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Coming up in the spring 2007 issue
(in your mailbox March 2007)

- >> Military brat turns NFL pro
- >> Insider's guide to living on your own
- >> Wireless for a day. Really.

the.last.word

"Don't assume there's
no cheap or free way
to do what you want."

Christine Snider, 22-year-old who paid for
college on her own
From "She did it!" on page .15

61527-1206

U.25

A MAGAZINE FOR YOUNG ADULT USAA MEMBERS

CAREERS.MONEY.COLLEGE.DRIVING

WINTER.06
ISSUE.53

ON YOUR OWN

10 CITIES TO CONSIDER READ BEFORE
YOU RENT PAYING FOR COLLEGE
HOW ONE READER DID IT HERSELF MAKE
YOUR BENEFITS FIT





cover. story

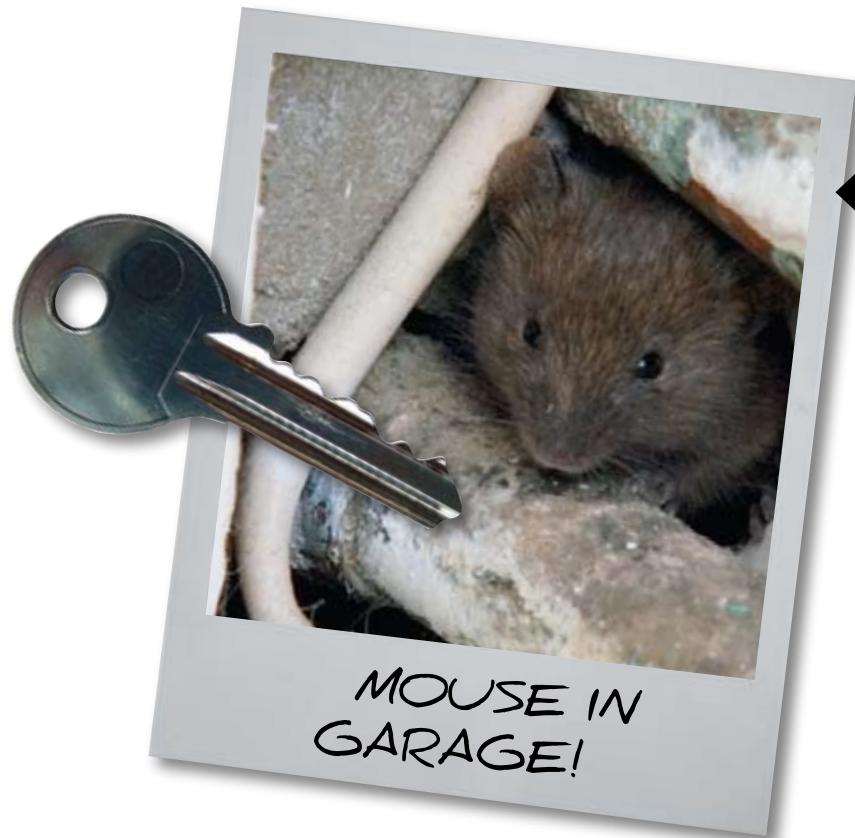
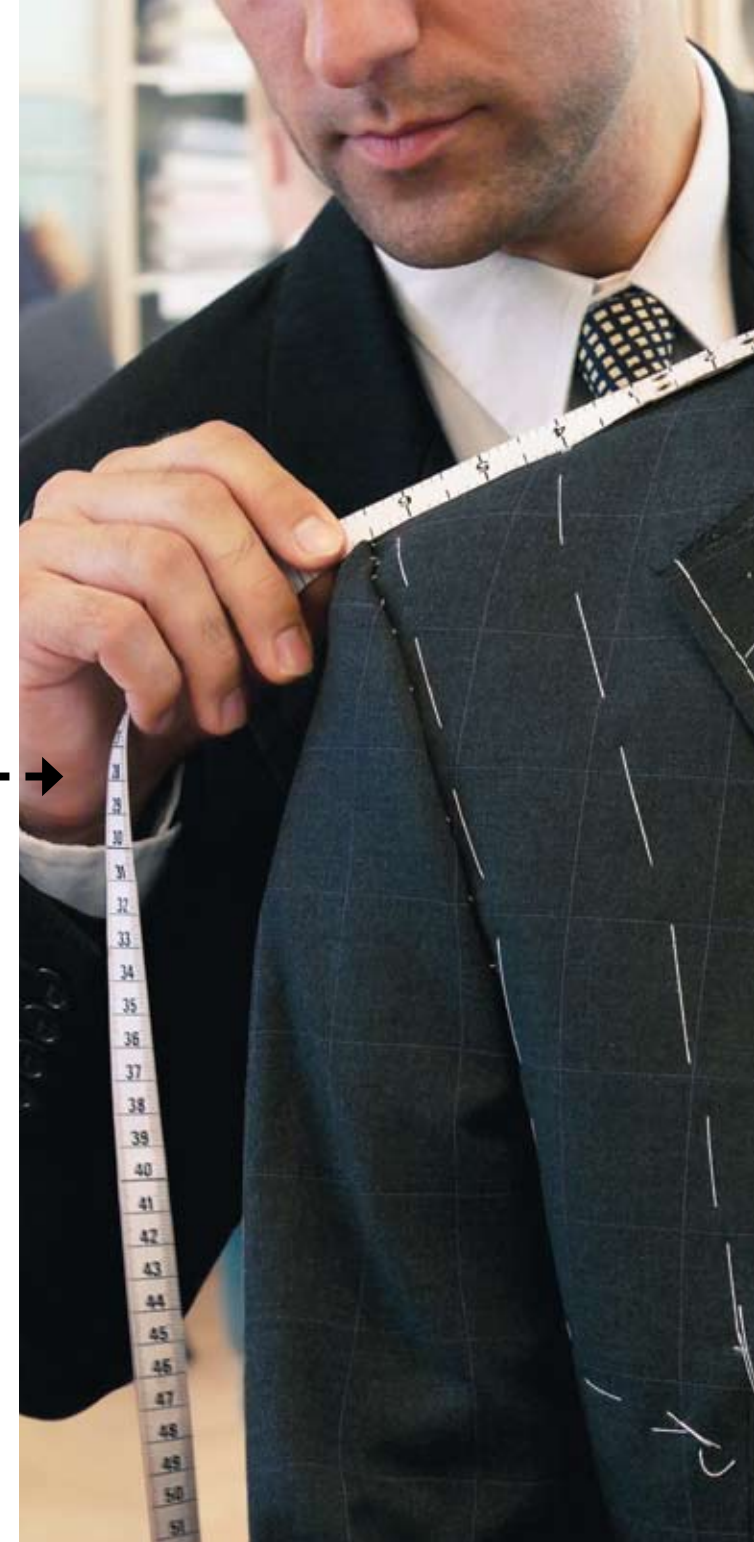
- .08 FIND YOUR SPOT** — — — — — →
Wondering where to live after graduation?
Check out these 10 cities

features

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How one graduate paid her own way
through college

- .22 CUSTOM FIT** — — — — — →
A guide to choosing benefits at work

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Read this before you sign a lease



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You send us your opinion
of U.25 in letters to the
editor

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Up-to-date news you
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Answers to your questions
about work life

- .26 dollar.sense**
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guidance about money

- .28 road.scholar**
Information you need behind
the wheel

- .30 start.smart**
USAA programs
tailored for you

ON THE COVER - PHOTOGRAPHY ©2006 PUNCHSTOCK

sound.off

LETTERS TO THE EDITOR

U.25

A magazine for young adult
USAA members

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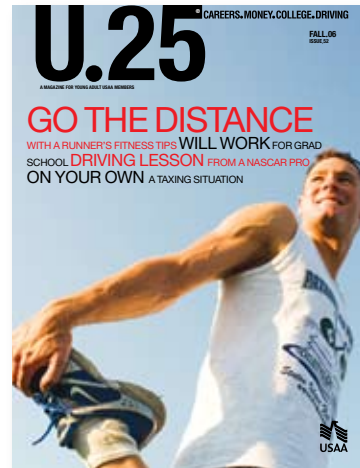
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Credit code

Every time I use my USAA credit card to make a purchase, I deduct the purchase from my checking account. For the code, I write down "CC" in my check register to let me know it was a credit card purchase. That way it's easier to track spending. When it's time to pay my bill, I check off the purchases in my check register and pay the bill. It's a quick and easy way to not spend more money than I have.

