



Graduate Survival Guide™

All The Things You Didn't Learn In College
But Definitely Need To Know.

Created by Michael Bergman

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DISCLAIMER

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Graduate Survival Guide™



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Graduate Survival Guide™ Introduction

You've just graduated and are launching into a completely new life. You're likely to find that your life is changing in many respects—from having a lot of time and little money to having more money and very little time, and from having all your friends living within shouting distance to living in a new place where you may not know a single person. These new experiences and the resulting questions are why this book exists.

Student Lending WorksSM, a nonprofit student lender, is introducing the Graduate Survival Guide to help college graduates manage the transition from school life to real life. The Graduate Survival Guide was created as a collaborative effort. Professionals (doctors, attorneys, bankers, financial advisors, and engineers), professors and regular graduates helped with ideas, tips and suggestions for making your new life as simple as possible.

With this guide, we look forward to helping you kick start your future. If you have questions or suggestions, desire more resources, or just have some free time on the Internet, check us out on the web.

www.gradsurvival.com



A New **BEGINNING**

Why they call it “Commencement”

going to grad school

**paying back the man while
saving a little for yourself**

**tips for managing your
student loan debt**

job search stuff

how to network

what to wear for a formal interview

**starting a biz wardrobe and how
to match your threads**

section
01

Going To Grad School

Decide to stall your entrance into the “real world” for a couple more years? Want to get a little more education? Well, before you hit the books again, make sure you consider the following.

Decide On Your Degree

Why do you want to go to graduate school? Do you want a Masters or Doctorate? You'll want to think about how long you'll be in school and what the desired degree will allow you to do afterward (higher paying job, new career opportunity, etc.). Here are some things to think about with some of the popular graduate degrees:

- **J.D. (Law)**
Where do you want to practice when you're done? You will have a much easier time finding a job in the city where your school is located. Also, think about what bar you want to take, as your school may teach for its state bar. What do you want to do with your degree afterwards, and will this degree help? Is it necessary? Are you ready to work hard for three years? Do you like reading?
- **M.D. (Medicine)**
No way can you do this without commitment. Are you ready to live at the hospital and function on minimal amounts of sleep? Does the thought of dealing with ill patients or working with cadavers make you violently ill?
- **M.B.A. (Business)**
What will this degree help you accomplish? Will schools admit you now? Do you have a couple years of work experience?

Test

Once you decide on the degree you want, you'll likely have to take an entrance exam. Some of the main exams are L.S.A.T. (Law), M.C.A.T. (Medicine), G.M.A.T. (Business), and G.R.E. (General Graduate Programs). Check on testing dates, test prep, and the life of your score for your particular exam, as you may be able to use the score for a couple of years.

Money

Grad school will likely mean another couple of years of not getting paid, but the extra degree may open up doors, and will give you negotiating leverage. Also, you will have expenses for living and tuition during your years at school, so make sure you check out financial aid and consider how you will handle the monetary end of graduate school.

Homework

Remember that you will be doing homework or other school activities when your working friends are out having a good time. Then again, you may be on vacation when they are working 9 to 5.

Boards

Depending on your graduate degree, you may have to take boards once, if not several times. Also, you may have to continue taking classes and seminars throughout your life.

Do You Hate Writing?

If your program calls for it, you may have to write and defend a thesis in front of a board. Don't be afraid, but do be realistic.

Before You Do It

Take this step seriously. Sort out the pros and cons and discuss them with your friends and relatives. Your relationships with each will likely be affected by your workload and schedule.



HELPFUL WEB SITES

- www.kaplan.com
- www.princetonreview.com
- www.gradsource.com
- www.studentlendingworks.com
- www.gradschools.com

Paying Back The Man While Saving A Little For Yourself

So, you've graduated, and all of a sudden your student loan bills arrive in the mail. Guess what... the lenders want their money back. Welcome to the world of Student Loan Repayment. Below, you'll learn what to do with those loans, and how to save some money along the way.

What Loans Do I Have?

Whether you have federal loans or private loans, you'll have to make some decisions about managing what you owe. First, you need to understand the differences between federal and private loans.

Federal Loans

Federal loans, such as Perkins and Stafford loans, can be subsidized (i.e., the government pays interest on your behalf until your loan goes into repayment) or unsubsidized. They allow you up to six months after you leave school before you have to begin making payments. If you return to school before those six months expire, the clock starts all over again. If you go back to school after the six months expire, you can defer your payment, but only during your exact enrollment dates. When you leave school this time, payments are due the next month, not six months later.

