want to forgo these channels and stick to reruns of “CSI” on basic cable. If you live in a city and don't mind occasionally fuzzy reception, you may be able to get by with an antenna and not pay a penny for the basic channels.

## Internet Service

It was very easy plugging into the little red jack in your college room, but in the real world there is a bill collector on the other side of that jack. Depending on the type of service you want, this can be very inexpensive or very expensive. Dial-up services tend to be less expensive but slower, and cable access is more expensive but usually rather speedy. Some of you may be lucky enough to work at a company or attend a university where you can dial into their system and not pay for an internet provider. Whatever the case, be sure to assess your computer needs before signing up for a service that may not be appropriate. Keep in mind that you might not really need that DSL if you're online at the office or at school all day. Also, when shopping around for internet service providers, look into package deals. The cable company may offer discount internet service to customers who are signed up for cable service; the phone company typically has similar deals.

## Note

If you are living with roommates, it is not a good idea to have all the utilities in one person's name. While having a utility in your name is good for

establishing credit (if the bills are paid on time, that is), if your roommate bails on you, you don't want to be stuck with all the bills!

## Non-Utility Essentials

### Renter's Insurance

You're required to insure your automobile, but few people think about insuring the contents of their apartments. Landlords and management companies insure the building, but their insurance does not cover your personal possessions in case of damage including broken pipes, fire, theft or other dangers. You are responsible for insuring your own possessions. Additionally, renters insurance protects you from being liable if someone is unintentionally injured in your apartment, bitten by your dog, or if your personal possessions are stolen. Some of you have home entertainment systems or computers that are worth more than a car, so why risk having them stolen or damaged? You may be surprised at how quickly the value of your books, clothes, electronics, and furniture add up. Most of you will be fortunate enough to never experience a burglary, fire, or other catastrophe, but some of you won't be so lucky. Strongly consider getting renter's insurance to put your mind at ease.

Typically, renter's insurance is very inexpensive with policies as low as \$10 per month. Most insurance agencies will give you an additional discount on your car insurance if you also open a renter's policy. Shop around to see which company offers the best deal. Before you begin searching, make a list of the contents of your apartment and determine how much it may cost to replace your possessions. This list will come in handy when deciding how much coverage you need and will help if you ever need to file a claim. For those of you living in areas where floods and/or earthquakes are a concern, make sure to get a policy that covers damages associated with these; this type of coverage is not always standard and may need to be added separately. Be sure to clarify whether your possessions are insured at current value or replacement cost. Current value is the amount it would cost to replace your insured items minus an amount for depreciation for age and use (ex: used furniture and electronics are worth less than new; how much less depends on how old and well-used the items are). Replacement cost is the amount it would cost to replace the insured items with comparable items, without regard to age and condition. You would be shocked at how low the current value of your possessions is

in the insurance company's eyes! Starting out, either one is fine, but as you move from just-for-now furnishings and décor to pieces you plan to keep for awhile, you may want to make sure your policy reimburses at replacement value.

## Garbage Removal

Most apartments include some sort of garbage removal as part of the rental agreement. Depending on where you live, garbage removal may be part of the city works (meaning it is paid for by taxpayers). In some places, private garbage removal companies charge residents for pick up. Larger apartment buildings or complexes usually have a centrally located dumpster, garbage room, or garbage shoot for all residents, maintained by the building owner. Smaller apartment dwellings, such as an apartment in a house, may simply use regular garbage cans in the driveway or behind the garage. Be sure to check with your landlord about garbage removal and the area's recycling policies. In an effort to encourage residents to comply with recycling rules, many areas impose stiff fines for sneaking tuna cans or shampoo bottles in with the regular trash.

## Miscellaneous

Here are a few additional tasks you need to complete before and after moving.

Before you move, you need to provide the post office with your updated address so your mail can be forwarded; this can be done online at [www.usps.com](http://www.usps.com). You also need to provide your new address to all creditors, your bank, your employer, Yale, and your friends and family. Don't forget about magazine and newspaper subscriptions; the post office will only forward your magazine for a few months before they start sending them back. You can do most of this online through company websites.

Also, before you move, look into auto licensing and registration procedures in your new state of residence. States typically require you to get licensed in your state of residence and transfer your auto registration within a certain period of time after relocating. Looking into this before you move will help you plan what you need to do in the first few weeks after you move and will help you budget for the licensing and registration fees associated with your trip to the DMV. The amount of time you have to transfer your license and register your vehicle can vary from state to state, but on average is about 30 days. Though few people enjoy spending a Saturday at the DMV, you need to get this done as soon as possible.

# Things You'll Wish You Had Remembered

Take a tip from the Boy Scouts and be prepared. It's the little things that are easy to forget, like a plunger or can opener. As you're preparing to move, think about each room in your new place, what items you have and what items you'll need to have. We'll focus on the bathroom and kitchen, since you should already have a good idea what you will need for your bedroom and living space.

## Bathroom

- Plunger
- Hand soap
- Shower curtain and curtain rings
- Is there a curtain rod or do you need to buy one?
- Cleaning supplies (sponge, cleansers for the mirror, toilet, floor, etc.)
- Toilet bowl brush
- Toilet paper

## Kitchen

- Skillets and saucepans
- Silverware
- Dish soap, sponges, towels
- Potholders
- Can opener
- Knives
- Tin foil and resealable bags
- Toaster
- Fire extinguisher
- Cooking utensils (spoons, spatula, etc)
- Baking sheets/baking dishes (if you plan to use your oven)
- Dishes and cups
- Drying rack
- Kitchen cleaners
- Cutting board
- Strainer
- Tupperware
- Paper towels
- Coffee maker

An '06 alumnus recommends that you "buy a fire extinguisher for your kitchen. For the chef, you already know it's good to have on hand. For the novice, you may really need it. Also, don't forget to buy a plunger for your bathroom. We don't have those Yale super-toilets in the outside world."

## 4. Becoming the Iron Chef

It wasn't until you experienced dining-hall food that you began to truly appreciate Dad's blueberry pancakes. Well, it may not be until you are out on your own, feeling helpless in the kitchen that you suddenly begin to rank Mom up there with Julia Child. A person can only exist on takeout and ramen noodles for so long; becoming armed with some basic cooking skills is essential for healthy eating.

Since most of you will either be in a rigorous graduate-school program or working long hours at the office, quick and easy meals are the way to go. Coming home at eight to whip up a rack of lamb for one is probably not your idea of a relaxing evening. However, if you do a good job stocking your pantry and freezer with some basics, you can throw together a decent meal in a matter of minutes. "Homemade dinners don't have to be elaborate – if you keep portion-sized pieces of meat in the freezer, starches like pasta, rice or couscous in the pantry, and some fresh, frozen, or canned vegetables on hand you can throw together a simple, healthy meal with very little effort. And don't be afraid to experiment! Keep a variety of spices, sauces and condiments around to liven things up. Get a good, easy-to-use, complete cookbook like *Better Homes and Gardens*, and try recipes that interest you from time to time. Don't bother reducing the recipe size even if you're just cooking for one person – after you go through the effort to make a new dish, save the leftovers in the fridge or freezer!" (Caitlin Dean '05) "Mark Bittman's cookbooks (esp. *How to Cook Everything* & *How to Cook Everything Vegetarian*) are incredibly useful. If you are in New York, stop by the Union Square Greenmarket, pick up seasonal produce, and then use Bittman's books to build a meal." (Usha Chilukuri '07)

Abigail Ryder '02 says: "Forget the freshman fifteen—beware of the post-grad twenty. Working a nine-to-five type job will make it harder to stay in shape than it was in college. You won't have as much time to exercise. Without the convenience of the dining-hall chicken breasts and salad bar, it is really easy to get into the habit of living off of macaroni and cheese. Buying fresh vegetables for one is difficult because they go bad so

quickly. Don't let yourself fall into this trap! Join a gym right away, stock up on frozen veggies, try and figure out how to make a diet work with your new schedule from the get-go."

For grads on a budget, cooking at home can save a lot of money. One alumna notes that it is much more expensive to purchase prepared and processed foods. "If you need to save money, actually making dinner from the raw ingredients and paying attention to how much they cost can make a difference." She adds, "bring your lunch to work. You can easily spend \$5 to \$10 daily for lunch, which can be almost \$200 a month!" Another alumna, from the class of '02, concurs with bringing one's lunch to work. She suggests that you "cook Sunday night, divvy the food up into containers and you're set for the rest of the week." Caitlin Dean '05 recommends "getting into the habit of cooking for yourself - for any meal - is a win-win situation. Eating breakfast before you leave, packing a lunch, or cooking a simple dinner will save you loads of money, be much healthier than eating out, and really not take that much time once it becomes part of your routine. And then you won't feel guilty at all when you do splurge on meals out!"

"I never thought cooking would be such an important (and even enjoyable) part of my life. But to live within your (very small) food budget, cooking for you is essential. It's remarkable that someone like me—who used to consider EasyMac and a granola bar to be a "complete breakfast"—now makes Pad Thai and chicken and pasta dishes on a regular basis. If you do it right, it's much healthier for you and much cheaper for you (I was living on \$6 a day for food for several months)." (Alumnus '03) No one becomes an expert chef overnight. Don't be afraid to try a new recipe, or better yet, to make your own combinations. Know that not everything you try to make will turn out perfectly the first time; you may need to make the dish a few times before you have it just right. Occasionally your meals will turn out badly; don't let this discourage you. Remember, there's always pizza!

## Tips for the Novice Chef

Here are some tips and recipes to get you started on your path to culinary competence. Keep dried pasta, rice, and/or couscous in the pantry to use as an easy side dish or to toss with veggies or sauce. Usually four ounces of pasta or a half cup of uncooked rice or couscous (both of which double in volume when cooked) is sufficient for one serving.

When purchasing meat (such as chicken breasts, beef patties, pork chops, etc.), take it out of the original package and wrap individual portions in plastic wrap or zip-lock bags before freezing. This makes it easier to defrost only what you need for a meal.

Canned beans can be added to salads, soups, pasta, or rice dishes for some added protein. They are also inexpensive. Be sure to rinse canned beans before eating to remove some of the sodium.

