

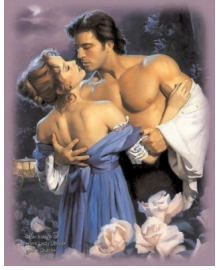
THE WEALTHY GRADUATE

By Robert Laura

This year approximately 2.5 million people will graduate from high school, 1.5 million will enroll in college, and approximately 750,000 will graduate from college. The Wealthy Graduate puts life, careers, and money into perspective for both high school and college graduates.

LIFE

FIND YOUR *Passion*



When you can say that your pursuit of something is Timeless, Tireless, and causes Contagious Energy, you have found your passion in life. When the amount of time you spend pursuing something is irrelevant, it's timeless. When you never grow tired of the pursuit, it's tireless. And when the pursuit itself actually creates the energy it takes to make it timeless and tireless, you've found your passion in life. Living a passionate life is the ultimate personal and financial achievement because it provides purpose and direction to everything you think, say, and do. It gives you something to be thankful for every night and a reason to wake up smiling in the morning.

CAREER

EAT & READ YOUR WAY TO THE TOP



As part of your assault on the corporate ladder, make it a point to eat lunch regularly with members of the group one rung up the ladder from you. This strategy works like osmosis: people who see you eating with this group and assume you are in the same class. It's the nature of people to make such assumptions, so use it to your advantage and to get a foothold on that next rung and to find out who the decision makers are within your organization.

Reading is the key to being what you want to be, so find out what industry magazines, books, and newspapers your superiors are reading. Take a quick glance at the bookshelf during a meeting or stop by after hours to see which magazines and newspapers are displaced. Keeping up on industry trends, corporate news, and the impact it's having on your company's products or services shows management that you have the knowledge base to function at the next level.



MONEY

PLAY FINANCIAL DEFENSE



Good defense always beats good offense. That means protecting your financial reputation through your credit score. How you handle your bills is translated into a credit score and made available to businesses, employers, and other organizations who examine it when considering you as a potential borrower, customer, or employee. A good credit score allows you to do more with less and can save you thousands of dollars every year.

Save Early, Invest Often, and Make It Automatic

This is the basic formula for building wealth. It helps create a saving and investing habit as well as consistent process to do it without ever thinking about it. Cementing the process in stone is more important than how much money you save and invest.

A Great Graduation Gift: Read It In An Hour, Use It For A Lifetime

Available at [amazon.com](https://www.amazon.com)

The Five Most Important Financial Things They Don't Teach you In School, by Robert Laura

Robert Laura is the co-founder of Synergos Financial Group and The Retirement Project. He is an author, speaker, and frequently quoted in major media including: Wall Street Journal, Smart Money Magazine, Bankrate.com, Fidelity.com, TheStreet.com and more. He is the author of Financial Karma, The Five Most Important Financial Things They Don't Teach You In School, and Naked Retirement (out in June 2010). He can be reached at 888-267-1138 or by email at rl@robertlaura.com

