

CAREERS *special edition*

Debt or Job Market: Which is Scarier?

Tips offered for the new graduate

For many college students, graduation marks a major milestone in their lives. Eager to step into the real world with a degree in hand, college graduates usually have one concern on their minds — finding a full-time job.

While the job hunt may make graduates uneasy, Mike Sullivan, director of education for Take Charge America, one of the oldest consumer credit counseling services in the U.S., says college graduates also should be concerned about the future direction of their finances.

Sullivan provides the following recommendations in regards to what every new graduate needs to or should know:

Don't be easily influenced by the availability of credit cards. College students and recent graduates usually get inundated with a regular

flow of credit card applications, offering "great deals" and "free stuff" to entice them. Beware of these promotional gimmicks. The ideal number of credit cards that college graduates should have is only one or two at the maximum — and the credit limit should be very minimal. The more credit cards you have, the more likely you will be in debt long term.

Although you may not think so, you owe too much. Pay off any credit card balances before you buy the new car, ring, or other major items. Studies have shown that the average college graduate owes \$8,200 in unsecured debt - this is in addition to student loans.

You can't afford to live an extravagant lifestyle right away. Sometimes we forget it takes parents years to attain the lifestyle they gave you. Be patient and live at or below your means for the first few years.

Invest in your personal development from day one. Never stop learning and improving yourself. Take the job that prepares you for

the next job. Sometimes the job that pays the highest salary isn't always the most beneficial one long term.

"The future sometimes looks scary for graduates," Sullivan said. "Having extra debt when you graduate can make it look even scarier. We recommend that graduates pay off as much debt as they can, either during or immediately after college. We realize that they will have other expenses after graduation, such as repaying college loans, and they have the rest of their lives to live. They don't need the extra burden of credit card or other debt hanging over their heads just as they are starting the newest chapter of their lives."

NASA Engineer Drives Exploration

continued from Metro

that will send humans to the moon, Mars and beyond.

"The excitement across NASA these days is contagious," Pearson said. "Our new Vision has not only focused our talents on one common goal, but it also gives the next generation of space scientists and engineers their own path to explore. It's great to see," he added.

Pearson joined NASA in 1974 as

a civil servant. He worked as an electrical design engineer for the Marshall Science and Engineering Avionics Organization, which oversaw power distribution, power supplies and wiring harness design for spacecraft and launch vehicles.

Pearson moved to Marshall's Upper Stages Project Engineering Office in 1988, where he provided technical direction, planning and evaluation of the Space Shuttle and

expendable payload stages. Among his office's accomplishments were eight successful missions, including: Mars Observer launched in 1992 to chart the planet's surface; Magellan launched in 1989 to study Venus; Galileo launched in 1989 to study Jupiter and its moons; and Ulysses launched in 1990 to study the sun's north and south poles.

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