

MONEY TIPS FOR GRADUATES:

YOUR "WHAT'S NEXT" CHECKLIST

Your parents.

Your friends.

Your relatives.

They're all asking:

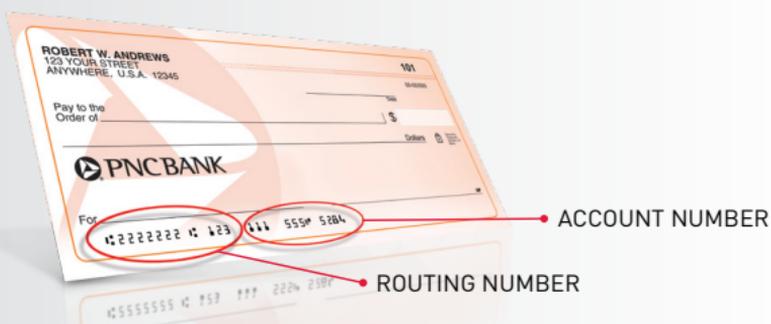
WHAT'S NEXT?

WHETHER YOU'VE GOT
GRAD SCHOOL ON THE HORIZON,
FULL-TIME EMPLOYMENT PLANNED,
OR A YEAR OF EXPLORATION
TO LOOK FORWARD TO,
WE CAN HELP YOU PLAN FOR

WHAT'S AHEAD.

NEW JOB?

- Many employers may ask you to set up a direct deposit for your paycheck. With Direct Deposit, your paycheck is automatically deposited into your account. It's safe, reliable and easy to set up. All you'll typically need is the bank routing number and your checking account number.



For illustrative purposes only.

- Your employer may also offer a 401(k) plan, allowing you to save for retirement. While retirement might seem like a long way off, it's never too early to start saving. Some employers may even match your contributions. Please consult your employer for further details.

NEW ADDRESS?

- Don't forget to change your address with PNC.**

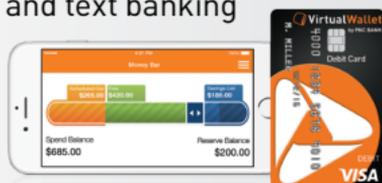
You can do this at your local branch, online or from the PNC Mobile app.¹

- Our PNC Finder app helps you find a PNC branch or ATM near you — and tells you the best route to get there.²**



- Even if you're moving to a state (or country) without a local PNC branch, you can still access your money.**

Ask about how online, mobile and text banking make it easier to access your money wherever you are.



NEW EXPENSES?

- Rent? Car? Student loans?**

These new items mean it's time to re-evaluate your budget. Track your projected expenses, and compare these against your new income so you can see what's coming in, what's going out, and what you have to spend or save.

- Estimate the expenses you know best,** like "I go out to eat twice a week with friends, buy my favorite coffee every day, buy new clothes once a month on average," etc.
- As you're reviewing your budget, consider adding one more "bill" to the pile,** payable to yourself in the form of money you set aside in savings. This money can be used in the future to furnish an apartment, pay for more schooling, or make a down payment on a house.
- Use your checking account to help you track and budget.** A PNC Virtual Wallet[®] can show you what you've spent and where you've spent it each month.

CONTINUED ON BACK 

1 A supported mobile device is needed to use Mobile Banking. Standard message and data rates may apply.
2 Your wireless carrier may charge you for data usage. Check with your wireless carrier for details regarding your specific wireless plan and any data usage charges that may apply. This app uses the location services provided by the device to determine your location. PNC does not capture or store any location data. Location information is used only to provide the app with "nearby" PNC branches and/or ATMs.

IT'S A BIG WORLD OUT THERE: KEEP YOUR INFORMATION SAFE.

A good way to help prevent fraud or identity theft is to understand and recognize it — and keep your personal information safe. Here are a few of the many ways you can protect yourself as you head out to new locales:

- Never provide personal or financial information** to solicitors over the web or over the phone. Question everything.
- Use a locked mailbox if possible.**
- Be cautious when using an ATM.** Try not to let anyone see you entering your PIN.
- Never give friends your bank debit card, ATM card, PIN or account information.**
- Avoid putting personal information in the trash** — use a shredder if you can.

AND ONE MORE THING: KNOW YOUR CREDIT.

Whether you have some experience with credit or none, keep in mind that your credit actions today are creating a history that may impact your ability to borrow money in the future. With a good credit history — consistent payments and manageable debt levels — lenders may be more likely to approve you for credit, and you may qualify for that credit at a lower interest rate, which means lower costs over the life of the loan. On the other hand, a bad credit history — late payments and unpaid debts — can make it difficult to qualify for loans at more favorable interest rates, resulting in increased costs to you over the life of the loan.

Track your credit by reviewing your credit report at least once a year. You have the right to receive a free copy of your credit report every 12 months from each of the three major credit reporting agencies: Experian,[®] Equifax[®] and TransUnion.[®] Visit annualcreditreport.com for more information.



Visit pnc.com/achievementsessions
to get more financial tips as you navigate
the road ahead.

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