Private Loans

Private loans are generally credit based, which means you may need a co-signer, and they have higher interest rates. These rates are typically variable, which means the lender can change the rate at any time. Payment terms are also generally stricter than with federal loans.

To tell if your loans are federal or private, you can look up any federal loans on the National Student Loan Data System website (www.nslds.ed.gov). Through the process of elimination, you can figure out the private loans from the federal loans.

Repayment Options

With federal loans, you may have up to six months to decide how you'll manage your debt. If you have private loans, you may be making your first payment before the ink on your diploma dries. Regardless, here are some good repayment tips:

- If you have a total balance of \$7,500 or less in school loans, pay it off, as the longest repayment term you are going to get, 10 years, is all you can expect for a balance of \$7,500 or less.

- If you have loans totaling \$10,000 or more, consolidate. Consolidating will:
 - Lower your monthly payments; *and*
 - Fix your interest Rate.

What Is Loan Consolidation?

Consolidation is the process by which a lender pays off your individual loans and refinances the total balance into a new consolidation loan with a fixed interest rate and one monthly payment. Because the total balance is often higher, you will have a longer repayment term and your monthly payments will be lower. In addition, if you consolidate during your six-month grace period (if this applies to your loans) prior to entering repayment, your interest rate will be fixed at the lower grace period rate.

Repayment Schedules

When you begin making loan payments, you have a couple of choices to choose from:

- **Standard Payments**-You make the same payment each month until the loan is paid off.
- **Graduated Payments**-For the first two years of repayment, you pay on the interest only, so your payments are low. For the remaining months, your monthly payment increases up to two times more than your monthly payment during the first two years. This is a good idea when you know your salary is going to be increasing significantly over the next two years, but you need to keep the payment low until you get your feet on the ground.
- **Income Sensitive Payments**-Your monthly payment is based on a percentage (%) of your income. (You have to submit income verification each year.) This should be your absolute last resort. The only good thing about this repayment schedule is that your account will not be reported to a credit bureau.

Watch Out For The "Gotchas"

Many lenders make promises, claims and offers to entice you into consolidating with them. In fact, you've probably already been bombarded by junk mail and phone calls regarding various consolidation programs. Keep in mind that they are trying to sell you something. They don't always have your best interests at heart, and they also may not have the best options available for you. Read the fine print. Ask a lot of questions. SHOP AROUND.

Some gotchas and false promises include:

- **No Fees**
There are no fees associated with federal consolidation loans, regardless of the lender.
- **Permanent Benefits**
Make sure you see the word “permanent.” Know what you have to do to get the benefit and what you have to do to keep the benefit. Typically, lenders will tell you that you get an interest rate reduction after 24 months of on-time payments, “provided that all payments after that are received by their due dates.” If a benefit is permanent, it should remain intact, regardless of late payments, etc.
- **Save .06% on your interest rate if you consolidate while in your grace period.**
There are certain benefits you are entitled to because your loan is backed by the federal government. The six-month grace period is one of these “entitlements.” Everyone with a Stafford student loan is entitled to a six-month grace period after graduating or leaving school. During the grace period, the federal government establishes a lower interest rate, 4.7%, which changes to 5.3% when your loan goes into repayment. The difference between these two rates is the “savings” some lenders are offering you. In actuality, this is no savings at all, but rather a grace period interest rate to which you are entitled.
- **ACH (Automatic Clearing House) Or Automatic Withdrawal vs. Automatic Bill Pay.**
There is a difference. With Automatic Bill Pay, you control when you make your payment; you control what happens to your bank account. With ACH / Automatic Withdrawal, you basically give the lender the right to take money out of your account each month; you do not control when your payment is pulled from your account. And even if you ask your bank to cancel your ACH, it can take up to 10 business days for such a change to take effect.
- **Loan Deferral**
This is another “entitlement.” You are entitled to a temporary suspension of loan payments based on certain events, such as going back to college (called an “in-school deferment”) or going into the military (military deferment), just to name a few. Remember, interest continues to accrue during the deferment period on any unsubsidized loans you might have. You don’t necessarily have to pay that interest until the deferment expires, but you need to know interest will not stop unless your loans are subsidized.