Meagan Bernitt, 21

Lexington, Ky.

Matter of degree

How much school is necessary depending on your major? It seems like a bachelor's degree won't get you much further than an entry-level job these days. When is it better to get your master's, or even doctorate?

Jennifer Healy, 20

Chicago, Ill.

In an upcoming issue, look for details about hot majors and how they score in the job market.



**HAVE YOU MOVED
OR GONE AWAY
TO COLLEGE?**

E-mail your new address to U25@usaa.com. Please include your name and USAA member number.

U.25 NEEDS YOU

What you have to say about U.25 is important. If you want to make sure U.25 has the right articles to help you with your life, consider volunteering to serve on its editorial board. You'll provide feedback on design and photography, review article topics for future issues, and possibly write for the magazine. If you are interested in becoming a volunteer for this nonpaid opportunity, send an e-mail with your name, address, and phone number to U25@usaa.com to receive an application.

Investing?

U.25 does a great job of including articles that are up-to-date and appropriate for a young adult audience. I would suggest some articles about investing for people in this age group, or maybe transferring schools. Stuff like that.

Hillary Child, 21

Lansing, Mich.

Now's your chance to ask any investment questions. In a future U.25, a USAA financial expert will answer investment questions from U.25 readers. If you have one, send it to U25@usaa.com.

Birthday blues

I turned 24 today, and I realize that this will be the last year for me to receive U.25 magazine. This made me very sad. I love this magazine.

Sheena Canning, 24

Bulverde, Texas

If your comments are printed in sound.off, you will receive a U.25 T-shirt and Blockbuster movie rental card. E-mail your comments to U25@usaa.com or write to U.25, USAA, 9800 Fredericksburg Road, San Antonio, Texas 78288-0264. Please include your full name, age, address, and T-shirt size. To be included in the spring issue, please send your comments by Jan. 16, 2007.

bits.bytes

NEWS.TRENDS.SITES



Chatting 101

Some people can walk into a room, go up to anyone, and start a conversation. If you're not comfortable doing that, here are **SIX TIPS** from small talk experts who know how to chat with anyone, anywhere.

1. BEFORE AN EVENT, think of three things that could get others talking.

2. BE THE FIRST TO SAY, "HI." Offer your name, smile, and shake hands when you meet someone. Make an effort to remember names.

3. GET THE OTHER PERSON TALKING by bringing up the weather, the event, or the location.

4. LISTEN. Make eye contact and act genuinely interested. Never look around the room while talking to someone.

5. HAVE SOMETHING INTERESTING TO SAY. Keep up on current events and culture.

6. GET THE OTHER PERSON TO TALK ABOUT HIMSELF. Ask about work, family, hobbies, etc.

PHOTOGRAPHY BY MASTERFILE



U.25 is published four times a year for young adult USAA members. USAA also publishes U Magazine for young members, U-TURN for teen members, and USAA Magazine for adult members. USAA is a member-owned financial services group that provides a complete line of insurance, investment, banking, and other services to millions of members worldwide. Ownership rights are limited to eligible policyholders of United Services Automobile Association. Use of the term "member" does not convey any legal rights, eligibility rights for USAA property and casualty insurance, or ownership rights in United Services Automobile Association. Material in this magazine may not be reproduced, stored in a retrieval system, or transmitted in any form or by any means (electronic, mechanical, photocopying, or otherwise) without permission from the publisher. The U.S. Postal Service does not forward copies from incorrect addresses. Copyright ©2006 by USAA. All rights reserved. U.25 is a registered trademark of USAA.

\$875

Savings per year by brown-bagging your lunch at work and spending \$1.50 each day instead of \$5.

9

Percent of Americans who have cut the cord and rely only on their cell.

11

Minutes and 32 seconds is how long the Wonder Bread logo appears during "Talladega Nights: The Ballad of Ricky Bobby."

64.5

Million text messages were sent to cast votes during the 2006 "American Idol" season. That number shattered the old record of 41.5 million.

64

Percent of college graduates offered full-time jobs from the companies they've interned with.

A positive spin

Simply substituting these negative expressions will put a positive spin on your words, says Gary Hankins, author of "The Power of the Pitch."

>> Instead of		>> Say	
We have a problem.		We have a challenge/situation/issue.	
No problem.		You're welcome.	
I'll try to do it.		I will do it.	
What we want to do.		What we will do.	
I think/believe we have a great idea.		We have a great idea.	
Hopefully, you'll be happy with it.		I'm sure you'll be happy with it.	



SWEET!

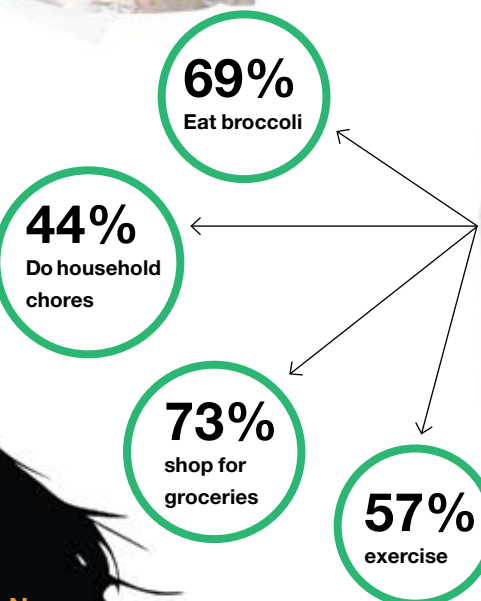
Eating milk chocolate could sweeten your test scores. When study participants ate 85 grams of milk chocolate (the equivalent of approximately two regular-sized chocolate bars or 18 Hershey's Kisses) before a computer-based test, they scored higher on measures of verbal and visual memory than those who ate dark chocolate, carob, or nothing at all.



iRULES

You've got the cell phone rules down. Now it's time for iPod guidelines. "The Urban Etiquette Handbook" advises when and how to unplug.

For the guy handing out fliers on the street >> **Keep it at full blast.** Around people in an elevator or other small space >> **Subtly turn down the volume.** For anyone who approaches you while you're working out >> **Make a big show of pressing "pause."** For your co-workers or parents >> **Remove your headphones and toss them over your shoulder.** For your boss >> **Completely remove your iPod and put it away in a drawer, pocket, purse, etc.**



The only situations when they would rather floss: **Negotiating with a salesman or getting a vaccination.**



SEATTLE

FIND YOUR SPOT



DENVER



CHICAGO



NEW YORK



BALTIMORE



LOS ANGELES

WHICH CITY IS RIGHT FOR YOU?

By Sean Price

College finished? Check.
Résumé written? Check.
Picked a place to live? ...
Still looking.

To check “where-to-live” off your to-do list, look at the basics of life in these **10 CITIES**. From the waves of Honolulu to the boroughs in New York City, each has a personality that may match yours.



