



## Seminar on Survival Hand Out - Take 5 Tips Away from Today!

### **Eric Fluker, Class of 2005: Insurance**

1. Find an insurance professional you trust, listen to their information and advice then act on it.
2. Auto Insurance -- The minimum Bodily Injury you should purchase is 100/300 if you can afford it 250/500. Max out Personal Injury Protection and Supplemental Uninsured Motorist Coverage.
3. Home Insurance vs. Renters Insurance/What is covered
4. PLP/Umbrella policy-The cost vs. the coverage
5. Life insurance – Get it while you are young and take advantage of employer group plans.

### **Pam Krieger, Class of 1984: Human Resources**

1. Health insurance - educate yourself how to use it. Be a smart consumer
2. Dental Insurance - go to the dentist even if you don't have it. Shop around and be a smart consumer.
3. 401(k) - participate as soon as you can and maximize your employer contributions
4. Vacation - this is a privilege not a right
5. Educate yourself on additional employer benefit programs (tuition reimbursement, FSA's, HSA's)

### **Emily Casey, Class of 2007: Financial Advisor**

1. For every ten pennies you earn, save one and make that one penny work for you.
2. Stay out of debt.
3. Start investing early, invest on a regular basis and never stop.
4. Diversify your assets
5. Be patient with the market

### **Anne Joynt, Class of 2002: Lawyer**

1. Make sure you read and understand all legally binding documents before you sign them.
2. Do not attempt to handle legal issues by yourself-call a lawyer.
3. If you have averaged more than 1 drink per hour don't drive.
4. Pay off the balances of your credit cards every month.
5. As soon as you own anything of value or have a child have a will drawn up.

### **Lisa Rothrock, Class of 1980: Professional Organizer**

1. Get a Fireproof Safe or Safe Deposit Box to store the following: Vehicle Titles, Wills, Birth Certificates, Marriage Certificates, Insurance and Loan Documents.
2. When you are buying a home– keep a notebook of every document the bank asks for—you will need to have access to those documents multiple times during the process of getting a mortgage and leading up to the actual closing.
3. Back up all your computer files including pictures. Use online backup sites such as Kodak Photo Gallery and Mozy.com. Make sure you have good anti-virus software on your computer.
4. Continually purge items from your home—every time you get one new shirt, take two shirts from your closet and donate or throw away.
5. Invest in some storage containers and a Label Maker! Label your storage bins, boxes, manila file folders, keys, notebooks.