- **Combining federal loans with private loans. DON'T DO IT!**

If you consolidate your federal education loans with your private education loans, you will lose all of the federal benefits (entitlements we talked about above). If you want to consolidate, consolidate them separately-federal loans in one place and private loans in another place.

Who Can I Trust?

It’s difficult to know exactly whom you can trust. Ultimately, you have to research your lender options. A good place to start is with nonprofit Student Lending Works (www.StudentLendingWorks.org). They can provide you with facts, timely information and loan choices. If they don’t have the best option for you, they’ll refer you to someone who will. Their website is chock-full of information that will build on the knowledge you’ve gained from this book. The best part is Student Lending Works isn’t working for a huge bank or corporation that’s making a whopping profit off of your debt. Instead, they re-invest their surpluses into state education programs that focus on increasing student access to better and higher education, not into stockholder dividends.



HELPFUL WEBSITES

- <http://www.studentlendingworks.org>
- <http://www.studentaid.ed.gov/>
- <http://www.nsls.ed.gov/> (to get a list of your federal student loans)
- <http://www.usnews.com/usnews/edu/dollars/dshome.htm>
- <http://www.financialaidsupersite.com/about-us.htm>
- <http://www.usnews.com/usnews/edu/dollars/dshome.htm>

Tips For Managing Your Student Loan Debt

Be Proactive; Find Out What You Owe And Who You Owe

Find out what your total debt is, what kind of loans you have, where they are held, and who you pay. Check this website: www.nslsds.com to get a list of your student loans and the details of each loan. Keep records and important paperwork in a safe place.

Make Your Payments On Time

- Paying on time will help establish good credit.
- Paying on time will decrease the total interest that accrues on your loan.
- Delinquencies and defaults on student loans will lower your credit rating, and defaulted loans are turned over to the federal government for collection.

Make Your Payments Affordable

- **Shop for the best benefits.** Many lenders offer borrower benefit programs that can lower your interest rate or reduce your loan principal. Choose the best program for your situation.
- **Choose a repayment plan that works for you.**
 - Standard** - Monthly payments are fixed with a payment term of up to 30 years. This plan yields the lowest overall interest cost compared to other repayment plans.
 - Graduated** - Monthly payments are initially lower for the first 2 to 3 years, and then gradually increase over the repayment term.
 - Income Sensitive** - The monthly payment amount is adjusted annually based on your income.
- **Is consolidation for you?** Consolidation is the process by which a lender pays off your individual loans and refinances the total balance into a new consolidation loan with a fixed interest rate and one monthly payment. Because the total balance is higher, you will have a longer repayment term and your monthly payments will be lower. In addition, if you consolidate during your 6 month grace period prior to entering repayment, your interest rate will be fixed at the lower grace period rate.

Consolidation Guidelines:

- You must have more than \$10,000 in federal student loans.
- The loans you wish to consolidate must all be under your social security number.

- Do not consolidate federal student loans with private student loans. If you consolidate your federal loans into a private consolidation loan, you will lose your federal benefits (e.g., fixed interest rate, deferments, subsidized interest, etc.)
- Have your monthly payments automatically deducted from your bank account. Most lenders offer a .25% interest rate discount for choosing the automatic payment method.

Make Your Payments Convenient

- Consolidate your loans (if this is the best option for you) so that you have one monthly payment.
- If you do not consolidate, have your lender combine your loan payments onto one monthly bill.
- Have your monthly payments automatically deducted from your bank account.

Be Informed/Make Wise Decisions

- Some lenders allow you to make monthly payments that are lower than the actual interest that accrues on your loan each month. This will increase your debt to such a level that you may never be able to pay off the principle. Do not choose this option.
- Some lenders offer you “benefits” that are not unique benefits; they are really just entitlements that all student loan borrowers receive from the federal government. Make sure the benefits being hyped are real benefits.
- Don’t fall for the “no fees” benefit that some consolidation lenders offer. Actually, there are no fees associated with federal consolidation loans, regardless of the lender.
- When shopping for the best benefits from lenders, be sure that the benefits are “permanent.” Some benefits will cease if you have one late payment.
- Another entitlement on your federal student loans is the right to have a deferment or forbearance on your loan if you meet the federal requirements. Choosing a certain lender will not affect this entitlement. Don’t fall for lender statements to the contrary.