HONOLULU



AUSTIN



MIAMI

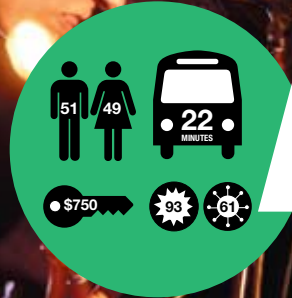
LEGEND

MALE/FEMALE RATIO

AVERAGE RENT ONE BEDROOM

AVERAGE COMMUTE

AVERAGE SUMMER/WINTER TEMPS



AUSTIN

The mild climate, down-home atmosphere and reasonable cost of living keep people flocking to the state capital of Texas. As a college town, Austin is home to almost 50,000 students, who contribute to Austin's funky personality. (You'll find signs all around that say, "Keep Austin Weird.")

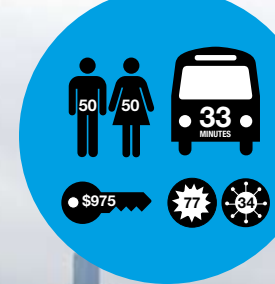
HOT 'HOODS Arboretum, Barton Hills, South Congress Avenue (SoCo)

TOP EMPLOYERS University of Texas, state of Texas, Dell Inc.

MUSIC CAPITAL An indie-lover's dream, Austin is host to a world-famous live local music scene, much of it in the bars on Sixth Street, the music/film showcase South by Southwest (SXSW), and Austin City Limits.

CYCLIST FRIENDLY At least 80 miles of bike trails, plus many bike lanes on city streets. On weekends, plenty of Lance Armstrong-wannabes hit the Hill Country next door.

FREE WIRELESS HOT SPOTS 216, making it one of the most Wi-Fi-friendly cities per person



CHICAGO



The windy city may be chilly nine months out of the year, but locals say it's the warmth of the

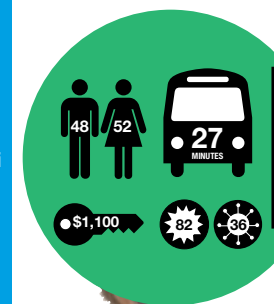
people that makes the difference. Besides, watching "Da Bears" isn't the same unless you're huddled under layers of blankets. This city of neighborhoods is the place you can hop on the "El" for feta in Greektown, gnocchi in Little Italy, and dim sum in Chinatown.

Young professionals tend to gravitate to the north side, but the south side is enjoying a renaissance, thanks to the White Sox.

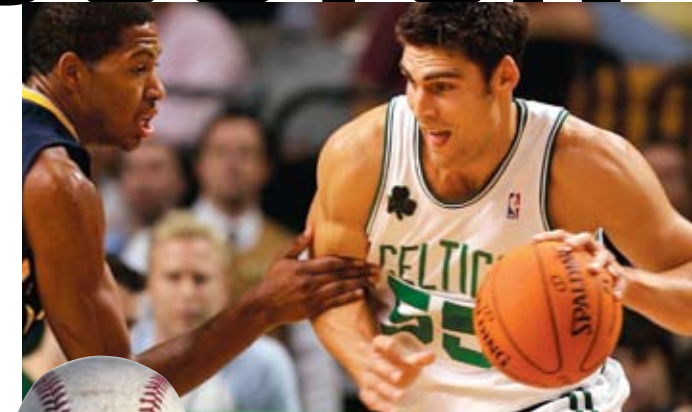
HOT 'HOODS Lakeview, Lincoln Park, Wicker Park/Bucktown

TOP EMPLOYERS U.S. government, Chicago public schools, city of Chicago, Jewel-Osco, Motorola

BIG ON BIKES 18 miles of downtown paths, plenty of lanes, and a good attitude about cycling



BOSTON



Locals know Boston is a wicked place to live. It's home to baked beans, the Red Sox, and lots of higher-ed schools with some 300,000 students. It's a big city that

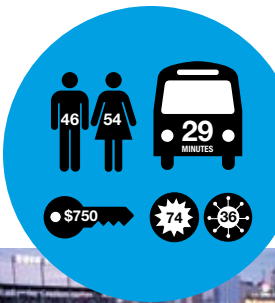
manages to feel small. The Charles River and Boston Common provide plenty of natural space. "The T" makes getting around a breeze, so you don't have to worry about "pahking your cah."

HOT 'HOODS Fenway/Kenmore, Back Bay, Brookline, Beacon Hill, Cambridge, South Boston, Allston

TOP EMPLOYERS Massachusetts General Hospital, Brigham & Women's Hospital, Harvard University

SHOP HISTORIC Newbury Street's Victorian structures house some of the country's most fashionable shops and restaurants.

HIGH-TECH HOT SPOT The telephone, microwave oven, and e-mail are products of Boston's genius. The city remains a high-tech hub, thanks to the brainpower at universities like MIT and Harvard.



BALTIMORE



A stone's throw from the nation's capital, Baltimore is a less congested alternative to Washington, D.C., with its population and politics. There are few places where you can be close to the water and mountains but still enjoy the spoils of two urban areas. Twenty-one colleges and universities, including the U.S. Naval Academy

in Annapolis, contribute to Baltimore's lively atmosphere.

HOT 'HOODS Charles Village, Federal Hill, Canton, Fells Point

TOP EMPLOYERS Lockheed Martin, T. Rowe Price, Johns Hopkins University and School of Medicine

SKATE AND DATE Baltimore's 190 parks include three new skate parks with street courses for in-line skating. A new 14-mile bike route connects several city parks.

GOOD SPORTS Two pro teams: the Orioles and Ravens; D.C.'s five pro teams are less than an hour's drive away.



DENVER



Get a closer look at the mile-high city on “The Real World” on MTV. The Rocky Mountains are literally in your back yard here, and every street downtown has a view. Like many urban areas, Denver’s seen a trend of people returning to the city center from suburbia.

HOT 'HOODS LoDo (Lower Downtown), Riverfront, Highlands, Uptown, Golden Triangle

TOP EMPLOYERS Qwest , King Soopers, federal and state governments

THE GREAT OUTDOORS More than 300 days of sunshine, plus more than 35 ski areas and 15 million acres of national parks in the area

FREE WIRELESS HOT SPOTS 34



What? Go to work in paradise? Honolulu has fun, sun, and a city center, but be prepared to pay a pretty penny for this slice of paradise. Living in Hawaii doesn’t come cheap. (We’re talking \$5 for a gallon of milk!) Some people who live here tend to complain of island fever,

making Honolulu a better place to visit than to live, but others prefer to soak up the sun and say that’s nonsense.

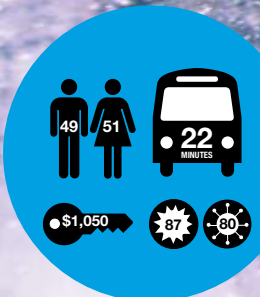
HOT 'HOODS Downtown Honolulu, Manoa, Waikiki and

Ewa Beach

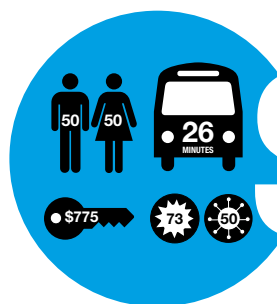
TOP EMPLOYERS ALTRES Global Business Services Inc., BancWest Corp., University of Hawaii System

SURF'S UP If you want to surf, go where surfing was invented. Honolulu also offers nearby volcanoes to explore. And for day-to-day exercise, the city boasts 50 to 60 miles of bike trails and a growing number of bike lanes.

MUSIC SCENE The only state with not just a music scene but its own unique brand of music. It’s not all just mellow ukuleles, either. There’s even Hawaiian rap.



HONOLULU



SEATTLE



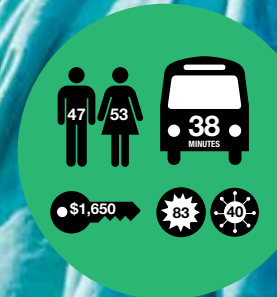
There’s a reason for being “Sleepless in Seattle.” This town loves its coffee and coffee shops. After all, Starbucks started here. In fact, Seattle is a city full of innovators. This is where alternative music was born, Microsoft techies do their thing, out-of-this-world customer service was born at Nordstrom, and UPS got its start. The weather is notorious for being gray and rainy more often than not. Incidentally, New York gets more rain than Seattle. It just comes down slower here.