Store fruit and vegetables in the bottom drawer of your refrigerator to keep them fresher longer. Do not wash these items before storing—they last longer when unwashed.

Wrap cheese in aluminum foil to keep moisture to a minimum. Do not store cheese in the high-humidity bottom drawers where you keep your veggies or it will mold very quickly. Eggs stay freshest in their original containers; don't put them into the egg holders standard in many refrigerators. Make sure your pantry is stocked with very basic cooking essentials such as cooking oil (olive is healthiest), salt, pepper, basic herbs and spices, and chicken or vegetable broth (canned broth or bouillon cubes are easiest).

For those of you moving abroad, Catherine Izard '06 recommends that “unless you're moving to a very big international city like London, bring your favorite spices from home. You'd be surprised how little is available at the smaller, less diverse European grocery stores. Where I am right now (Norway) just about all I can find is a suspicious mixture called 'Grilled Chicken Spice'—and my friends in other parts of Europe have reported similar difficulties. You may also want a set of American measuring cups, or you'll spend your whole life trying to convert to and from metric (side note: one stick of butter equals 125 grams).” Keep in mind, part of the experience of living abroad involves adapting to a different way of life. You may need to adjust your palate and open your mind to trying foods you might not have previously considered. When in Rome!

## Easy Meal Ideas From Alumni

PB & J may be quick, but to liven up your meals try some of these easy recipes submitted by alumni. Most take less than 20 minutes to prepare.

### Pesto

Here's a good recipe I recently devised; it stores well in the fridge and is tasty on just about anything. (proportions can be changed as needed)

- 1 ripe avocado
- 2 cups packed fresh basil leaves
- juice of 1 lemon
- 4 large (8 small) garlic cloves, if you're not shy
- up to ½ cup olive oil, can get away with less
- pepper (fresh cracked if available) to taste
- Sea salt to taste
- 2 cups vegetable broth, boiling
- up to 1 cup fresh grated cheese. Jarlsberg works great and adds to the creaminess, but parmesan probably good too in a smaller quantity
- 1. puree everything except broth and cheese in blender (remember to take silverware out of blender before blending)
- 2. add cheese and 1 cup hot broth, puree. (the broth will melt the cheese and homogenize it into the mixture)
- 3. keep adding broth and pureeing until desired consistency. (may not require 2 full cups)

### Arabian Couscous

Use one chopped carrot, one chopped onion, 1/4 cup raisins, some pine nuts, one package couscous (I like the ones with the spice pack), and one cup chicken broth. Sauté the onion and carrot in butter, then add pine nuts, raisins, and broth. Bring to a boil. Add the couscous and remove from heat with a lid on. Give it five minutes then fluff with a fork.

—Alumna '99

### Fruit Smoothie

When bananas start to seriously brown, throw them in the freezer. When you're ready, blend them with some low fat vanilla yogurt, sugar to taste, some canned fruit, and you've got yourself a Fruit Smoothie you can put in a container and sip on during the day (to avoid those expensive trips to Starbucks).

—Aisha Gayle '02

### Quick Pasta Sauce

One can chopped clams, olive oil, garlic, fresh parsley (flat leaf), salt, and pepper. Combine and heat. Serve over pasta.

—Libby Cox '97

## Baked Salmon

This dish is healthy, not that expensive, easy to prepare, and classy (great for company): simply marinate fish in olive oil, lemon juice, and all the herbs and spices you have, place in the oven on a cookie sheet in a pouch made from aluminum foil. Let bake at 375 degrees for twenty or so minutes until it is soft and will not stick to a fork when you poke it.

—Araceli Campos '99

## Chicken Fajitas

Cut up some chicken, grill it, throw on some spices (cumin and coriander are good), put in a tortilla with salsa, cheese, guacamole, green hot sauce, etc. Dirt cheap and really filling.

—James Click '00

## Homemade Macaroni and Cheese

Melt two tablespoons butter in saucepan, sauté one crushed garlic clove with a pinch of salt and pepper for a few minutes. Warm one cup of milk in microwave one minute, then stir two tablespoons flour into milk until smooth. Pour milk mixture into saucepan and cook over low heat until thickened. Add 1/4 cup shredded cheddar and two tablespoons Parmesan cheese to saucepan and cook, stirring, until smooth. Pour over cooked macaroni. Add diced tomatoes if you like. Trust me; this is better than the yellow powder stuff!

—Daniel J. F. Lula '97

## Pork Tenderloin

Coat in mustard, broil ten minutes per side.

—Amanda Poppei '01

## Peanut Sauce

Mix a lot of salsa with some peanut butter and a little splash of orange juice. Put the sauce on anything—chicken, beef, veggies—and either rice or noodles.

—Alumnus '99

## Cranberry Chicken

Cook chicken breast in pan with a bit of garlic and oil or butter. On the side in a small saucepan heat some canned whole-cranberry sauce, some ginger, soy sauce, and pepper. Serve over chicken, over a bed of rice. Delicious and fast!

—Cherie Le Doux '99

## Insalada Caprese

Cut fresh mozzarella into slices, add basil leaves, tomato slices, and olive oil and a pinch of salt. Bon appetito!

—Alumna '01

## Quesadillas

Sandwich cheese and cooked chicken in between two tortillas, heat on stove or in microwave until cheese is melted. Top with salsa.

—Alisa Scudamore '97

## Pita Pizzas

Use a flat, round pita as the pie, cover with vegetables/meats of choice, cover with cheese, and toast in the toaster oven.

—Rebecca Schrag '98

## Yale Bowl o' Beans

Serves eight

1 10-ounce can black beans  
1 10-ounce can pinto beans  
1 10-ounce can garbanzo beans  
1 10-ounce can navy beans  
1 10-ounce can lima beans  
1 10-ounce can black-eyed peas  
1 10-ounce can baked beans  
1 10-ounce can cannelli beans  
organic sea salt  
milled pepper  
garlic powder

2 teaspoons vegetable oil

1. In a very large kettle, combine the several varieties of beans (and their juices) with the vegetable oil. Heat on high for 15 minutes.
2. Add salt, pepper, and garlic powder to taste.
3. Serving time. Boola boola!

—Mike Sloan '02

The recipes on the back of the boxes are great. Hershey's Deep Dark Chocolate Cake (from Hershey's cocoa) and Quaker Original Oatmeal Cookies come to mind.

—Maggie Sherriffs '02

Buy a George Foreman grill. The thing is a lifesaver. It is very easy to cook fish, chicken, hamburger patties, steak, anything on it; it cleans up easily and doesn't take more than a few minutes. I usually will cook something on that; make a salad, and maybe supplement with some boxed rice or pasta dish on the side.

—Tamar Smolowitz '99

(Numerous alumni recommend this grill, and one even called it "the world's greatest invention since the wheel, maybe since fire.")

## More Daring Recipes From Alumni

OK, maybe more daring—maybe just more time consuming. You've tackled the quick recipes and are ready for more.

### Chicken Stir Fry

Chop up some boneless skinless chicken breasts. Splash on some soy sauce, some rice-wine vinegar or lemon or white wine or whatever vinegar-type thing you have, shake on some garlic powder and pepper. Then chop up some onion and/or red or green peppers. Put a bit of sesame oil and/or nonfat cooking spray in a nonstick skillet. Add the onions and cook until they start to soften, become golden. Then add the chicken and sauté until done (if you add peppers, throw them in when chicken is partway done). Good with Asian-style rice.

—Margaret Harrison '97

Danielle Morris '02 writes, “Here are a couple of easy recipes I have picked up as an English teacher in Rome, Italy.”

### Fast Tomato Sauce

- onion
- crushed tomato/tomato paste
- salt
- crushed red pepper

Slice the onion and sauté it in some extra virgin olive oil until it is golden. Add the tomato paste and let it simmer for about five minutes. Add salt and crushed red pepper to taste. You can also add fresh basil or oregano along with the tomato paste for extra flavor. Also, try adding olives, canned tuna, or fresh vegetables like squash, zucchini, or eggplant—just be sure to cook them to taste with the onion before adding the tomato (eggplant especially takes a long time to cook and needs a lot of liquid, so add half a glass of water and cover for about ten minutes rather than adding a liter of olive oil!).

### Pasta with Lentils

- can of precooked lentils
- celery
- carrot
- onion
- pancetta (Italian bacon—any other kind of salted pork, or just a little extra salt, is a fine replacement)
- parsley

Slice the onion and cut the carrot and celery into small pieces (for one can of lentils, I usually use a small carrot and one celery stalk). Dice the pancetta and put it all into the pan with a little bit of extra virgin olive oil to sauté at low or medium-low heat. Once the pancetta is cooked and the celery and carrots are tender, add the lentils and parsley and let everything simmer for a few minutes. Add salt and pepper to taste. As for the pasta, try breaking spaghetti into quarters. And remember, for cooking pasta, always add salt to the water when it comes to a boil, and let it boil again before adding the pasta. You can also use white beans (cannellini) or chick peas with this recipe, or add tomato paste along with the lentils if you want.

## Ragù Bolognese (Meat Sauce)

carrot  
onion  
celery  
parsley  
ground meat  
red wine  
tomato paste  
crushed red pepper

Cut up and cook the onions, celery, carrots, and parsley as described above. Add the meat and brown that as well. Then add the tomato paste, a drinking glass of red wine, and salt and crushed red pepper to taste. Cover and let simmer at low heat for at least two hours, stirring occasionally and adding water if the sauce gets too thick.

Danielle Morris '02

## Pig Loose in the Garden

Serves four

2 pounds hickory smoked bacon (thinly sliced)

2 pounds organic carrots

1 pound celery

1 head of lettuce

2 tomatoes from the vine, for garnish

1. Slice carrots and celery lengthwise, then across, into short sticks.
2. Wrap bacon around sliced carrots and celery and place them in a large frying pan so that each stick is in contact with the pan. Fry for four minutes, then flip and repeat.
3. While bacon is frying, arrange beds of lettuce, surrounded by wedges of tomato.
4. Place bacon/vegetable sticks on paper towels to drain off some of the fat.
5. Arrange sticks on lettuce bed and enjoy.