Job Search Stuff

Have you always wanted to get a job? Have you found yourself with the urge to work long hours and get rid of all that free time? If this sounds like you, or if you've realized you need some money to live, then we've got some great tips to help you get a stellar position.

Employer's Needs

Remember, it's not about you, it's about the employer. What is the employer's timeline? What does their perfect candidate look like? While the employer may be looking at your intellect, personality, and other qualities, you are there to fit their needs at this particular time.

Be Organized

Know your desired job market and track your research, contacts, networking referrals, letters and responses in a notebook.

Get Out Of Your Apartment

Meet people, talk to people, tell everyone you know what you want. Take advantage of resources available on the Internet, but it's those human interactions that will generate the most opportunities. Remember, it isn't just people in high places who have worthwhile contacts. . . the folks you see each day, such as your manicurist or newspaper salesperson, likely have many contacts.

"Boomers"

"Baby Boomers" are the generation that may be hiring you, so put yourself in their mindset. If you are applying for jobs in more conservative environments, think "no visible tattoos" and "no more earrings than ears." Also, lose the "like" from your vocabulary.

Informational Interviews

Seek informational interviews to help in your search. An informational interview is more like a journalist's interview than a job interview, and you are the one asking the questions. Why ask for an informational interview? Because you want to know about your subject's career path, or their occupation, or their employer, or their industry. It's a great way to try on different types of jobs, learn about the skills required, and learn the best ways to break into an industry. All it takes is a healthy dose of curiosity, and professional demeanor and attire. Don't expect a job interview, but you should always be prepared!

Volunteer To Get Experience

Employers don't care if you got paid to get the right experience. Volunteer to get experiences with fundraising, event planning, managing people, writing or marketing.

You can volunteer in your community or with your alma mater. Also, helping others never hurt anyone.

Join Professional Organizations

It is important to join professional organizations in the field you want. This will help you network, fill educational gaps, get great volunteer experience, and enhance your resume. Search online for organizations and local chapters, calendars of events, and contacts.

Seek Advice

Look to friends and family for job advice, as most of them have been there.

The 3 Commandments Of Resume Writing

Perfect spelling, perfect punctuation, and meaningful examples that highlight your experience.

Negotiations

Don't ask about insurance and vacation time until you have a job offer in hand. Remember, it's not all about you at this point.

Some Final Job Search Tips

- It's O.K. to be late when meeting friends for a drink, but never be late for an interview.
- Like your mother always said, "Sit up straight!"
- Work on a firm handshake. While it might sound goofy, a handshake is an important impression, so leave the fish in your 'fridge and begin practicing strong handshakes.
- Don't forget eye contact. Unless you're a recluse writer or computer programmer who never sees the light of day, make sure you make good eye contact.
- Remember that an interview isn't therapy, and it isn't a gabfest with your best friend, so keep some things, like that rash, to yourself.

HELPFUL WEB SITES

- www.job-hunt.org
- www.monster.com
- www.careerbuilder.com
- www.employmentguide.com
- www.gradschools.com
- www.craigslist.com

How To Network

Make new friends. Get a job. Be one of those people who knows EVERYONE. It's all about the networking, baby. Check out some ways to magically turn every person you meet (a bad date, an annoying co-worker, the person next to you on the bus) into a sweet connection.

Use Those Random Connections

For Yourself. If you are interested in working in television and someone says, "My brother-in law's sister works in television..." don't immediately shrug it off. Get the person's name and some contact information. Don't be afraid to send them what may seem like a "random email." Often times, people don't know where to look when they are hiring, and your random email may come at the perfect time. Also, the person you emailed may forward your name to someone else.

For Others. Spread the love if someone sends you a random email. The beauty about networking is what goes around comes around. If people were good to you in the networking process (i.e., gave you names of people, forwarded your resume, allowed you to use their name as a reference) do the same for someone else. It's the right thing to do and it will make the person SO happy.

Go On Lots Of Informational Interviews

- **Initially**
Call someone who has a job you would like, or that you would like to know more about and ask if you can come in for an "informational interview." Sound interested and be enthusiastic.
- **Preparing**
Arrive on time, dress appropriately for the position you are applying for (suit if necessary, business casual otherwise, even if the office is super casual) and be awake. Give them something to remember you by. If you have an art portfolio and the prospective job is creative, SHOW them the portfolio.
- **Yourself**
Make sure you get a chance to talk about yourself and your interests, so they remember you in the future. If you have something really interesting, like you were once a national jump rope champion, mention that—it will stick in their minds.
- **Before Leaving**
Ask if there are any opportunities available in their company/industry, or if they know anyone who is hiring.
- **Thanks**
Remember to thank anyone that interviewed you or gave you leads. A handwritten note is always a good way to go. It may cost a little time and money, but it is the

right thing to do and will leave a good impression.