HOT 'HOODS Queen Anne, Ballard, Fremont, University District

TOP EMPLOYERS Microsoft, Amazon.com, Starbucks

BRAIN CAPITAL OF AMERICA The U.S. Census Bureau found Seattle to have the country’s highest percentage (52.7 percent) of residents age 25 and under with undergraduate degrees.

FREE WIRELESS HOT SPOTS 75



NEW YORK



New York, New York, is a city so nice they named it twice. Another metropolis known for the personalities of different neighborhoods, or boroughs as they’re called here, New York has something for everyone. The people are known for their resilience, even if it comes mixed with a bit of

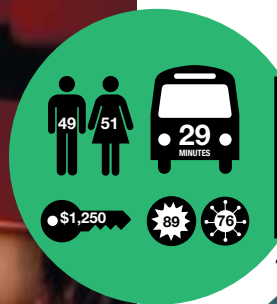
good old New York attitude. There’s so much to do here that you’ll soon learn why it’s called the city that never sleeps. It’s also not cheap, so be prepared to fork over plenty of moolah.

HOT 'HOODS Astoria, Harlem, Gramercy Park, West Village, Park Slope, Bedford-Stuyvesant

TOP EMPLOYERS New York-Presbyterian Healthcare System, Citigroup Inc., JPMorgan Chase & Co.

MALE/FEMALE The ratio is 47/53, but your personal disparity may vary. In the female-heavy world of publishing, single men can be hard to meet. Guys working on Wall Street have the opposite problem because single women are a rare commodity.

FREE WIRELESS HOT SPOTS 98



Hot, hot, hot. It's no secret Miami likes to party. The fabulously famous and ridiculously wealthy come here to play. However, most Miami residents have relatively low income levels, and the work force, along with the people, is slowly moving to the suburbs. Miami also boasts a colorful Latin culture, and many companies make their Latin American headquarters here.

HOT 'HOODS Miami Beach, Brickell, Miami Design District, Performing Arts District, Coral Gables, South Beach

TOP EMPLOYERS Baptist Health South Florida, University of Miami, American Airlines

OUTDOORSY STUFF Swim, play volleyball, inline skate, bike, jog, or get a tan along the seashore.

CHANGE OF PACE Everglades National Park, the world's biggest subtropical wilderness, is just 45 minutes down the highway.



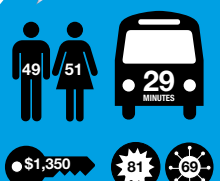
People who live in L.A. almost always are connected to the entertainment industry in one way or another. This can make for plenty of camaraderie or boredom, depending on how you look at it. On the one hand, you've got beaches, sun, and style. On the other hand, you've also got smog and sprawl. Forget about living in this city unless you have wheels.

You'll need them if you want to get anywhere.

HOT 'HOODS Westside, Hollywood, Santa Monica

TOP EMPLOYERS County of Los Angeles, U.S. government, Kaiser Permanente, Boeing Co., Bank of America

L.A. CONFIDENTIAL Contrary to myth, movies are not the only cultural offerings. In fact, the area has 300 museums, more than any other on a per-person basis.



LOS ANGELES

She did it!

By Sean McCollum

PAYING YOUR OWN WAY THROUGH COLLEGE IS POSSIBLE, but the challenge isn't for the faint of heart. Christine Snider, 22, the daughter of divorced parents from Grandview, Mo., knows firsthand.

Snider turned her college dreams into reality by working 80-hour weeks, living on bulk foods, racking up loans, and overcoming extra pressure to make the grade. But she did it in four years.

Here's how. >>

PHOTOGRAPHY BY RICK DAHMS



freshman year

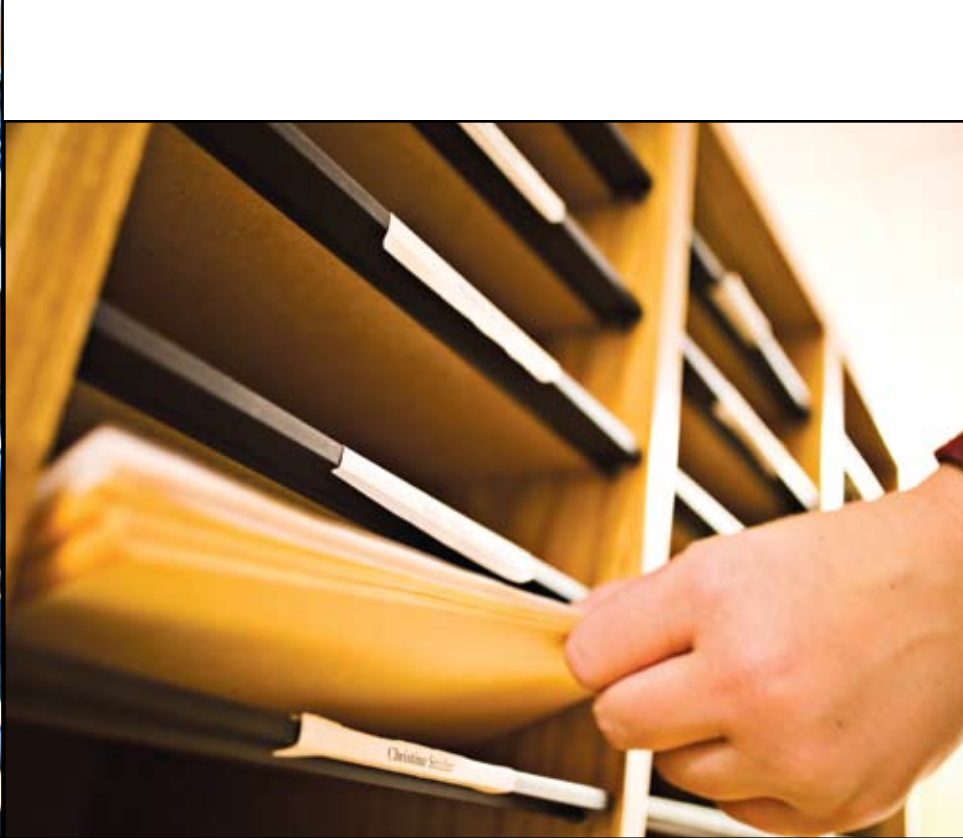
Graduating high school a year early, Snider landed at Seattle Pacific University, where like most students, she struggled to find her niche. Living in what she calls “the Abercrombie & Fitch dorm,” Snider had little in common with her fellow froshes. Instead, she found a much better fit with other work-study students in the university mail room. “I met people with similar interests to mine,” she says.

Because of her parents’ financial struggles, grants covered more than half her tuition and expenses. She had to make up the difference on her own. “I worked at least 30 hours a week

and baby-sat on the side,” she recalls. During holiday breaks, she stayed at a friend’s home and worked full time.

A high performer, Snider acknowledges long work hours put a drag on her grades. “I got more B’s than A’s,” she says.

Research on students’ work/study balance matches Snider’s experience, says Randall Hernandez, an administrator at the University of California, San Diego. “Up to 20 hours of work a week seems to force students to be better organized and they actually do better in school,” he says. “But beyond that, it can have negative effects.



Sophomore year

Snider replaced her mail room slot with two jobs: office assistant at a community center and business manager of the university’s literary journal.

“I was working 60 hours a week and getting fairly good financial aid. I ate lots of pasta and potatoes and didn’t go out a lot,” says Snider. Even with that work schedule, she managed to take a full load of classes.