—Mike Sloan '02

## Fabulous Fried Rice

Get extra white or brown rice from your usual Asian takeout to make a fabulous fried rice for the next day or two. Fried rice is very easy to make - you usually have all the ingredients on hand in the fridge. I did not add measurements; depending on how much rice you're working with, just add as much or little of the ingredients as you prefer.

Day old white or brown rice (day old rice works best – it's dry and the morsels are separated)

Scrambled eggs

Any member of the onion family (scallions are best but regular onions are OK, too)

Garlic

Soy sauce or oyster sauce

Any protein (ground chicken, turkey, meat, pork, or firm tofu pieces)

Any oil – canola, olive, peanut, etc.

Salt & pepper

In a stir-fry pan or wok, heat some oil over medium heat. Add chopped scallions or onions and some minced garlic. Add whisked eggs and scramble. Transfer cooked eggs/onions/garlic onto a plate. Next add some oil to same pan and cook the protein until done; add some salt and pepper. Add the cooked eggs and rice into the pan and pour in your desired amount of soy sauce or oyster sauce (remember, a little bit goes a long way). Cook thoroughly and combine everything. Transfer to serving bowls or plates. To be a bit fancy, garnish with some chopped scallions (green parts only).

Variation: if you wish to add vegetables, frozen carrots and peas work well in this fried rice. Thaw and add these veggies to the cooked protein, then proceed with the remaining steps.

- Betty Yip '05

## Thai Oatmeal

Serves four

2 cups dry Irish oatmeal

4 cups sweetened coconut milk

1 cup chopped peanuts

1 red pepper (whole)

fresh basil

1. In a medium-size pot, combine oatmeal and coconut milk.
2. Heat until boiling.
3. Dice pepper and add to boiling oatmeal.
4. Simmer for ten minutes, or until coconut milk has evaporated.
5. After placing oatmeal in bowls, garnish with peanuts and basil.

—Mike Sloan '02

## Mike's Famous Ground Meat Fiesta-val

Serves four hungry Yalies (or eight feeble Harvardians)

1/2 pound ground beef (preferably sirloin, chuck will do)

1/2 pound ground turkey

1/2 pound ground lamb

1/2 pound ground pork

8 taco shells (corn is best)

4 ounces fresh guacamole

1 cup freshly chopped tomato

1 cup freshly chopped onion

1 cup chopped lettuce

1 cup finely grated Mexican cheese

Sea salt

mill pepper

garlic powder

1. Arrange vegetables on cutting board and slice finely with sharp knife. Watch your fingers.
2. Place all of the meat in a large frying pan or wok, if one is available. Mix the meats together. Don't be shy.
3. Season assorted meats with sea salt, mill pepper, and garlic powder.
4. Cook meat until one side is brown or well on its way to getting brown. Then flip and cook until that side is brown.
5. Once meat is fully cooked, place generous portions in the tacos.
6. With a small spoon, add guacamole, chopped tomato, onion, lettuce, and cheese to the tacos.
7. Buen provecho! The fiesta-val has come to town.

—Mike Sloan '02

## Veggie Chili

Mix together one can black beans, one can red kidney beans, one can corn, one can tomato sauce, one package chili spices, two chopped zucchini or yellow squash, one chopped onion, one chopped red or green pepper. Cook on stovetop on medium for about twenty minutes—makes several days of leftovers!

—Erica Boiman '97

## Chicken Forgetaboutit (an easy, quick and tasty meal)

2 skinless, boneless chicken breasts  
1 clove fresh, chopped garlic  
4 ounces crushed tomatoes  
1/2 cup white wine (approximately)  
2 tablespoons butter (approximately)  
1 tablespoon of olive oil  
splash of lemon juice  
3 cups of pasta  
4–5 capers (optional)  
1 tablespoon salt  
pinch of salt  
pinch of black pepper  
pinch of oregano

1. Cut the chicken breast into strips and sauté in olive oil until golden brown.
2. Boil water, add pasta and one tablespoon salt to water for taste—cook until al dente.
3. To begin sauce, combine white wine, lemon juice, garlic, seasonings and crushed tomatoes. Cook over medium/high heat for four to five minutes.
4. Add butter, cooked chicken, capers, and pasta. Sauté over medium/high heat until all ingredients are combined.  
Serve and enjoy!

—Nick Sinatra '03

## Salmon Cakes

I like to use one pound of fresh salmon but you can use a 14-ounce can too (season it with salt, pepper, a little soy sauce, a little balsamic vinaigrette, Old Bay/Accent, a little basil).

2 eggs

2 tablespoons olive oil

1 medium onion, diced

parsley, mustard, lemon juice to taste

2/3 cup bread crumbs

1. Oven should be at 375°.
2. In bowl, mix the salmon, egg, olive oil, onions, and a third of the bread crumbs.
3. Form into six to eight patties; roll each around in the rest of the bread crumbs. (I like to coat them with a little olive oil when they're on the tray to keep them moist.)
4. Arrange them on the baking sheet and cook for 15 to 20 minutes or until they brown, turning once.

Voila. Takes about 35 minutes in total.

—Alumna '02

## Beef Pot Pie

First, purchase one of those “just add water” pie crusts in a box. Follow the directions for making the crust found on the box. For the bottom and sides of the pie, take just over half the pie crust, flatten/roll it out, and spread it evenly around the bottom and sides of a pie dish. Bake by itself (no filling) for ten minutes at 450°.

In the meantime, melt three tablespoons of butter in a small sauce pot. With heat on low, slowly add in three tablespoons of flour and stir while adding. When all the flour is mixed, slowly add a 16-ounce can of chicken broth. Stir as you add. While still stirring, add in a bit of garlic powder, salt, pepper (maybe a teaspoon of each) to taste. Also throw in any other spices you like (oregano, rosemary, etc.). After the mixture has thickened and smoothed, turn off heat and pour into a large mixing bowl. To the mixture, add one cup of frozen peas and one cup of fresh broccoli (or any of your favorite fresh or frozen veggies), a half cup chopped uncooked onion, one pound browned ground beef, and one Italian sausage, ground and browned.

When your pie shell is ready, pour enough of the mixture into the pie to fill the bottom and sides of the pie dish. Then flatten the rest of the pie dough on top of the mixture. Bake for 25 minutes at 400° or until pie crust is nicely browned. Enjoy!  
Serves four.

—Catherine Armstrong '02

Now, after all that eating, “join a gym. It helps relieve stress and it gets you out of the house” (Susan Gaunt '02).

Happy cooking!

## 5. Entertainment on a Budget

Many new college graduates spend time socializing at restaurants, bars, and clubs. Some enjoy this scene, and others do not, but everyone does agree on one thing: going out can really eat into your bank account, especially if you are in a city with a high cost of living. Michael Wolmetz '00 asks “is it really worth the cool points to spend \$5 to \$10 on a drink or \$20 on cover for a club?” Maybe not, so UCS asked recent Yale graduates about their favorite free or low-cost things to do in various cities where they live. While some of you still may enjoy a night on the town, don't discount these fun activities when planning your weekends.

A '05 Alumnus adds, “As with all things humans consume, entertainment is dear to us not in proportion to its inputs (e.g., War of Worlds cost a bundle but sucked), but in proportion to its outputs to us. For entertainment, the greatest determinant of its value to us is whom we share the experience with. Find one or more groups of likeminded friends and take turns planning things – both going out and staying in.”

### San Francisco, CA

A's games—you can get in for as little as \$10 if you sign up for special fan discounts and you can take the subway right there.

Cobb's Comedy Club—at the end of Fisherman's Wharf. Doesn't cost too much and it's usually pretty funny.

Hang out in Golden Gate Park.

Get half-price tickets at TIX Bay Area in Union Square and go see a play.

Go hiking in the Marin headlands or in the Presidio.

Explore the Botanical Garden.

Another resource is the Squid List, a frequent email detailing a multitude of events going on in and around the SF Bay Area. They mostly stick to the interesting and odd arts events and culture, but there is generally something for all interests. Find them at [www.laughingsquid.com](http://www.laughingsquid.com).

—Simone Davalos '00

Live in the city of San Francisco for at least a year. Some fun neighborhoods to live and play in: Marina/Cow Hollow, Pacific Heights, Duboce Triangle/Castro, the Mission, Haight, the theater district area between Nob Hill and the Tenderloin, North Beach. Don't bother with a car unless you're living in the Sunset, Richmond, or around Lake Merced. Parking's a pain in most of the other neighborhoods, and you can get around easily by walking or Muni. Hike Angel Island, bike across the Golden Gate Bridge, go to a summer outdoor concert at Stern Grove, spend a lazy Sunday afternoon at Golden Gate Park.

—Christen Lee '02

## Los Angeles, CA

The planetarium and Griffith Park can be a good date venue, and the beach (one alumnus recommended Zuma Beach, just north of Malibu) is always a great free option.

Exercise and playing on the beach—miles of boardwalks and bike paths, hundreds of volleyball nets, and an entire ocean at your door. Other than that, hiking is amazing in the Pacific Palisades (just north of LA), and there are always plays and productions to see.

Check out [www.lastagealliance.com](http://www.lastagealliance.com) for half-price theater tickets.

## Boston, MA

Watch out for Restaurant Weeks in March and August where excellent Boston restaurants put up their menu for a \$20 three-course lunch and/or a \$30 three-course dinner. Also sign up for [zagat.com](http://zagat.com) or [bostonchefs.com](http://bostonchefs.com) so you can keep up with special events at restaurants that offer special wine & food evenings.

- Betty Yip '05

Do the freedom trail! Visit the historic sites.

Memorial Drive is closed every Sunday for biking, rollerblading, etc. The Minuteman Bike Trail runs for 11 miles from the Alewife T Station to Bedford along a converted rail bed—it's a nice, easy ride, and if you are ambitious you can continue another eight miles or so to Walden Pond.

There is Shakespeare on the Common and Free Friday Flicks at the Hatch Shell on the Charles River. The Boston Symphony has rush tickets to all Tuesday and Thursday night concerts that cost only \$8—the only catch is that you need to be there at 5:00 to buy them.

Free movies/lectures at the Boston Public Library and Cambridge Public Library. Public libraries offer free passes to local museums if you reserve them in advance.