- **Leads**

Contact the people your interviewer suggested with an email or letter that starts: "I got your name from SO-and-SO. She said you would be a good person to contact with regard to my interest in koala feeding..." and then continue with cover letter- type information.

Just Talk To People

Be friendly with people you meet. They may have somewhat similar professional interests as you. Talk to them, learn their interests - even if you are not going to be best friends with the person, try to keep the conversation and relationship going if they seem like a good person to know professionally. They may be able to connect you with people.

Social outings. Never underestimate the power of a social outing. If you're going out for drinks with coworkers feel free to invite someone you just met who works in a related industry. People in the real world are less hung up on social conventions and usually won't think it is weird if you invite them out based on one meeting. Everybody loves a good networker - everybody wins; you may make a new friend, and even if you don't, you've made an impression on them (hopefully a good one.) You are no longer a resume and a name. You have a face. It is beautiful. And it is going places.



HELPFUL WEB SITES

- www.careerkey.com
- www.careerkey.com/networking_resources.htm
- www.careerjournal.com/jobhunting/networking
- <http://my.monster.com/NetworkingSearch/Search.aspx?searchtype=keyword>
- www.quintcareers.com/networking.html

What To Wear For A Formal Interview

When you went to get that job at Señor Burger's or Captain Coffee's, you probably didn't have to worry about shining your shoes or matching clothes. Well, you've grown up and so should your interviewing attire, unless you're going back to the kitchen.

Formal Atmosphere

If you're looking for a job in a formal atmosphere (law office, accounting firm, consulting company, etc.) you probably should wear a suit. A good rule is to dress just like you would for work, so, make sure you're dressed the same as or a little better than the employees. If the employer has a human resources department, see if they can help you out.

Men:

- **Suit** – You should wear a dark suit (navy, charcoal gray, or black). These colors are clean and professional looking. The suit should be classic style with two or three buttons. If the suit is more than 3 three years old, consider going shopping, as styles change every couple of years.
- **Shirt** – For interviews wear a white shirt that is professionally laundered. You don't want to call attention to yourself because you look like you slept in that shirt, or because that purple shirt is so odd. Always wear a long sleeve shirt; there is no such thing as a short sleeve dress shirt. Spread collars, as opposed to button collars, are more professional.
- **Ties** – Colors that are classic and rich looking, such as maroon or gold are safe bets and complement your dark suit and white shirt.
- **Shoes And Socks** – With a dark suit you should wear black lace-up shoes with black or navy socks.
- **Belt** – Your shoes and belt should match, so go with a black belt if you're wearing black shoes.
- **Accessories** – You shouldn't wear too many pieces of jewelry, perhaps a watch and a ring. You really don't want to call attention to yourself. You don't want the interviewer to remember you as the guy with earrings and necklaces everywhere. Don't wear jewelry that jangles.
- **Cologne** – Wear a minimal amount. You don't want people from 4 offices over commenting on your scent.
- **Misc.** – Consider bringing a leather portfolio, which may include your resume, blank paper, pen and any questions for your interviewer.

Women:

- **Suit** – The best way to dress for in interview is to wear a conservative suit - nothing too flashy or edgy. While some of you might want to show more of your personality through your style, an interview is often not the best place to do so. You do not want to distract the interviewer from your skills and your purpose for being there. Therefore, wearing a black, navy, or charcoal suit would be the safest route to take.
- **Blouse** – You can't go wrong by having a nice, crisp, clean white blouse which would match any suit color. If you do want to spice up the look a little, consider a blue hued blouse. With black or charcoal suit, you can take your look even further with a pink blouse
- **Shoes** – Instead of flaunting your strappy stilettos, an interview is a time to break out the dusty closed-toed shoes. You are best off wearing a black, well-polished pump. You do not want the heel to be too high where you might trip or hurt yourself or others.
- **Pantyhose** – Your safest choice of pantyhose colors would be a nude tone or black sheer. It can't hurt to throw an extra pair in your briefcase or conservative looking purse.
- **Makeup** – You want a clean, fresh look. You do not want to show up looking as if you're a member of the circus. Your eye makeup should be subtle; do not overdo the eyeliner or blue eye shadow. Lipstick should be apparent but not too flashy - no bright bright reds.
- **Hair** – You want to keep your hair pulled back, away from your face. You do not want to have stray pieces in your face, as this could tempt you to play with your hair and distract the interviewer.
- **Accessories** – Elegant yet simple. Body or facial piercings are not recommended for standard interviews. Carry your resume in a leather portfolio. It is best to come prepared with paper and a pen. Therefore, your best bet would be to purchase a portfolio that includes a notebook. You might want to bring any questions you came across in your research of the company you're interviewing with you in this portfolio as well.
- **Perfume** – Although you might have the best perfume money can buy, others might not share the same opinion. Therefore, no perfume is the best.

HELPFUL WEB SITES

- www.menswearhouse.com
- <http://interview.monster.com/featuredreports/polish/>
- www.quintcareers.com/dress_for_success.html
- www.job-interview.net/interviewlibdress.htm
- www.worktree.com/tb/IN_dress.cfm

Starting A Biz Wardrobe & How To Match Your Threads

On the way to a big time job and want to get started off on the right foot? Don't know where to begin? Check out the list below to aid in your shopping needs and tips to remember.

What Should I Buy To Create A Basic Business Wardrobe?

For Men:

- 3 White shirts with point collar
- 2 Blue shirts with point collar
- 1 Black belt
- 1 Pair black lace-up shoes
- 3 Pairs of solid black socks
- 3 Pairs of solid navy socks
- 3 Suits
 - 2 button or 3 button classics styles
 - Colors such as navy, charcoal, black
- 2 Ties per suit
- 7 Days of undergarments (underwear and crew neck shirts)
- 1 Blazer (either black or navy)
- 2 Pairs of slacks (1 tan and 1 gray)
- 1 Black raincoat (long)

Just a little extra help for those guys who still have trouble matching.

	Navy Suit	Black Suit	Grey Suit	Brown Suit
Shirt	white blue	white blue tan	white blue	ecru white blue
Tie	gold maroon purple	grey/silver maroon gold	maroon/black grey	shades of brown navy multi-brown
Socks	black navy	black grey	black grey	brown
Belt	black cordovan	black	black cordovan	black cordovan
Shoes	black cordovan	black	black cordovan	black cordovan

For Women:

- 3 White blouses
- 2 Professional colorful blouses - ex. light blue, bright blue, pale pink
- 3 Tasteful/neutral shells you can wear under a suit jacket if you're not in the mood for a blouse. This piece can also be worn alone with a pant or skirt. Recommended colors: black, white, blue, beige.
- 1 Pair black leather pumps - make sure the heel is not too high
- 5 Pairs of nude panty hose - in case of "runs" it can't hurt to leave an extra pair at work
- 3 Suits - depending on the dress code you're best off purchasing jacket and skirt suits, but if there is an option to purchase the suit with all three pieces (jacket, skirt, and pant) go for it. With these three basics you can constantly mix and match.
 - You can never go wrong owning a black suit. It can take you anywhere.
 - Colors such as navy, and charcoal are also wonderful staples
- 7 Days of undergarments (underwear and proper bras)
- 2 Pairs of slacks (1 black and 1 grey)
- 1 Black raincoat
- 1 Black and 1 brown tailored belt

FOR ALL: Things To Remember

- Get your shirts professionally laundered.
- Take care of your shoes (replace heels, replace laces, polish them, etc.).
- Dry clean clothes as little as possible, as its both good for the fabric and your wallet.
- Always hang clothes up properly, giving them time to rest (never at the bottom of a closet).
- Buy the best you can afford and always look for sales. You are better off purchasing a well-made basic product (i.e. suits, rain coat) that will last you years than a poorly made one that will fall apart in months
- Your work wardrobe is a valuable investment that helps you on a daily basis
- Don't be afraid to ask questions at the store. Salespeople will be able to help you match, get good deals, and watch out for your wardrobe wants/needs.
- Don't over accessorize.
- For men, match your belt buckle with your watch.



HELPFUL WEB SITES

- www.josbank.com
- www.macys.com
- www.nordstrom.com
- www.brooksbrothers.com