Even with these close-to-the-bone realities, she never felt the need to chain herself to a budget. “I run on intuition. I recognize instantly when I buy something that I shouldn’t. I get severe buyer’s remorse,” she says. “You can’t live this way if material possessions are important to you.”

Her one weakness? Concerts. “Every once in a while, I would

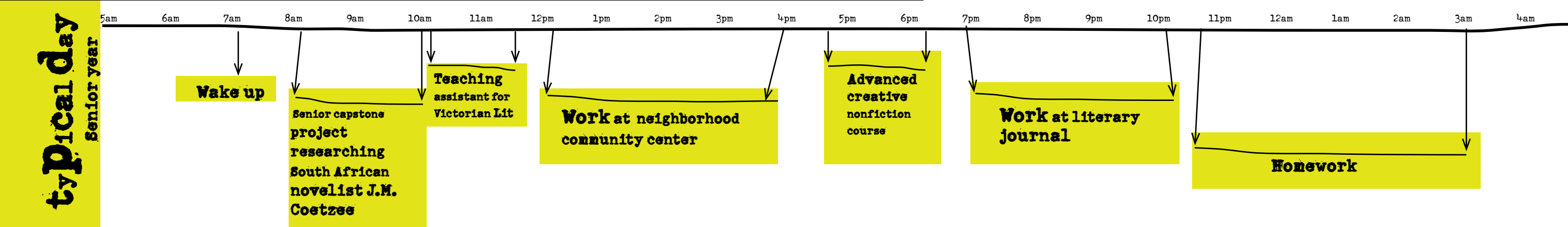
save up my money so I could buy a ticket,” she says.

Financial expert Mark Kantrowitz recommends students create a “descriptive budget,” keeping detailed track of every dollar spent. “At the end of the month if you see you’re spending half your money eating out, that’s a place to cut back,” he says.

Junior year

Snider rented a room “about the size of a closet” for \$270 a month. She continued working at the community center and lit journal. By hanging out in the English department lounge, odd jobs and house-sitting gigs fell into her lap. “You pick up \$50 here, \$50 there, and if you buy the right things, you’re set for a while.”

Her solid network of friends and faculty shared personal



4 work, study tips

1. It doesn't hurt to ask.

Apply for any grants and scholarships you can find. Often money goes unused because people don't apply.

2. Do what you love.

Like to write? Work for the literary journal or school paper. Research? Work in the science lab or partner with a professor with a budget for student help. Education? Work as a tutor.

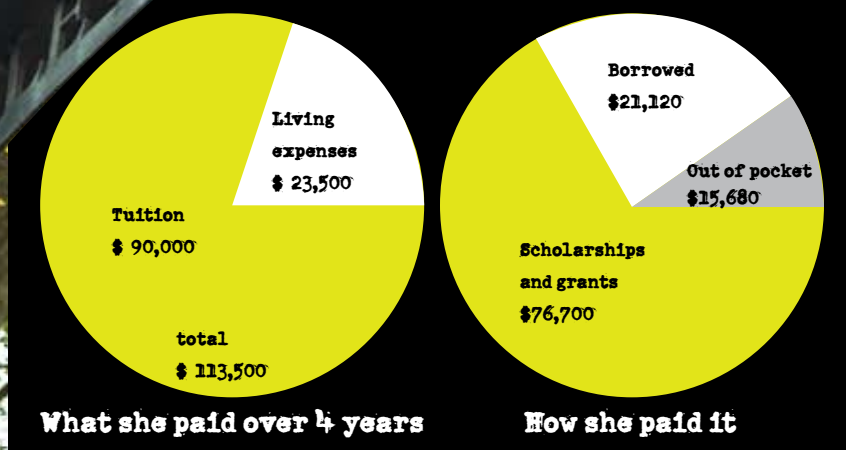
3. Keep a budget.

When paying your own way, every penny counts. Clip coupons, shop sales, go for pb&j.

4. Budget your time,

too. Balancing work and school creates a long list of "to do" items.

Snider's Budget



and financial aid advice and food. "My friends and I developed a potluck plan for meals," Snider explains. "I'd spend \$1.50 for beans and rice and have meals for three days."

Her education wasn't all work and no play. Spring quarter, she studied in Great Britain and then toured Europe for a month. That and a term in South Africa the summer before were "the best experiences of my entire college career," she says.

How did she fund her travels? "I took a loan out and worked harder. I did odd jobs and ate less food." She also researched, applied for, and received a \$2,000 university scholarship that few people knew about.

Senior year

As the literary journal editor, Snider managed a 30-person staff. Her pay leapt to \$1,000 a month and her work hours piled up, as well. "But I love that stuff," she says. In addition to those responsibilities, she continued working 20 to 25 hours a week at the community center. She also served as a teaching assistant in the English department. All together, she says, she logged regular 80-hour workweeks during her senior year. "I'm very good at not sleeping," she says.

In keeping with her literary bent, she approached the student government about attending a national undergraduate literature conference in Utah that spring. Based on her one-paragraph proposal, the group came up with \$1,000 to make it happen.

Students are often ignorant of such opportunities on campus, Snider says. Deals can range from discount tickets to pro baseball games to free bus passes and little-known sources of financial help. "Don't assume there's no cheap or free way to do what you want to do," she advises.

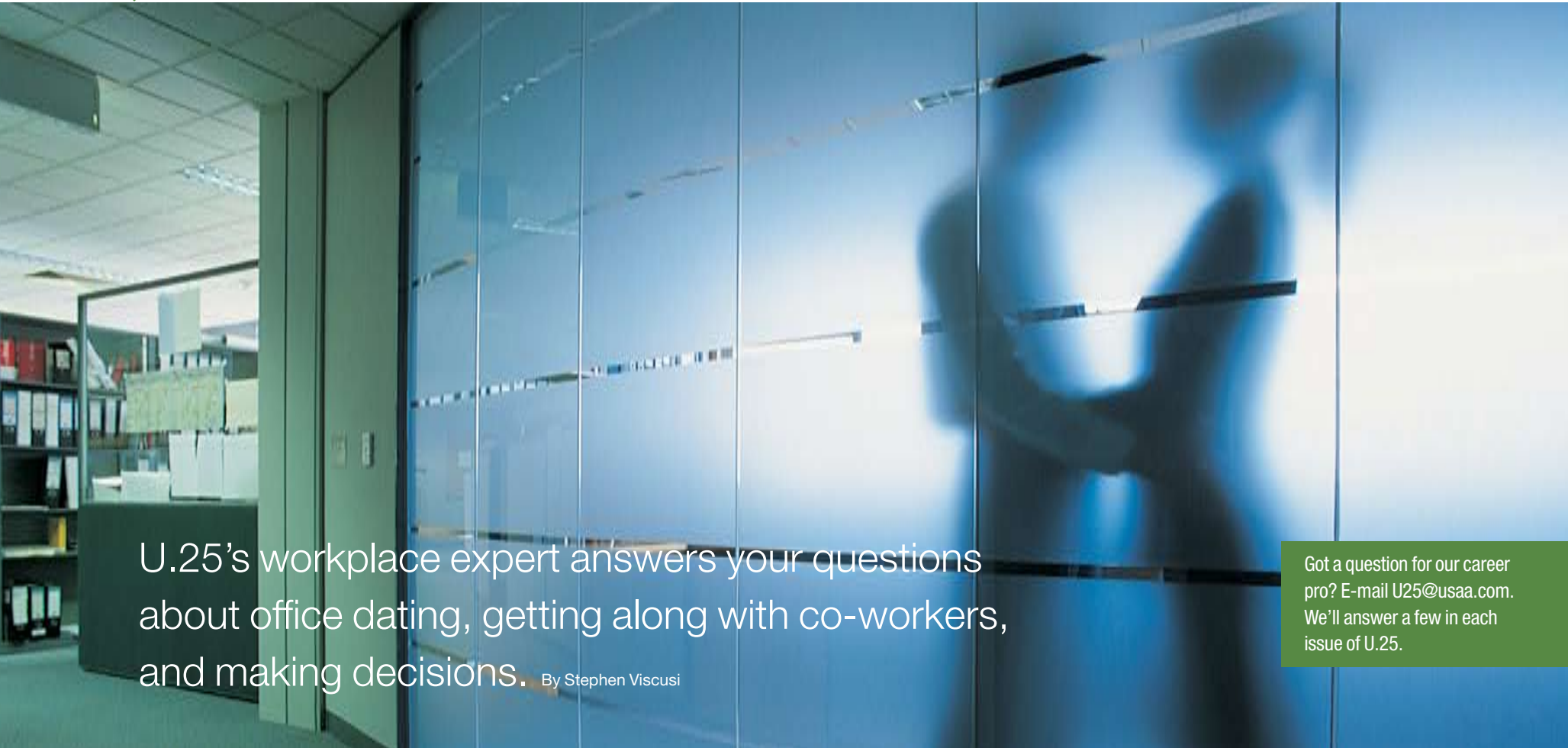
In spring 2005, she reached the top of the undergrad mountain and walked away with a degree in creative writing and literature. Her career plans are to help people deal with their problems by expressing them in writing.

