



FOR PROFESSIONALS
SINCE 1941

ADVICE FOR YOUNG PROFESSIONALS TO SURVIVE THEIR TWENTIES

13 April 2015: Young graduates are often confronted with a number of new responsibilities when they enter the workforce. According to Macy Seperepere, Manager: Professional Associations at PPS, it is during this critical stage in a young professional's life that it is imperative for them to properly prepare and equip themselves to make the most of their twenties.

She says that many young professionals start their first job soon after graduating and it is not unusual for them to find the transition from university to the working world a daunting experience. "While the change in pace may be stressful, it is important that young graduates have a good foundation and attitude when it comes to their personal and career goals. Often, first time earners have unrealistic expectations of anticipated earnings in the first few years of employment, therefore it is vital for young professionals to effectively plan and manage their expectations and actual earnings."

Seperepere provides the below tips for young graduates to survive during their young twenties:

Foster good financial habits

Receiving the first real pay cheque is a very special moment in most people's lives. While youngsters can quickly be tempted to spend their whole month's salary on trendy restaurants or the latest fashions, it is imperative to adopt healthy financial habits at an early stage in life. Budgeting is an essential skill to adopt in order to determine where one can spend less money in an effort to save more. She advises that youngsters should adopt the 'pay yourself first' principal – which means saving before you spend.

Retirement is one element of their finances that young graduates often disregard early on, yet it should be one of the most important elements to be factored into their monthly budget. The sooner that they start saving, the more money they will have saved up over the years to ensure that they have a comfortable retirement.

Create a professional online presence

In this day and age, everybody has an online presence and it is not uncommon for young professionals to use some form of social networking tool to promote their personal brand. It is important that they learn how to use these tools to connect and network with people within their industry such as potential employers, clients or mentors. It is also essential that they keep their online profiles professional at all times, refraining from posting anything that could affect their career negatively.

Protect your finances

Graduates should remember that they have worked very hard to achieve their professional qualification and that the most important asset that they will ever possess is their mind and body. Therefore, it is vital for young professionals to financially protect themselves against any loss of capacity as a result of a disability or debilitating illness, which could prevent them from generating an income.

Take a break

One of the biggest challenges that a number of young graduates face is finding a healthy work-life balance. This is often as a result of trying to prove their worth in their careers, with many working long hours or without taking a break. It is important to realise that while work is important, taking a break and focusing on personal needs should be an equal priority – especially to avoid burnout. A good way to achieve this is by taking part in a sport or trying a new hobby.

Define yourself

Many people often believe that they are defined by their income, success and job title. Apart from a CV and degree, everybody has purpose values in life. Some will prioritise their careers, while others may put greater

focus on their personal lives. It is essential that young professionals spend some time during their twenties to figure out what is important to them.

“Young graduates should take the time in their twenties to clearly identify themselves in terms of what exactly it is that they want to achieve in life and how they will measure their success on a personal and professional level,” concludes Seperepere.