



# How to prepare for the second biggest shock of your life.

Graduation isn't the end of school—it's the beginning of responsibility.

Everything costs money. There's rent. Your student loans. Car loans. Phone bills. Electric bills. Insurance. More than you can imagine. That's where IDS Personal Financial Planners can help.

IDS is one of the nation's most experienced financial planners. For 90 years we've helped people just like you successfully map out their financial futures.

An IDS Financial Planner will sit down with you one-to-one and help you develop a solid financial plan. A plan that can put your financial life in order. Budget for all those bills. Help you get out of debt. And even leave money to invest or enjoy.

Call an IDS Financial Planner today at 1-800-437-4332. Then you'll be sure to have two feet on the ground from the moment you come out into the real world.

**IDS** INSURANCE SERVICES

Personal Financial Planners