

What Is Your Graduate Graduating To?

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For many, the end of the school year marks the season of graduations. It's a whirlwind—so busy, exciting, emotional, and involved. There are parties, to-do lists, pictures, gowns, and diplomas. Everyone talks about what students are graduating *from*—from high school, from college, from grad school.

But rarely do we talk about what they're graduating *to*—a new school, a job, or the so-called “real world.” It's there in the background, but graduation season tends to look backward rather than forward.

So, what is your graduate graduating to this year?

Are they stepping into a new level of financial responsibility? Transitioning from financial dependence to independence? This season offers a great opportunity to help your kids graduate to better money habits.

For Grade School Kids:

Consider introducing a weekly allowance, with a clear boundary: that's all they get. Treats, activities, and impulse purchases must come from that one pot. You might be surprised at how differently each child manages their funds. As they get older, their financial responsibilities should grow, too.

For Middle Schoolers:

This is a great time to tie income to initiative. Bigger jobs equal bigger pay. Babysitting, pet-sitting, or neighborhood yard work can help them earn. Are you reinforcing good habits around giving, saving, and spending now that they're making their own money?

For High Schoolers:

It's time for a real job. For teens under 16, that may mean helping neighbors or family friends. For those over 16, a part-time job in retail or food service builds both experience and income. Set expectations:

Should they save a portion of their earnings? Should they cover some of their own costs, like gas or their phone bill? The older they get, the more their money should go toward *needs*, not just *wants*.

For College Students:

This is the season to talk about managing a budget, building savings habits, and preparing for future expenses. Whether they're working part-time or interning, encourage them to understand the cost of everyday bills—car insurance, maintenance, and phone plans. These “real-life” expenses are right around the corner. Are they ready?

Amid all the excitement of graduating from, take some time to help your kids think about what they're graduating to. Summer offers a slower pace; use it to plant the seeds of lasting financial habits.

Want to dig deeper into helping your student Start Their Financial Journey on the Right Foot?

Join my free Financial Foundations webinar on June 10th from 12:00–1:00 p.m.

To learn more or get help planning your financial goals, please email me at gildea@homrichberg.com.

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