the graduate

Snider works at a Seattle nonprofit organization that provides services to the disabled. She plans to go to graduate school in three to five years. "It depends on how quickly and how much I can pay off my loans," she says.

What did she learn from paying her own way? "Money is more important than I gave it credit for," she says. "It's a real thing with real implications. That is a hard lesson to learn."





U.25's workplace expert answers your questions about office dating, getting along with co-workers, and making decisions.

By Stephen Viscusi

Got a question for our career pro? E-mail U25@usaa.com. We'll answer a few in each issue of U.25.

Q I really like someone who works at my company. He is not my boss or anything. What should I do? Is it a bad idea to go out with someone at your office?

Work Date

A First, find out your company's policies relating to relationships at work. Some companies allow interoffice romances, as long as they are not boss-employee relationships.

It is possible to meet Mr. or Ms. Right at work. However, if marriage is a possibility down the road, you need to know if your employer has a policy on employment of family members (including spouses). Also, consider your employer's policies on equal employment opportunity and preventing workplace harassment. Remember, if you develop a relationship and it doesn't work out, you may still be working together. If the relationship ends, your co-worker could complain of harassment.

4 simple interview rules

- >> **Don't be late.** Not a minute. In fact, get there 10 minutes ahead of time. Sounds simple, but even a minute late can cost you a job. (Before going into the interview, turn off your cell phone, pager, and BlackBerry.)
- >> **Dress up a notch.** Never wear jeans and a T-shirt, especially slogan T-shirts. A safe bet for anyone is a jacket

- with slacks or skirt (knee-length or below) for women.
- >> **Look your interviewer in the eye and smile.** Eye contact and smiling show you have confidence.
- >> **Ask, "Could we take a few minutes to review my résumé?"** Believe it or not, this could be the first time your interviewer takes a close look at your experience and qualifications.

PHOTOGRAPHY BY PUNCHSTOCK AND JUPITER IMAGES

Q I've always had a hard time making decisions, whether it's what to have for lunch or what to wear. We're really busy at my office, and I can't spend too much time worrying about what to do or how to do it. How do I learn to make quick decisions?

Deciding to decide

A Sitting on the fence does no one any good. It amazes me how people sometimes torment themselves, weighing the pros and cons, when they can't know for certain whether a decision is sound till after they make it. The best thing you can do is trust your gut and make the decision so you can move on to the next decision.

Q I really don't like some of the people I work with. They irritate me. With one, it's the ring of her cell phone. Other times, it's the smell of a guy's cologne or the woman who always complains about the office temperature. I like my job, but what do I do if I don't like my co-workers? They don't seem to be planning to leave anytime soon. I'm the one that will have to.

Bitter in Boston

A It is difficult to go to work every day when you don't like your co-workers. Could it be that you are just being too picky or too judgmental? It seems wrong to leave your job because you don't like your co-workers. You might not like them at the next job, either. Before changing jobs, talk to someone you trust, a counselor or a mental health professional outside your office. Learn some coping skills. The work world revolves around relationships. Your ability to get along with others makes you more productive. Most companies want to hire and keep employees who bring out the best in others and who are able to put aside likes and dislikes. This quality will make you a more valued employee.



Career expert Steve Viscusi appears regularly on ABC's "Good Morning America" and the nationally syndicated radio show "On the Job," which is also the title of his book.



Custom Fit

TAILOR YOUR
BENEFITS
TO SUIT YOU

By Mardy Fones

Day One of your first real job — you're looking good. Feeling great. Until you get to Stop One on Day One — **EMPLOYEE ORIENTATION AND A SWARM OF CHOICES ABOUT HEALTH INSURANCE, RETIREMENT PLANS, TAX DEDUCTIONS, AND LIFE AND DISABILITY INSURANCE.**

"The first day is scary because you have some formidable decisions to make," says Abby Croshaw, a 23-year-old analyst with the U.S. Census Bureau. "You try to act all confident. But in reality, you don't have a clue no matter how much the human resources guys try to dumb it down."

Don't want to feel like you're the only one confused? Ask questions. Mull over the info. Study the benefits section of your company's Web site, if it has one. And use this guide to help you custom-fit the top benefits offered at most companies. >>

PHOTOGRAPH BY GETTY IMAGES AND PUNCHSTOCK

GETTING FITTED

HEALTH INSURANCE



Just because you're healthy, don't pass up the chance to sign up for health insurance if your employer offers it.

"No matter what, get health insurance," says Kelli Kolsrud with the International Foundation of Employee Benefit Plans. "You may think you don't need it. But if you're in an accident, it could take years to pay off medical bills if you don't have it."

Details of a company's health insurance plan can vary widely. Some offer few choices on doctors, drugs, and hospitals, while others are more flexible. One of the kinks in picking a plan is that the language and terminology can be unfamiliar.

>> FOLLOW THE ARROW TO THE ARTICLE ON THE RIGHT TO REVIEW SOME CHOICES YOU MAY HAVE TO ADDRESS. <<

THE CUT

Newspaper reporter Shauna Watkins, 24, turned to her parents. "I'm pretty healthy, so they helped me settle on a plan that provides the basics at a low premium, but that also means I have a high deductible," says Watkins.

SIZING IT UP

"Before signing up, talk to your co-workers about the coverage," says Croshaw. "Ask things like, 'How's the dental plan and is it worth it?'" You can't beat information from people who are more experienced than you are."

Tailor your needs

1 HMO > HEALTH MAINTENANCE ORGANIZATION

With this plan, you will likely pay less when you have medical services done, but you must see one of the doctors on the list to get any benefit. These plans typically cost more from your paycheck. You'll pay a premium, or flat monthly fee, and have little or no deductible, which is the amount you pay before your insurance will cover a portion of your medical costs.

2 PPO > PREFERRED PROVIDER ORGANIZATION

Although this plan is usually more expensive than an HMO, you'll have more flexibility in choosing doctors.

3 LOW PREMIUM / HIGH DEDUCTIBLE PLANS

They protect you from unexpected bills if you're injured in an accident or become seriously ill. However, you pay for your routine care, such as doctor's visits, prescriptions, and flu shots.

4 FLEXIBLE SPENDING ACCOUNTS

You can set aside tax-free money from each paycheck to pay for routine health expenses, like eyeglasses and prescriptions. But be careful not to commit more to the account than you need. If you don't spend the money in the account by the end of the year, you lose it.

5 VISION AND DENTAL COVERAGE

Compare the premiums to what you need. If you don't wear glasses and only get an annual dental exam, you probably can do without coverage. If root canals are in your future, see if paying for it from a flexible spending account is a better deal.

