



ABA News to Use

Keeping banking's frontline personnel informed

Tips for Grads

The American Bankers Association -- one of the oldest names in the banking and professional development business -- has prepared several career enhancement tips for members of the graduating class of 2006.

- *Check your credit report.* Chances are your potential employer will check your credit before extending an offer. It's best for you to see what's on your report first so you can clean up any mistakes you may find. (To order a free report, visit www.annualcreditreport.com.) If you don't have a credit history, establish one. It may be hard to get an apartment or buy a car without it. Consider starting with a department store card or gasoline credit card -- these tend to have lower limits.
- *Don't overlook entry level jobs.* You have to start somewhere, and many people began their careers at the beginning. Most companies' executive offices are filled with people who started out on the front lines. On-the-job training will get you to the next level.
- *Start saving.* Retirement may be the last thing on your mind, but it's the first thing you should start saving for. Enroll as soon as possible in your employer's 401(k) plan if one is offered. If a 401(k) isn't available, talk to a banker about individual retirement accounts.
- *Stick to a lifetime of learning.* Take advantage of professional development programs offered by your company or industry. If your employer does not pick up the tab on schools or conferences you want to attend, go anyway and deduct the expense from your taxes. The investment will pay off.
- *Get certified.* You may think you've taken your last exam, but maybe not. Many professions offer certifications (after you pass an exam) that prove your expertise in an area. These professional certifications can make you more marketable to employers, too.

A word about the banking industry: More than 2 million people go to work every day in the nation's banks. Members of this diverse group occupy a wide range of jobs and handle a variety of responsibilities in helping people and businesses meet their financial needs.

For information about ABA News to Use, or to suggest subjects for future articles, please contact ABA's [Brian Nixon](#).