Go hiking in the Middlesex Fells/Blue Hills.

Check out local public transit accessible beaches: Carson Beach (Blue Line) and Singing Beach in Manchester-by-the-Sea (Commuter Rail).

Rumor has it that the Museum of Fine Arts' singles nights on Fridays are a great place to meet people!

## Atlanta, GA

In your first month, get to know the city by looking to these venues for the following way to play: art and theater (the newly renovated High and the Fox Theater), incredible restaurants (Mary Mac's Tea Room, South City Kitchen, and Bacchanalia, if you can afford it), live music (CJ's Landing, Eddie's Attic, and Wild Bill's), coffee shops (JavaMonkey in Decatur and the Starbucks at Emory Village), and clubbing (Eleven50, Shout!, Mako's, Hand in Hand/Neighbor's, and Piebar, which are all worth the cover charge).

- Rob Lalka '05

Piedmont Park, various art and music festivals, which are offered free.

Creative Loafing is a good source for info regarding free events.

## New York, NY

Brooklyn Botanic Gardens Saturday mornings and the Brooklyn Museum are free the first Saturday night of month.

Run or rollerblade in Central Park or on the West Side Highway.

Take walking tours of different neighborhoods in Manhattan.

Travel to other boroughs, Coney Island, Astoria, Queens.

Get *TimeOut New York* (weekly magazine)—it has different suggestions each week for free/low-cost activities. You can check it out online at [www.timeout.com/newyork/](http://www.timeout.com/newyork/).

Go to Shakespeare in the Park and free concerts in Central Park (Metropolitan Opera, Philharmonic).

Check out free movies in parks in the summer (Bryant Park, Riverside Park, Prospect Park, Fulton Ferry, Empire State Park in Brooklyn).

See shows using TKTS discount tickets in Times Square. Check out [www.tdf.org](http://www.tdf.org) for more information on discount theater tickets.

Join the Yale Club!

## Chicago, IL

Cubs games at Wrigley Field should not be missed. Try to get bleacher seats—they sell out fast because they're fairly cheap and attract a rowdy, young crowd.

One of Chicago's best features is the lakefront. Picnic, jog, bike, sunbathe, play volleyball or Frisbee—it's all free. In the winter you can "Skate on State" (Street that is). It's kind of Chicago's answer to Rockefeller Center.

The Museum of Contemporary Art ([www.mcachicago.org/](http://www.mcachicago.org/)) hosts "First Fridays" the first Friday of every month. "First Fridays" tickets cost \$14 and include museum admission, live entertainment, and complimentary hors d'oeuvres.

Second City (corner of North and Wells) and Improv Olympic (3541 N. Clark) are the two institutions that started improvisational comedy in this country, and it would be almost criminal for a new Chicago resident not to see a show at one or both.

## Philadelphia, PA

First Mondays—the first Monday of each month has cultural activities for free.

Check out [www.phillyfunguide.com](http://www.phillyfunguide.com) for low cost or free events.

## Washington, DC

DC is filled with so many amazing museums that are always free. Also, the cheap seats for the Washington Capitals Hockey team are only \$10!

Playing pick-up sports on the Mall during the weekends!

A well-kept secret is Great Falls Park on either side of the Potomac, about 30 minutes north of the city by car. Stunning views of cliffs and waterfalls. Lots of hiking trails. Swimming in the summer.

I love getting a chance to see my friends and meeting others I missed out on during my time at Yale whenever the Young Alumni of D.C. get together. We have monthly happy hours and events ranging from going to a hockey game to a moonlight booze cruise on the Potomac!

—Tony Cotto '03

## Other Great Ideas and General Resources

Start a book reading group!

Time Out ([www.timeout.com](http://www.timeout.com)) has listings of events in major cities and the prices associated with them. Many of them are free and there are also city specific articles for places all over the world.

Getting involved in charities, churches, musical groups, or theater troupes is a good way to have cheap fun and meet people. Do it soon after you're settled in—don't stew in your apartment getting everything set up perfectly.

Check out the public library – in addition to the latest books, they have free DVD rentals and reduced cost or free tickets to local attractions, such as museums or aquariums.

Galleries, theaters, zoos and other attractions typically have discounted or free admission on certain days of the month.

Many places offer group discounts – get 10 or more of your friends together and make a day of it.

To create a social structure in your new town, pick a volunteer activity like working in a food bank or tutoring—whatever will bring you into contact with like-minded people.

Borrow museum passes from the library, most of the museums are free with the pass.

Don't forget to mentor. We have a heck of a lot of talent we can share with others. Just because Dwight Hall isn't around anymore is no excuse not to get involved and give back.

Take a class in something that interests you—don't stop learning just because you've left Yale.

Find a hobby—play golf, tennis, rugby, pub quiz, join a choir, a book club, a church, mentor a child, help refugees find places to live—but do something that gets you out of the house and talking to new people.

Sign up for Daily Candy ([www.dailycandy.com](http://www.dailycandy.com)) for free e-mail newsletters on what's happening in your city. They have newsletters for Boston, Atlanta, Chicago, Dallas, London, Los Angeles, Miami, New York, Philadelphia, San Francisco, Seattle, and Washington, DC.

## 6. The Real World: 2009

Life after Yale may be wonderful or intimidating or both at once. It will definitely be an adventure! You will continue to have many resources to assist with the transition, including your family, Yale friends, new coworkers, and Yale resources such as the Association of Yale Alumni (AYA) and Undergraduate Career Services (UCS). Alumni from the classes ahead of yours have offered a range of practical advice for your transition out of college.

### The Transition

For some, life after college can be a difficult time. Here's what alumni had to say about their transition periods.

Feeling adrift, slightly lonely and vaguely discouraged are common to a surprising number of recent graduates, and for good reason. Even those of us who graduated with a direction (I will be doing "x" next year.) were not necessarily sure that that was the correct direction, and many of the support mechanisms (friends in the dining hall, college dean, etc.) were gone, or at least far away.

- Alumna '02

It is confusing to go from a world with identified authority figures who regularly give you grades to keep you aware of the status of your accomplishments...to enter a world with no consistent metric of success and no clear authority figure to ask for your grades. You are not the only one feeling this and a million other fears, insecurities, confusions, doubts, etc. My five-year reunion was a profoundly uplifting experience as I listened to old friends with myriad interests and career paths all share the same sense of wandering and learning and fear and joy. We all laughed at how much easier our past five years would have been if only we'd been strong enough to admit we spent a lot of it feeling unsuccessful and

small. Don't think that your over-achieving self needs to have it all figured out all the time – none of your classmates do, either! And there is much joy and growth to be had in sharing your difficulties and learning from those of your peers.

One of the most important adjustments I've had to make is one of timeline. In your years as a student you are accustomed to measuring growth and progress on what are in reality very short timelines. In college you are expected to be 25 percent through your Yale learning curve (or, culturally, even more) in just one year. And I know that I and many of my classmates expected to make similar leaps of achievement, learning, and growth in each year of our life in the real world. It's more accurate to suggest that each decade of life (or even more) is equivalent to one year in college. You're going to be a freshman in the real world for all of your 20s. (After all, your 'senior' citizen years don't come until 40 years after college!) Rather than bemoaning this in the name of wanting to reach your highest goals now, try to focus on the joy and ease of this idea. Take the time to learn and value the journey along the way to your goals and focus on building your wisdom along with your résumé. You cannot rush wisdom, and it's the wisdom that deepens life and its meaning. It's easier to say than do, I know, but it's a lesson I've learned through cracking a whip over myself for a good four or five years before figuring out it was neither necessary nor particularly effective.

...In fact, I'll even go further and say I started achieving more as soon as I started focusing on learning over achieving per se. (And I want to attribute a lot of these lessons to my friend Tyson Belanger, also MC '98, who was featured in Yale's magazine. He's a first lieutenant in the Marines, and his journey in the military has taught me much about this. In the military, you cannot rush up the ranks, no matter who you are. You must pass, rank by rank, up the ladder, and you will not move up without first learning very concrete lessons at each level.) There is much wisdom in this... as smart people, we often think we can reason our way into the wisdom of someone considerably older. We cannot. We must make the journey. So we might as well enjoy it."

- Steven Klein '98

Although she also suggests “don’t graduate – stick with the five-year plan,” Susan Gaunt ’02 offers some words of wisdom:

“If you’re unhappy about something in your life – your job, your relationships, your weight – don’t just complain. Make a plan and change it. Nothing is set in stone. You just graduated. And while the change is scary, it is positive. You can and will do this. Be proactive and keep a positive attitude. You need to remember: you are the master of your destiny.”

Once you’ve landed that sought-after job, there will still be challenges as you transition from the role of full-time student into the role of full-time employee.

As you establish yourself in a new city, you will also be establishing yourself at your new job, which in many ways is just as grueling as negotiating with brokers and moving futons. Straight out of school, you bring little to the table and will be wrong until proven right. Be prepared to work extremely hard to win trust and credibility. This means long hours, potentially extensive travel, and at times, thankless work. View these as an investment toward future growth rather than an inextricable rut. While it may get overwhelming at times, try to reserve judgment until you get through at least one cycle of peaks and valleys.

- Yevgeny Gelfand ’05

Remember that you are going to need some adjustment time. Don’t expect to be the CEO after a week. Remember what it was like when you got to Yale and found out that everyone was just as talented? Expect that again. . . . Be prepared to wake up at the same time every day. There are no Tuesday/Thursday schedules at the office. . . . Realize that the transition from school to work is major. Give yourself allowances for the added stress.

- Leah Walker ’03

It can be difficult learning “how to cope with going from being a big, beautiful fish in a wondrous, insulated pond to being the tiniest small fry in a vast ocean of chaos. . . . I think Yalies expect the entire world to faun over them and immediately put them in charge of complicated stuff. . . . the truth is. . . you have to work your way up in most places. I wish someone had made all of that really clear.”

- David Chernicoff ’07

On a lighter note, the time after graduation is great for new experiences.

I lived in Guangzhou, China for a year after graduation, returned to New York for a year, and am about to move to Cambridge for graduate school. Take advantage of the opportunities you have to leave the country, since it's all too easy to settle down in New York or another city with a lot of Yalies and never leave.