TAXES



Determining how many allowances you should claim on your W-4 form can be confusing. But this will be one of the first forms you're asked to complete. Don't panic. Do your homework.

Basically, the more allowances you claim on the form, the less tax is withheld. If you're like most recent grads who are single with simple lives, putting "1" may be the best choice.

Still confused? Go to the IRS withholding calculator on irs.gov.

"I'd rather overpay taxes during the year and have a refund than worry about having enough cash to pay a tax bill later," says Rob Bruder, a 23-year-old associate consultant at a computer software company.

RETIREMENT



When you barely have two nickels to rub together, it may seem ridiculous to plan for 40 years from now, but enrolling and saving now (even a little) is a good idea. "I took a finance class in college, and my teacher drummed into us to save for retirement early," says Croshaw. "Because of the way interest compounds over the years, even putting in small amounts upfront can leave you with more than if you wait till you're in your 40s to save."

Most employers offer some sort of retirement plan, such as a 401(k), which allows you to set aside a percentage of your salary before taxes are taken out.

To sweeten the pot, many employers match your contributions, up to a certain percentage of your salary.

"At least participate up to the point where you take advantage of your company's match. It's free money," says Jon Dooney of the Society for Human Resource Management.

"Sign up before your first paycheck," advises Croshaw. "I don't really miss the money because I never had it in my paycheck."

LIFE AND DISABILITY INSURANCE



Most employers provide some form of life and disability insurance at no cost to employees. "Like a lot of employers, my company offered life insurance coverage as part of my overall insurance package, so I signed up," says Bruder. "Why not? It was free."

Typically, life insurance is group term insurance, explains Kolsrud. That means if you die, your survivors (in your case, probably your parents) receive cash, often the equivalent of one year of your salary. When you leave the company, the coverage stops.

Some companies offer more coverage for an additional cost. People who aren't married and have no children and few debts probably are safe with the basic policy the company offers, says Kolsrud.

Disability insurance replaces a portion of your income if you can't work because of illness or injury. If you get in an accident that keeps you from working for six months or more, disability coverage could be your financial life preserver.

Since most employers offer life and disability coverage at no cost, there's really no decision to make. However, check with a financial professional to see if the company's basic policy covers your individual needs and whether you should sign up for additional coverage.

"I wish I had asked more questions about it," says Croshaw. "I knew we had some standard form of life insurance, and I didn't even check to see if I needed or could get more coverage."

GIVE ME A BREAK

They're boring and hard to read. **UNFORTUNATELY, LEASES ARE NECESSARY EVILS.** They offer legal protection if apartment problems pop up. They also lock you into a legal relationship that doesn't seem to care about changes in your life, bad luck, or sloppiness. Here's what you need to know before you sign on a lease's dotted line.

LEASES

CONTRACT

CASE STUDY - MOUSE IN HOUSE

PROBLEM

When Phil Chen and some college buddies signed the lease to a rental house in Tempe, Ariz., they hadn't noticed the dud electrical socket, the loose carpeting, and the pest droppings. They were locked into a costly, unpleasant space. **THEY WANTED TO BREAK THE LEASE.**

For help, Chen went to Ken Volk, founder of Arizona Tenants Advocates. Volk guided Chen through documenting the repairs and communicating them to the property management company, which threatened to change the locks, keep the security deposit, and charge re-keying and other fees.

SOLUTION

Chen, with the advocates' help, **shot back a letter saying that those actions smacked of retaliation.** If the property management company followed through, Volk said, Chen would have grounds to break the lease and sue for damages. The landlord backed off. When the repairs remained ignored, Chen told the landlord that he and his roommates were moving out.

Chen packed up in January 2006, leaving the place in good condition. **"We took pictures of everything,** in case they took us to court," he says. Chen hasn't received his security deposit and may be the one suing.

Chen was more successful than most tenants. The only price he may pay is loss of his security deposit. How could Chen have avoided this legal mess?

BEFORE YOU SIGN . . .

HERE IS VOLK'S COMMON-SENSE CHECKLIST THAT MAY KEEP A LEASE FROM TURNING INTO A FINANCIAL LOSS.

1. SCOUT YOUR LANDLORD'S TRACK RECORD by talking to past and present tenants, the Better Business Bureau, or the university housing office. Check out ratings for apartment complexes and landlords in your area at Web sites like apartmentreviews.net.

2. INSPECT WHERE YOU WILL BE LIVING. Don't accept a walk-through of a model unit.

3. TAKE TIME TO READ AND UNDERSTAND THE LEASE BEFORE SIGNING. Make sure earlier agreements you discussed are in the written contract.

4. FOLLOW THROUGH ON MOVE-IN AND MOVE-OUT INSPECTIONS. Document even slight damage in writing and record serious problems with photos.

5. KEEP A SIGNED COPY OF THE LEASE AND MOVE-IN/MOVE-OUT INSPECTIONS. And if you get the inkling that your relationship with a landlord is heading south, make sure all communications are in writing. Deliver them to your landlord by certified mail with a return receipt.

6. TAKE CARE WHEN SELECTING A ROOMMATE. Before moving in with a roommate, agree on responsibilities like paying rent. Insist all roommates sign the lease.

tip

Include a dated newspaper in the background of the pictures as evidence.

BLOWN OUT OUTLET

MOUSE IN GARAGE!

Business

NEWSPAPER RATED

Got a question about handling your cash? Send it in an e-mail to U.25@usaa.com.