- Usha Chilukuri '07

Post graduation is a great time to backpack to places in the world you otherwise might not go. It's inexpensive, lots of other kids do it, and employers – even in finance – have been very receptive to having invested time and money in travel. (I'm writing this from Puerto Varas, Chile, having crossed the border from Argentina this morning.)

- Ames Brown '02

Don't worry about what you do next year. Relax and enjoy it (you will not lose motivation) however it turns out.

- Maggie Sherriffs '02

Whether to help you through a lonely time or to celebrate a success, your Yale friends can continue to be an important part of your life. See Chapter 12: Keeping the Bulldog Alive for suggestions about how to stay connected to Yale alumni. Susan Gaunt '02 adds: "Always be willing to make new friends. You never know when it might be your turn to move to a place where you know no one."

An '03 alumnus states that "the biggest change from Yale was the evaporation of an instant social network." In college, you are surrounded by intelligent and interesting people of a similar age who frequently share similar interests. There is a steady stream of extracurricular activities, parties, and social events to fill your social calendar and allow you to mingle with possible romantic partners and new friends. Some of you may find that after graduation, time and financial constraints make developing and maintaining social connections more of a challenge. The key is to get involved. Join book clubs, sports teams, and musical organizations. Become active in local politics, community theater, and the local university. Volunteer your time with children, students, the elderly, and the homeless.

Usha Chilukuri '07 states, "I volunteer weekly, and it's a great way to meet new people and step outside the Yale bubble (which continues to exist in New York)."

Whatever your situation, staying in touch with other Yale alumni will help ease the transition to the "real world." An alumnus from the class of '02 urges you to keep in touch with your friends. "It's scary that graduation day is the last time you'll see people until Harvard-Yale. Students should make an effort at the end of the year to accumulate phone numbers and email addresses of your friends." An alumna from the class of '02 adds that "a surprising number of my friends have gone through at least a brief, mild bout of depression in the past year, where we'd cry for no reason and have feelings of hopelessness. I don't mean to depress the graduating seniors, but I think if I had known that people had gone through it and felt the way I did before it all happened, it would've helped. I really missed Yale and had to sort of grieve for it."

There's no more dining hall, no more courtyards, no more bumping into people at the gate. You really have to make an effort to meet up with Yale friends, and some of us weren't as used to such social planning before we left college. Still, Yalies are Yalies everywhere, and it's always worth it to see old friends. Yale clubs (if you go someplace that has one) help a lot, and it's a great idea to register with them as soon as you know where you're going to be.

- Alumnus '03

Call or email your friends from college frequently although not daily. You need to draw a fine line between not moving on and keeping in touch.

- Susan Gaunt '02

Keeping in touch with friends from Yale brings a smile to my face every time. We may be spread all over the world now, but knowing that there is always someone you can talk to about the good times makes it much better, especially after a bad day at work or school. It also means that whenever someone comes into town, you know about it and can spend time with them!

- Tony Cotto '03

# Moving Back Home

Whether you're saving money for graduate school, searching for a job, or just trying to get your finances in order, some of you may find yourselves heading back home to live with your family. Though you may have spent time at home during breaks, most of you haven't lived at home for almost four years. Moving back home after four years of relative independence can be a bit of a shock for you and for your parents. Not only are you used to being independent, but your parents may be used to having the house to themselves, especially if you don't have any younger siblings at home.

To avoid straining even the best of relationships, it is important to discuss expectations. Don't wait until you arrive home at 3am and find Mom and Dad waiting up for you to learn that your parents are expecting you to follow the rules that were in place before you left for Yale. It's also important to discuss length of intended stay. Your parents may be glad to welcome you back for a month or two, but may not be thrilled with your intention of living there for a longer period of time. Topics to discuss with your family include the following:

**Finances:** What financial contributions are you expected to make to the household expenses? Are you parents charging you rent?

**Coming & Going:** Do you need to call if you will be staying at a friend's place? Are friends/significant others allowed to stay over? Do your parents expect you to be home by a certain hour?

**Length of Stay:** How long are you intending to stay? Is the situation temporary or long-term? It is possible to outstay your welcome. Discuss your goals and expected timeline with your family.

**Household Contributions:** What chores will you be responsible for? Will you be eating dinner with the family or cooking your own meals? If eating with the family, how much will you contribute to groceries?

Keeping the lines of communication open during the transition period will help you avoid uncomfortable conversations down the road.

## 7. The Job Search

For many of you, finding a job is currently your top priority. In most industries, jobs become available when someone leaves his/her position. Though you may want to find the perfect job right away, the reality is that it may not be there right now. Unfortunately, there is no magic formula that you can follow for a guaranteed job in your field of interest, but there are ways to increase your chances of landing a great opportunity. The keys to successful job searching are hard work, flexibility, and a positive attitude. You will find a job, as long as you continue to put in the effort.

An '02 graduate advises that you do not “beat yourself up over the things you have not achieved or the jobs you have not been offered... everyone’s in the same boat and there is nothing to be ashamed about.” Be realistic, but not pessimistic. An '03 alumnus states that “while it might be unrealistic for alums working in artistic or creative fields to expect a full-time salaried position in the field of their dreams straight out of college, the idea of a full-time salaried position is actually pretty feasible. For me, a career spent roaming the city and looking for freelancing film gigs quickly turned into a nine-to-five at a network office, with a helping of side projects that fill my evenings and weekends.” As an alumnus from the class of '02 cautioned, “at least some grads will find themselves six months out of school, without savings, working at the video store, and having a real tough time paying their bills.” This same alumnus, however, goes on to emphasize how important it is to keep up your morale. “If you get up at nine and apply for jobs until five every day, you will get one in a relatively short period of time. The problem is that people slip into depressive behavior and schedules when they are out of work and have no externally enforced structure to their lives.”

So what do we recommend? Read on.

### Keep Moving

Determine how much time you must commit to working somewhere to pay the bills while you work on your top priority: finding the job you really

want. Be sure that your résumé is top notch and that your cover letters are polished, professional, and appropriate for each employer. Then use that cover letter and résumé to both respond to job openings and to send letters of inquiry to employers that interest you. In a letter of inquiry, identify why you want to work in that industry and for that company and then ask that your letter be considered as an application for any positions that open in the near future (or within a specified period of time).

Andrew Sessa '02 emphasizes that you should keep applying. “I found my first job through the Sunday New York Times. It turned out my résumé went to a fellow Yale (and someone I knew, at that.) I sent out five to ten résumés a week throughout last summer when I was looking for a job, and it paid off, eventually. You never know who in the ‘network’ is going to come across your materials.”

Some friends have jobs or travel plans even before graduating. Some get lucky or through connections get a job right away. Some move to Hawaii and China. Some find jobs they hate while “looking for a good job.” Some are unemployed, pounding the pavement for six months without so much as a bite. Figure out what you want, explore related opportunities from every angle, count on your friends, use networking connections, and keep trying – but by all means don’t give up.

- Alumna '02

## Increase Your Visibility

So much of finding a job is connecting with others. Though there may not be an opening at the time, make a connection with a person in a position to hire; they will remember you when they do have something available. Many job seekers spend 80% of their time looking for and applying to posted openings and 20% of their time networking. We recommend the opposite. The majority of jobs never get advertised – and even if they do, by the time you find the posting on a website, how many other people have also seen that posting and applied? The most successful job hunters actively seek out companies that interest them, and then connect with individuals in the company who are doing the type of work they want to do. The more people who know you and your goals, and who have a vested interest in your success, the greater your chances of hearing about opportunities. Developing and nurturing relationships with other professionals in your field will yield greater results than passively waiting for openings to appear on a website.

Get yourself out there. Let people know who you are, what you are looking for, and what you have to offer; at the same time, get to know them, what worked and what didn't when they were job searching, and any advice they have for you. Talk to your professors, advisors, mentors, fellow Yalies, friends, relatives, neighbors, and professionals in the fields that interest you. Start doing what you want to do in any way you can. Volunteer, work part time, read the publications appropriate for your preferred career field(s). Go to where the action is and attend lectures, concerts, or performances offered by the people or organizations doing what you want to do.

Even if there is no Yale Club near you, it is still worth the effort to stay in touch with your friends from Yale. Friends in other cities may have some interesting experiences and advice resulting from their own job searches. If there are Yale events near you, make the trip so that you can meet Yalies from other classes. Connections from Yale can extend far beyond the students who were on campus when you were. If there are few Yale alumni where you are living, get involved with groups of like-minded people who may be working in jobs of interest to you. There are many people who know the value of a liberal arts education, and they may be able to offer appropriate ideas for exploring careers and marketing your skills and education. Read the chapter on The Art of Networking for more tips.

## Follow Up

A 2002 alumna notes that “it pays to follow up....[Some] people heading up job searches are receiving 500 to 2,000 résumés, easily. A polite and gentle follow-up by mail, email, or phone five to seven days after you submit your materials can bring you to the top of the pile.” And don't forget to periodically check in with those in your network. To maintain a connection, you must nurture the relationship.

## Work

While you seek a permanent position, find an internship, part-time job, temporary job, or volunteer position doing what you want to do. Even doing this a few hours a week can make a tremendous difference. Internships and volunteer work can help you expand your contacts in the field and develop valuable skills, and some may turn into a full-time, permanent position.

Be realistic about your financial situation. If you can take an unpaid internship, do it. If you can't, then look for other industries in which

you could still use the skills you cherish. (Publishing is not done only in publishing houses, for example.) Temporary opportunities may offer an entry point into a potentially fulfilling career, so don't overlook short-term opportunities in the legal field, entertainment, arts, communications, teaching, or non-profit. The important message is to keep moving and stay motivated. An alumnus from the class of '02 says that "you might have to eat humble pie and take a job that doesn't interest or excite you. There are millions of lousy/boring/unromantic jobs out there. Have you really been applying to them? And you never know; you might like that boring, unromantic job more than you would think."

Do make sure that you present yourself and your materials appropriately. Interview strategies are different for a law firm than for a school than for a retail operation. Steven Klein '98 has a great tip for interviewing. "A fun trick that my acting career has taught me for the professional world (of both entertainment and other industries): our bodies express numerous, subtle aspects of our thoughts and feelings. When in an interview, adopt the physical position of your interviewer (or, if there are several, the highest ranking title in the room). Trust me. People will generally be more likely to get a 'good feeling' about you when they see what is, in fact, a physical mirror of themselves."

To paraphrase a particularly colorful response from an alumnus from the class of '02, "it's going to really [be hard], but it's all going to be okay, too." We are not advocating a career waiting tables, but we do recommend that you look at every angle in making decisions about your future. What we want to emphasize is that finding a fulfilling job takes work and time, and there are many different routes that can lead to a successful place. It may be helpful to find something on a temporary basis to ease the financial and emotional strain while you search for that perfect job. Continue to explore your options by knowing which professions best suit your skills and interests. And finally, don't be hesitant about asking for advice or seeking support.

As far as the job search goes, the best thing you have going for you is your confidence. Even if you hate to brag about it, you are a Yale alum. And deep down you should know that means you're in a better position than 99.9 percent of people out there, and you know that things are going to work out for you.

- Alumnus '03

# 8. The Art of Networking

Networking. Informational interviews. These concepts reduce some people to nervous explanations of why they can't do them, or guilty admissions that they've never tried. Those who have developed professional and social networks, however, benefit from the relationships for years to come and sometimes even find the process enjoyable!

During my senior year I set up some informational interviews with magazine-industry alums in New York City. One of them, with an editor at one of my first-choice magazines, was chock-full of names of others I should try to get in touch with, but nothing came of it by graduation. After graduating I took an unpaid internship with small NYC magazine where I'd had another informational interview, and I looked for a paying gig, eventually finding a marketing coordinator position with an architectural firm. Much to my complete shock, in February I received a call from a different editor at that first-choice magazine who had seen my résumé as he started a search for a new editorial assistant. I sent a new résumé, interviewed through two rounds, and got the job.

—Andrew Sessa '02

## The Basics

Whether your goal is to find a job, explore career possibilities through informational interviews, take the next step in your career, make professional or social contacts in a new city, or change careers, networking can be one of the most effective tools available to you. Opportunities for networking range from contacting strangers who might have career information you need to asking the person who lived in your entryway your sophomore year where to find the best gym in town.

Social networking is something most of you already know how to do. It's how you met your friends, selected your classes, chose your major, decided where and with whom to take spring breaks. Learning, researching,

and developing relationships are all skills that each of you have utilized and developed while at Yale. Professional networking involves putting these skills to use to formally connect with individuals for career development.

For some, meeting people can be intimidating. If that describes you, think of networking as a research project. The answers, however, are not in the library or on the internet; they are known among the people working in the career area or social setting of your choice. Since you don't know who has the most beneficial information, your task is to contact enough people to find the person who has the most appropriate answer for your situation. You can correspond with people through mail, email, telephone, or face-to-face meetings.

## Networking for Career Advice

The first step in professional networking is to clarify your career goals or to focus on one or several obtainable goals (for example, finding a position with a public relations firm in Philadelphia). Be sure you understand what a particular career field or specific position entails before you begin reaching out to people in that field.

Next, do plenty of research to identify the organizations that hire people for such positions. (Some of this research may result in finding actual job openings!) Don't forget to look beyond the obvious. Public-relations opportunities do not exist only with PR firms that provide services to clients; in fact, many organizations have a PR department in house. Remember to look in both the for-profit and not-for-profit sectors.

As you prepare a list of organizations, try to identify specific people (including the spellings of their names and their job titles) who might be helpful to you. In addition to this research, ask everyone you know if they might know of someone who could provide advice. Sometimes the most helpful person is someone you see every day but didn't know had a perfect connection for you!

As you compile a list of people to contact, prepare questions that will obtain helpful advice. For an informational interview/meeting, keep the questions general to the career field and not specific to a job search. Include questions about the background and career path of the people you contact. (For example, "How did you learn about the best PR firms in Philadelphia?" "What would you do differently if you could do it again?" "Are there professional associations that I might join in town?")

One thing that has worked for me is to ask people to meet with you, just to tell you their story, that is, how you got to where you are today. First, this gives them a chance to talk about themselves. They may tell you things, ideas, or career paths you haven't thought about yet, and finally, if you keep in touch with this person, you may be able to send a résumé to them later on. Never discount even the slightest acquaintance.

—Alumnus '00

When you contact people to see if they might be able to offer advice in person or in a telephone conversation, be gracious and diplomatic. And remember to be flexible regarding time and location. Some people will not be interested and may even be annoyed. Others may say they are willing to meet but don't have the time. Others will be glad to meet but may want you to further define the purpose of the meeting. If you have made it clear that you are seeking general advice about a specific career field in a specific location, you may be able to avoid responses such as, "We don't have any openings right now so please don't bother me." Yale alumni have too often been asked to provide job leads by demanding students or recent graduates who don't appreciate the etiquette of networking. Many Yale alums are willing to assist as long as you make it clear that advice is what you're seeking. It is inappropriate to expect them to do your work for you as you seek job openings.

One of the most valuable parts of a Yale education is the community of hard-working and intelligent students and alumni with whom you have the chance to connect. Use the Yale Clubs and the online Yale Career Network to connect with alums in your field of interest or in the city where you are planning to live. You may not hit it off with everyone you contact, but keep at it. Networking takes time and effort, but it can be extremely beneficial in helping you achieve your career goals.

Why would anyone agree to an informational interview or offer advice to a stranger? Networking benefits employers as well. Posting and advertising job openings, recruiting, reviewing résumés, and interviewing requires a great deal of time, energy, and money from employers. Those who provide informational interviews and assist newcomers to their career fields will often have a pool of talent at their fingertips. When an employee leaves, employers with files of people who have come in for informational interviews and/or sent letters of inquiry may be able to skip the time-consuming step of advertising the position and wading through large stacks of applications.

# Networking Through Professional Associations

As you begin your first job or job search, explore the professional associations in your field. Every industry offers a wealth of such organizations. Some are based on specific types of jobs in your industry, some on identity groups such as race, ethnicity, or gender. Some groups meet regularly for social events or professional development. Some provide resources to their members through websites, newsletters, or even libraries. Some offer workshops or conferences. Participate as often as you can and take time to cultivate relationships with the people you meet. Be sure not to be shy at receptions—if you see someone you want to meet, approach him/her, introduce yourself, and ask about his/her work. If you are still seeking a job, find out if you can attend as a newcomer or guest. Get involved by participating on a committee or volunteering at an event. The people you meet through your professional associations have the potential to help you begin or advance your career.

Most cities have similar networking organizations to meet with others from your alma mater or even from your hometown or state for social functions. The Association of Yale Alumni provides similar networking organizations through the Yale Clubs found in most cities. (For information on Yale Clubs, see Chapter 12: Keeping the Bulldog Alive.) Almost every city or town also has organizations for newcomers, singles, or people with a shared interest in an art or sport, and there are many opportunities to get involved in religious organizations, cultural groups, and athletic leagues. Participating in these groups will help you explore your new location and continue to expand your professional and social networks.

## Maintaining Your Professional Network

Some people in your network are or will become your friends and will continue to be in close contact with you. Others may talk with you only once. Regardless, it is important that you express your appreciation through thank-you notes; these will help to solidify your place in their memories. It is also essential that you respect the time someone made for you by refraining from sharing that person's name inappropriately. You may find a reason or need to ask for further advice as you continue your career, and you want to assure that the door remains open for future communication.

## 9. Career Resources

Whether you are determining what you want to do, searching for a job opportunity, trying to get out of a job you don't enjoy, or dealing with any number of other career-related issues that the real world has in ample supply, Yale can offer assistance. In addition to pep talks and advice from fellow Yalies and former faculty, you can find support from Yale alumni at your local Yale Club.

UCS has resources that you can still access after graduation. In addition to some of the tips in previous the chapters, *The Job Search* and *The Art of Networking*, our website ([www.yale.edu/career](http://www.yale.edu/career)) offers a wealth of career information. Start on the home page or in the alumni or student sections to see which tools will be most helpful to you. Our website is continually updated. Visit it as often as you want or need!

The “Career Toolbox” offers a variety of career resources (including a national directory of employers organized by industry and geography, career guides, and guides to working overseas). There are also links to other Yale resources, including statistical information about Yalies’ endeavors after graduation and a link to the Yale Career Network, which is an online alumni networking database. Our “UCS Guide” can be downloaded from the website and includes examples of Yale College résumés and cover letters as well as general advice.

The “Career Crib Sheets” provide an introduction to several career fields. The “Spotlight on Careers” list is a shared resource with several other universities and provides background information and many useful links (job and internship postings, lists of companies/organizations, professional associations) in over thirty industries.

Keep your eRecruiting personal profile updated (especially your email address!) so you can still receive email from us regarding opportunities and programs. Our job-listing services are available to our new alumni as well as to current students. Recent graduates may be eligible to participate in the On-Campus Interview Program; review the criteria on the UCS website for specifics on eligibility. Throughout the year UCS offers many workshops

and panels on topics ranging from resume writing to networking in specific industries. Additionally, there are career fairs throughout the year that give you the opportunity to connect with recruiters from a wide range of government, corporate and non-profit employers, as well as professional schools. If you're in the area, you are welcome and encouraged to attend our programs and career fairs. Check the weekly and monthly calendars on the UCS website.

If you are considering medical school or law school, UCS has pre-med and pre-law career counselors you can speak with. For those considering medical school, be sure to read the "UCS Applying to Medical School Guide" if you haven't already; this publication is available on the UCS website. Application procedures for law school can be confusing due to the variety of options, so check out the suggestions on the website and talk with a pre-law career counselor. Additionally, medical school and law school surveys from other alumni who have attended our most popular destinations are available on our website.

While UCS can provide support to alumni applying to graduate programs in disciplines other than law and medicine – via email, telephone, or our website – the best resource for those contemplating graduate school is probably the Yale College faculty within your discipline.