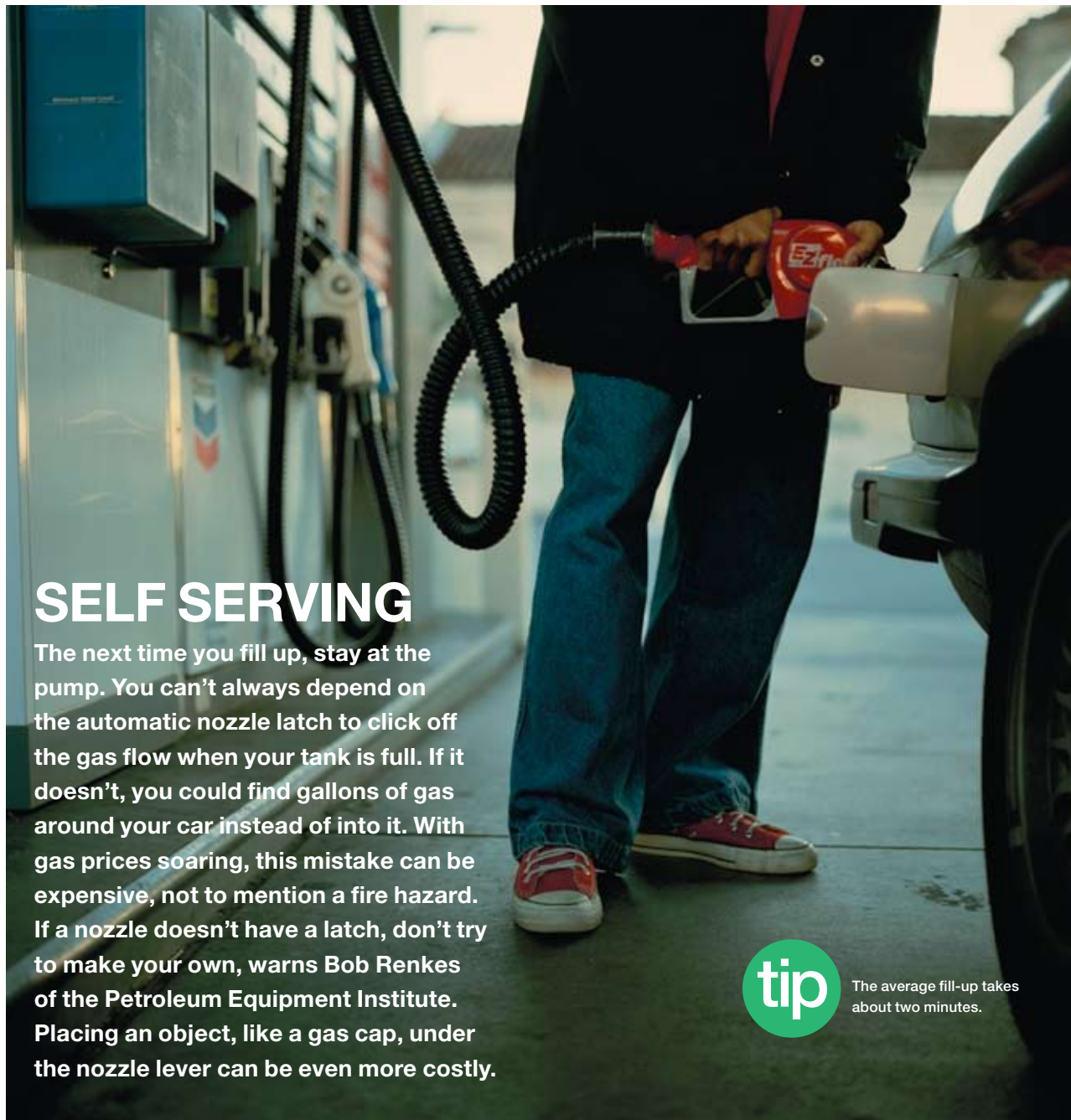
DON'T CHAT AND DRIVE

Driving and talking on your cell phone is as dangerous as drinking and driving, says a University of Utah study. Researchers found people are as impaired when they drive and talk on a hand-held or hands-free cell phone as they are when they drive intoxicated at the blood-alcohol limit of 0.08 percent.



SELF SERVING

The next time you fill up, stay at the pump. You can't always depend on the automatic nozzle latch to click off the gas flow when your tank is full. If it doesn't, you could find gallons of gas around your car instead of into it. With gas prices soaring, this mistake can be expensive, not to mention a fire hazard. If a nozzle doesn't have a latch, don't try to make your own, warns Bob Renkes of the Petroleum Equipment Institute. Placing an object, like a gas cap, under the nozzle lever can be even more costly.



The average fill-up takes about two minutes.

PHOTOGRAPHY BY PUNCHSTOCK, UPPERGUT AND ISTOCKPHOTO



It's all in the details

YOUR MESSY CAR INTERIOR COULD COST YOU THOUSANDS OF DOLLARS WHEN YOU WANT TO TRADE IN OR SELL IT. That's a real problem for nearly 60 percent of vehicle owners who eat or allow others to eat in their cars, according to research by Kelly Blue Book, a resource for used car values. So what do you do if you need to dash and dine? At least avoid eating burgers and fries in the car, since 34 percent of drivers surveyed ranked them as the messiest food they've eaten in their car.

Besides cutting out messy munching, **HERE ARE SIX THINGS YOU CAN DO TO AVOID RUINING YOUR CAR'S RESALE VALUE:**

- >> 1. WASH AND WAX** it regularly to keep it clean inside and out.
- >> 2. INVEST IN NEW SEAT COVERS AND FLOOR MATS.** Seat covers start at about \$50, while vinyl mats start at \$15.
- >> 3. DON'T ALLOW SMOKING IN YOUR CAR.** Cigarette smoke is hard to remove or cover up. Cigarettes also can accidentally damage the upholstery.
- >> 4. WATCH WHERE YOU PARK** and what you park next to. To avoid dings, park away from other vehicles. Also, park in the shade. Too much sun can crack vinyl steering wheels and dashboards.
- >> 5. SAVE RECEIPTS** from carwashes, oil changes, tune-ups, tire rotations, and other services to prove you've taken care of your car.
- >> 6. AVOID USING FRONT-END COVERS,** also known as car bras. They're intended to provide protection from debris but generally leave a permanent line that damages the finish.

GEARING UP FOR WINTER

CHECK THE ANTIFREEZE LEVEL and add more, if needed. Also inspect hoses, belts, and fluid tanks for signs of wear.

REPLACE STANDARD WINDSHIELD-WIPER FLUID with a nonfreezing mixture, and replace your wiper blades, if necessary.

MEASURE TIRE PRESSURE (don't forget the spare!) and replace worn tires.

KEEP THE GAS TANK NEAR FULL TO AVOID CONDENSATION, which can cause fuel lines to freeze.

TEST THE BATTERY and

make sure cables have no corrosion and connections are tight. If your vehicle battery is older than three years, it may need to be replaced. (Be sure to carry battery recharge cables in your trunk.)

DRIVING A DISCOUNT

IF YOUR PARENTS HAVE USAA AUTO INSURANCE, YOU COULD RECEIVE A 10 PERCENT DISCOUNT OFF YOUR OWN POLICY. CHECK OUT SOME OF THE WAYS TO QUALIFY:

- >> You've been on your parents' policy.
- >> You haven't had any major traffic violations in the past three years.

To learn more about this discount, go to usaa.com.



IN CHARGE

Growing up in a military family, frequent moves were a fact of life for Elizabeth Jane Lemm. Fortunately, her USAA no-fee checking account and free USAA debit card always moved with her.

"I still can use any ATM wherever I go," says Lemm, now a sophomore at the University of Northern Arizona. "I use my card on campus, at the coffee shop, and occasionally online."

With USAA, you get free ATM withdrawals, automatic ATM fees reimbursed up to \$15 a month, and your choice of either Cash Rewards or Total Rewards.¹ With Cash Rewards, you can earn one-half percent cash back monthly on every dollar you spend. With Total Rewards, for every \$2 you spend, you earn one point for cash, gift certificates, merchandise, travel, and charitable donations. Use your debit card and be sure to select "credit" at checkout, and see your points add up.

For students on the go, the USAA debit card's affordable, convenient features are a perfect fit. To open your own checking account with USAA, visit usaa.com and enter keyword: **U25Checking**.

For questions and information about USAA products and services:

visit usaa.com
or call (800) 531-0458

TIME IS MONEY

STARTING TO INVEST EARLY IS A GREAT WAY TO REACH YOUR FUTURE FINANCIAL GOALS. HERE ARE THREE TIPS TO GET STARTED.

1. **START INVESTING** as little as \$20 a month.
 2. **GET HELP** from USAA's Financial Advice Center to select the investments that may be right for you.
 3. **DON'T PUT IT OFF.** The earlier you start, the more time your investment has the potential to grow.
- To find out more about USAA investments, visit usaa.com and enter keyword: **Invest20**.

¹Each statement cycle, USAA refunds up to \$15 for fees other institutions charge you for withdrawals from their ATMs, and USAA does not charge you for the first 10 withdrawals from non-USAA ATMs; after 10 withdrawals, USAA charges you \$2 each. Financial advice provided by Financial Advice Center as a service of USAA Financial Planning Services Insurance Agency, Inc. (known as USAA Financial Insurance Agency in California), and USAA Financial Advisors, Inc., a registered broker dealer. \$5 a month Renters policy provides \$2,500 of property coverage. Rates may vary due to location. USAA means United Services Automobile Association and its affiliates. Property and casualty insurance provided by United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity Company, Garrison Property and Casualty Insurance Company, USAA County Mutual Insurance Company, USAA Texas Lloyds Company and USAA, Ltd., and is available only to persons eligible for P&C group membership. Investment products and services provided by USAA Investment Management Company, a registered broker dealer. Banking products provided by USAA Federal Savings Bank, an equal housing lender. Credit cards provided by USAA Savings Bank. Both banks FDIC-insured.



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Three ways to save with USAA:

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- Auto Insurance > You may qualify for a 10% discount based on your parent's auto policy.
- Renters Insurance > Protect your stuff for as little as \$5 a month.



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