You may also schedule a career-counseling appointment by contacting us at (203) 432-0800 during business hours. These appointments are thirty minutes and can be conducted in person or via telephone for alumni living outside the New Haven area. In appointments, we can discuss your interests, how they translate into careers, and support you through the process of finding and landing opportunities.

I was unaware that those resources remain available to us, and I could definitely use them now. Seven months later and still searching for a permanent job!

– Alumna '03

## 10. Dress to Impress

For those of you entering the workforce, it's time to think about building your professional wardrobe. Gone are the days of rolling out of bed and tossing on a cozy sweatshirt, your favorite jeans and flip-flops any day of the week. You know how to dress professionally when the occasion warrants, such as an important job interview, but now that the interviews are over and the job is yours, what are you expected to wear every day? Before you start your new job, it is very important to find out what attire is appropriate in your office. Ask some of the current employees or, better yet, visit the office before your start date to observe what others are wearing. An '07 alumnus recommends that you “watch, ask and learn...This is especially true when it comes to dressing for the workplace. Don't be the guy/girl with the maroon suite when everyone is in black or navy blue.” When in doubt, look to your boss. Unless he/she is a complete fashion nightmare, try to emulate his/her level of formality in dress.

To get you started with this process, we've outlined some basic guidelines on business professional and business casual attire along with tips from alumni.

### Business Casual

While many companies still expect employees to don suits, casual Fridays, dress-down days, and events labeled “business casual” are commonplace. Keep in mind that some companies are simply “casual,” which is even more liberal and allows employees to wear almost anything they want. However, just because a company is “business casual” or “casual” does not mean that young professionals should look unkempt. Neatly pressed clothes and shined shoes will continue to be important when in the office.

#### Women

Women have always had a bit more freedom in choosing a variety of colors and styles of clothing for the office. The same liberties apply in a business casual office environment.

*Always Appropriate:* Slacks/long pants, short- or long-sleeve tops, knee-length or longer skirts, sweaters (cardigan or pullover), turtleneck tops, loafers or flats.

*Depends On Company:* Capri or ankle-length pants, sleeveless tops, sundresses, bare legs with a skirt/dress, sandals or open-toed shoes.

*Never Appropriate:* Shorts, halter or “midriff bearing” tops, miniskirts, jeans, sweatshirts, sneakers, flip-flops.

When choosing your attire, it is smart to choose conservatively tailored articles. Avoid clothing that is too tight or revealing. Although slacks are considered “always” appropriate, they may be deemed inappropriate if they are too tight or fit too low on the waist. The same goes for shirts that reveal cleavage and skirts with slits that reveal too much of your thigh. A good rule is: when you are getting ready in the morning, if you have to ask yourself whether your clothing is work appropriate, it probably isn’t.

## Men

Traditionally, men have had little opportunity to demonstrate their personal style in the office, as dark suits and white shirts have ruled the roost. With business casual, men have a bit more freedom.

*Always Appropriate:* Khakis, chino, or corduroy pants, long-sleeve oxford shirts (no tie), sweaters or vests, sport coats/blazers, loafers or casual shoes.

*Depends on the Company:* Collared short-sleeved polo shirts, turtleneck tops.

*Never Appropriate:* Shorts, t-shirts, jeans, sweatshirts, sneakers or sandals.

While it is sometimes more difficult to assemble a business-casual outfit than to pull on a suit, most professionals welcome the freedom to dress a bit more comfortably in the office. Even though most business-casual clothing is less expensive than suits are, it can still cost you a bundle. One way to save money is to buy basic styles and colors that can easily mix and match with each other. Buying a few high-quality classic items is usually better than buying lots of lower-quality or overly trendy pieces that don’t wear well or go out of style. These tips are equally applicable for those who are required to dress professionally in the workplace.

# Business Professional

## Women

Skirt and pant suits are always appropriate. If you choose a skirt suit, make sure the skirt is long enough to cover your thighs when seated. Also, avoid skirts with high slits. If wearing a skirt, you need to wear nylons; sheer is best. Don't forget to keep an extra pair of nylons in your desk in case of runs. Button-up blouses and knit sweaters should be worn under your suit jacket. When choosing shirts for a business professional environment, it is recommended that you avoid those that reveal cleavage. Footwear should be appropriately matched to the outfit; save your stilettos, platforms and chunky-heeled shoes for after work. Comfort should be an important consideration when choosing your footwear. Hobbling around the office in shoes that look the part but pinch your feet will ruin the professional look you are trying to achieve.

## Men

What you wore to your job interview is most likely appropriate in the office. You should plan to purchase at least two suits in conservative colors such as black and navy. Suits made of wool or wool blends tend to last longer and wrinkle less. Button-up dress shirts and ties should be worn with the suit. When choosing dress shirts, don't feel limited to white; colored shirts are acceptable, just as long as you avoid extremes. You want to stand out because of your hard work, not because of the overwhelmingly bright shirt you thought looked great with your black suit. Don't forget the dress shoes and dark socks.

The suggestion "dress to impress" has been around for ages, and for good reason. By dressing neatly and appropriately in the workplace, you will look more professional. Professionalism begets respect, which could in turn mean more responsibility and opportunity for advancement. Who knew a good cardigan had so much power?

I recommend to not buy all your work wardrobe before you start working. Watch and inquire about the "dress culture" and then slowly increase your wardrobe taking the dress culture into consideration. Sometimes the "dress culture" is not the same as the "dress code."

- Alumnus '07

For building a wardrobe of business attire on a budget, set aside a day or two to browse thrift shops in affluent towns. What you may find may not be haute couture, but you can pick up basics that are invariably well-made, and often have never been worn or worn only a few times. You'll probably need to have the pieces dry cleaned before wearing them, but it's still much more economical than buying everything new.

- Kristin Anderson '05

If you are going to be in or around Hong Kong after graduation, make time to get a handful of suits made. It's the cheapest way to get fashionable, fitted business attire.

- Usha Chilukuri '07

Women – buy lots of high quality cardigans and mix & match with camisoles and flattering black pants/skirts.

- Betty Yip '05

A rule of dress in the professional world: always dress like the position higher than yourself. If the office is casual but your boss wears more formal clothes—dress more like your boss than your coworkers.

—Steven Klein '98

# 11. Million-Dollar Retirement Advice for the Future Millionaire

You just graduated from college and are probably twenty-two years old. Age sixty-five seems eons away, and retirement is something you'll think about later, right? You have years to worry about that stuff! Wrong. The best time to think about retirement is now. Take a look at this example.

If a Yale graduate earns approximately \$40,000 in his/her first job out of college and puts \$400 per month into a retirement account beginning at age 22, by the time he/she reaches age 65 the investment of \$206,400 (\$4,800/year for 43 years) will have become \$548,229 saved for retirement (numbers are based on the assumption that the investment will grow at a constant rate of 4% above inflation each year). \*

This is the result of your investment compounding. However, waiting until later to start saving could have a profound impact. Waiting until you're 27 to start the same retirement account will cost you a bundle. If you begin to save the same \$400 each month, you'll only have \$427,282 saved at age 65.\* Wait until you're 35 to begin and your retirement fund only has the chance to amass to \$277,620.\* It's hard to think about saving for retirement when you're just out of college. Your income is usually just enough to cover expenses and repay loans, but even a small amount towards your retirement savings can add up as it grows over decades. Opening a 401(k), IRA or similar retirement account is one of the most important steps you can take. You will thank yourself later.

The key is to start early, even if you are only putting away a small amount of money. Many companies and organizations will contribute a percentage of your salary to a retirement fund—commonly referred to as a 401(k) or 403(b)—that you get to take with you when you leave if you meet their vesting requirements.\*\* If your employer offers this benefit, take advantage

of it! This is an instant return on your investment. An added bonus is that money you contribute to any company-sponsored retirement fund is deducted from your paycheck on a pretax basis, thereby lowering the amount of your salary on which you'll pay taxes. Retirement benefits are a huge part of your total compensation package at work, so be sure you find out what type of plan your company offers to its employees. Since many new grads may not stay with the same company for more than a few years, there is no guarantee that you can take those contributions with you if you leave, but remember that whatever portion you personally contribute is always yours to keep. When establishing a 401(k), make sure to talk with a financial advisor or company representative who specializes in retirement planning.

Perhaps you don't work for a company that contributes to your retirement, or you haven't worked there long enough to participate in a plan (a one- or two-year waiting period is sometimes required). Or maybe you are in graduate school and "401(k)" is not part of your vocabulary. You can still set up an Individual Retirement Fund (IRA) or a Roth IRA on your own through any commercial bank or Mutual Fund Company. Like 401(k)'s, IRA's offer tax breaks. Traditional IRA's offer tax-deferred growth, meaning you pay taxes on your investment gains when you withdraw the money. Contributions to a traditional IRA also reduce your taxable income. In contrast, contributions to a Roth IRA are not tax deductible. With a Roth IRA, you do not pay taxes on the money when you withdraw your principal or earnings. This type of IRA is limited only to those who earn under a certain limit set by the IRS (currently set at \$120,000/year for a single person).

In 2009, you may contribute a maximum of \$5,000 per year to a traditional or Roth IRA (this number can change yearly). While it might be painful to write that \$5,000 check each year, you will benefit later in retirement. Before you decide to set up an IRA, speak with a financial advisor to determine if an IRA is right for you and which type would be most beneficial.

"But what about social security?" you may ask. Anyone who has earned a paycheck feels some pain when seeing that big chunk of change that gets deducted for social security on his/her pay stub. Social security was established to provide financial support for the nation's retirees, but with better medical advancements and healthier lifestyles, the average

life span is on the increase. Therefore, more people will be drawing from the pot for longer periods of time. By the time you reach retirement, there may not be much to go around. Take matters into your own hands!

Yes, age 65 seems cons away, but if you play your cards right by investing now for retirement, you will be able to enjoy your golden years in comfort. Starting early is your key to success. Whether you plan to spend your retirement on the golf course, traveling the world, or on your porch reading good books, you are going to need money to do it—so by not contributing to a retirement fund you are only cheating yourself!

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\*Information obtained from the [www.vanguard.com](http://www.vanguard.com) retirement calculator.

\*\*Vesting is the period of time a person must remain employed by his/her employer before the company contributions to a retirement plan are the employee's to keep. Many companies have a two- to five-year vesting period.



## 12. Keeping the Bulldog Alive

For the past four years, Yale has been central to your daily existence. Many of you will miss your (somewhat) carefree college days while welcoming the adventures that lie ahead. Gone are the dining halls, parties, and sleeping until noon. You have now entered a world where you cook for yourself, attend office functions, and wake at the crack of dawn. Whether or not this excites you, your Yale days are a thing of the past. Or are they? What you may not realize is that Yale still has quite a bit to offer you as a full-fledged alumnus/alumna!

### Staying Connected with the Class of 2009

The strong bond you established with your classmates doesn't have to be severed. Class officers and other class volunteers organize on-campus reunions as well as events all around the country that bring classmates together. Younger classes often organize multi-class events in major metro areas so people have the chance to see friends who attended Yale at the same time. Information about class events is usually publicized by email and in regular class mailings. Be sure to keep your contact information up to date via the online alumni directory (see below) so that you will receive notices of events. The "Class Notes" section of the Yale Alumni Magazine updates alumni about their classmates' successes, jobs, graduations, marriages, and so on. If you have news to share, be sure to update your class secretary so s/he can include it in the next issue's notes.

If you are interested in organizing a class event or getting involved in class leadership, contact one of the following class officers:

Meredith Wall – Secretary  
YooJin Cheong – Treasurer

Meredith.wall@yale.edu  
yoojin.cheong@yale.edu

## Online Services Provided by AYA

As newly minted alumni, we hope you will take advantage of the Yale University “Online Alumni Community.” This entire online community is password restricted to registered users only. You will soon receive an email (most likely at your @yale.edu) from the AYA instructing you how to register. Registration is free, easy, and will allow you to take advantage of the following services.

### Search for Yale friends, classmates, or colleagues in the Online Alumni Directory (OAD)

The online directory contains contact information for all Yale alumni, including you! By registering online, you can immediately update your address and contact information. Doing so will ensure that your classmates will be able to reach you and that your copy of the Yale Alumni Magazine will be sent to the right address. It will also allow you to receive important notices, such as new online services under development, and class news and events. You can also determine what, if any, of your personal and professional contact information will be available to other alumni. For example, if you want others to reach you by email but don’t want to disclose your home phone number, you can suppress that piece of information while still displaying other parts of your record. Take this important step now: get registered, update your information, and get visible.

### Network with other alumni through the Yale Career Network (Yale<sup>CN</sup>)

The Yale Career Network gives you the opportunity to interact with other alumni and students. Essentially, the YaleCN consists of a database containing substantial career profiles for over 10,000 alumni who have volunteered to be available to speak with you about careers, cities, and other topics relevant to networking. You can search for interesting alumni by a range of criteria, and you can also create your own profile in order to make yourself visible and available to other alumni and to current Yale students. Visit [www.aya.yale.edu/career](http://www.aya.yale.edu/career) and start networking today!

### Sign up for permanent email forwarding with the Virtual Yale Station

The Virtual Yale Station (VYS) provides a permanent email forwarding

address free of charge. This means you can have a permanent address such as [yourname@aya.yale.edu](mailto:yourname@aya.yale.edu) that will forward mail to any email address you choose. Your VYS account does not receive or store any email, it just forwards it to your new address. One advantage is that if you change email addresses, all you do is update your forwarding address, but your VYS address stays the same. You should note that this is a completely new email address that is independent of your Yale account and does not forward email that comes to your current Yale email account. You will receive information about your Pantheon account directly from Yale ITS, but it generally remains active until the fall. For more information about setting up your VYS account, go to [www.aya.yale.edu/vys](http://www.aya.yale.edu/vys).

## Update your personal and professional contact information at any time

By registering online at [www.aya.yale.edu/online](http://www.aya.yale.edu/online), you can immediately update your address and contact information. Doing so will ensure that your classmates will be able to reach you and that your copy of the Yale Alumni Magazine will be sent to the right address. It will also allow you to receive important notices, such as class news and events and information about new online services under development.

## Class E-mail Mailing List

An email discussion list has been set up for the class of 2009. All you need to participate is an email address and a desire to keep in touch with your classmates. Visit [www.aya.yale.edu/lists/](http://www.aya.yale.edu/lists/) to sign up today, and be sure to include your full name and year of graduation.

We encourage you to visit our website at [www.aya.yale.edu/online](http://www.aya.yale.edu/online) for information about online services available to all alumni.

## Continue and form Shared Interest Group (SIG) connections

Yale no doubt provided you with countless opportunities to engage with fellow students based on your particular interests. The experiences you've had as a member of an undergraduate organization were a valuable part of your time at Yale. Your alumni status allows you to continue those important

connections with an expansive group of alumni across generations and introduces you to new alumni groups as your interests change and grow.

We encourage you to search out SIG opportunities by visiting our website at [www.aya.yale.edu/sigs/](http://www.aya.yale.edu/sigs/)

## Networking with Yalies around the Globe

No matter where you choose to live after graduation, there is likely to be a Yale Club or Association in the area. Boston to Cincinnati, Seattle to Miami, Hong Kong to Berlin, Yale Clubs and Associations provide the foundation for alumni activity around the world.

Getting involved with a club is a key way to make contact with other Yalies in your career field of choice. There are a wide variety of events sponsored by the various clubs designed to promote networking, school pride, service, and continued scholarship. Happy hours, dinners, and other social events are a popular way to meet and network with other Yalies. Educational programs, seminars, and visits from Yale faculty and administrators keep alumni abreast of goings-on at the Yale campus and around the world. Community-service programs, like the AYA Community Service Summer Fellowship, bring current students and alumni together to serve the greater good. The Alumni Schools Committees recruit and interview prospective students. The list goes on. Each club organizes a host of events each year, so it is easy to find activities that interest you and fit your schedule.

Eric Maltzer '03 notes “if you think “graduating” means you have left Yale behind, you are wrong. No matter where you go in the world, odds are strong that there is a community of Yale people nearby. No matter what you are doing, Yalies can help you... I have lived in eight cities in four countries in the last six years, and Yalies were the first people I contacted, and the first people to offer help, wherever I went. From Madrid to Madison, Boston to Dubai, Yalies abound in numbers that will surprise you. As an alum, you will always be a part of the extended Yale community. But the best thing you can do when you move is get involved with the local Yale community. You won't regret it”

Monique Rose '01 adds “you've heard that “Yale is at once a tradition, a company of scholars, and society of friends,” and getting involved in the Yale clubs and alumni associations allows you to honor

that commitment of tradition, scholarship, and friendship, not to Yale but to yourself. Whether you're moving to a new city, looking for a new job, or just interested in connecting with people who share similar interests, your local Yale Club is a great way to network, identify resources, and stay connected with Yale, an institution that continues (or will continue) to shape not just your life but the world around us."

To start reaping the benefits of being a Yale alumnus/alumna, contact the club or association president in your area. To find the contact information for the Yale Club closest to you, check the AYA website for the most up-to-date information at [www.aya.yale.edu/](http://www.aya.yale.edu/). Club web pages can also be accessed through the AYA website, where you can look at upcoming events and other activities. For information, please contact Nory Babbitt, Director of Club and Association Relations, at [nory.babbitt@yale.edu](mailto:nory.babbitt@yale.edu).

## Networking with Yalies around the Globe

Wonder where adventurous Yale alumni go on their vacations? If you believe that travel should be an *active* experience of exploration and discovery, take a closer look at Yale's new Active Travel programs. The Association of Yale Alumni has created some exceptional summer travel opportunities for 2009, perfect for fit alumni with a spirit of adventure. Visit Mongolia or Peru or hike in the Italian Swiss Alps. For further details or to register, visit [www.YaleEdTravel.org](http://www.YaleEdTravel.org) or call 203-432-1952.

## Keep Yale Going Strong: Give Annually to the Yale Alumni Fund

Congratulations! With leadership by Co-Chairs Maggie Goodlander BK and Evan Leitner PC and more than 100 volunteers within the colleges, the Class of 2009 broke the participation record of 83% set by the Class of 2004. In so doing, the Class met the challenge of an anonymous alum, who offered to match the Class gift if the record was broken. In raising more than \$27K from 89% of the class for the Senior Class Gift, the Class was able to provide nearly \$55K of unrestricted support to Yale. By supporting the senior gift, you've already contributed to the Alumni Fund and Yale Tomorrow, and made an immediate impact on campus.

Every gift made by members of the Class of '09 represents the class' ongoing commitment to the University. "In donating to the Alumni Fund, one may broadly decide how to allocate a donation from six potential pools, thereby signaling to the administration what its soon-to-be-youngest alumni think is most important. Donating to Yale implies an endorsement of the culture and philosophy Yale represents: lux et veritas. Light and truth." [as written by the SCG Co-Chairs in the Yale Daily News 2/17/09.]

Do not underestimate the impact of your support. Last year, relatively small gifts (under \$250) to the Alumni Fund raised nearly \$5 million collectively! Just like the agents promoting the Senior Class Gift, the Alumni Fund depends on dedicated class volunteers to meet fundraising goals on behalf of each class.

There are two very real ways to stay connected to Yale through the Alumni Fund – as a class leader in fundraising and as a donor:

- Volunteering for the Yale Alumni Fund takes just a few hours of time each year. You would be involved in shaping class communications and, as a volunteer, you'd be invited to various events. Serving as a Class Agent can be a terrific means for keeping in touch and collaborating on fundraising initiatives aimed at maintaining and strengthening Yale. If you're interested in joining the ranks of the 2,000 other Fund volunteers as a Class Agent for 2009, please contact [alumni.fund@yale.edu](mailto:alumni.fund@yale.edu).
- Annual giving appeals depend on both the volunteers and the donors. Now that you're a proud alum, the Yale Alumni Fund will be contacting you for an annual gift each year. You can always support Yale College online by visiting [www.yale.edu/giveYC](http://www.yale.edu/giveYC). The Fund's annual campaign year runs from July 1 to June 30 (along with Yale's fiscal year). Note: All contributions to the Yale Alumni Fund count toward the Yale Tomorrow campaign goal.