

the **After Warren Wilson** book

a guide to life after graduation

Congratulations on graduating! You probably have a few questions about managing your life outside of the dorm. The After Warren Wilson Book is here to help you with some of these questions, and remember, the Career Resource Center and all its services are also available to you as an alum. You can still come in to talk about work or career options, graduate or other schooling, resumes and interviews, and anything else that's on your mind. In addition, if *The After Warren Wilson Book* doesn't answer all of your questions, our library contains practical guides that go into more detail than this book. For example, you can check out Stacy Kravetz's *Welcome to the Real World: You've Got an Education, Now Get a Life!*, which includes chapters about budgeting, finding the right internet service provider, even doing your income taxes. Or there's Dan Zevin's humorous *Entry-Level Life: A Complete Guide to Masquerading As A Member of the Real World* which talks about how to find new friends and advises you on how to decorate your new living space with little or no money. Or we have the super-practical guides, like Michael Antoniak's *Lifemaps: A Step-By-Step Method for Simplifying 101 of Life's Most Overwhelming Projects*, which details how to write your will, plan a wedding, choose an HMO, and refinance your mortgage. If we don't have what you're looking for, we'll help you find it, so stop by and see us.

BUYING A CAR

Both new and used car dealers figure that once you've spent time at the dealership, you will be more likely to buy because you won't want to have wasted your time. One good strategy to avoid this trap is to call around before you go to see the cars in which you're interested. If you have access to a fax machine, ask the dealers to fax you the factory invoice or window sticker on the car. This way, you'll be sure the car you discuss on the phone is the car you'll see on the lot. The dealers may try to convince you to come in, but be firm: tell them you don't have time and must do it this way. A great weapon in your bargaining strategy is competing offers. If you can say to the dealer that you have another, better offer for the new or used car (or for your trade-in), you'll be more likely to get the price you want. For good information on all aspects of buying a car, check with Consumer Reports: their annual auto issue available at most libraries or their website <http://www.consumerreports.org>.

BUYING A USED CAR

Looking for a used car, it's easy to get taken for a ride and end up with a lemon. Check out these detailed tips to help you choose the best car at <http://www.usedcarbuyingtips.com>.

You will also want to check the Blue Book value of the make and model you are interested in buying. Go to Kelley's Blue Book site at <http://www.kbb.com>.

You will also want to check the history (including accident history, mileage problems, total loss accidents, lemon history, and fire and flood damage history) of the particular car you are interested in buying. You may check this DMV-reported history at <http://www.carfax.com>.

Consumer Reports also conducts studies on used cars. Check these reports out at <http://www.consumerreports.org>.

BUYING A NEW CAR

Read about expert testing of thousands of products, including automobiles, at <http://www.consumerreports.org>.

At <http://www.carbuyingtips.com>, discover the best time of year for buying new cars, all known new car dealer scams, financing information, and many other new car buying tips.

Try also <http://www.edmunds.com> for used and new cars. Find multiple dealer quotes, tips for trading in your old vehicle, reviews of the most fuel-efficient vehicles, and advice from other car buyers.

You can also find car reviews at the sites of car magazines like *Popular Mechanics* (<http://www.popularmechanics.com>) and *Car and Driver* (<http://www.caranddriver.com>).

LEASING A NEW CAR

You may want to look at Automotive Lease Guide at your local library, or check out <http://www.leaseguide.com>, which features information about how auto leases really work, who should lease, where to get the best lease deals, and how to determine monthly payments.

INSURING YOUR VEHICLE

At <http://www.cheap-auto-car-insurance-quotes.com>, you can receive rates from five different companies. The site also features explanations of the different types of coverage you may purchase, such as liability, comprehensive, and collision coverage to help you determine which you need to purchase.

MOVING

Find an apartment, a roommate, compare cities and moving companies, find storage units and buy boxes, even hook up your utilities at your new place on <http://www.moving.com>.

The American Moving and Storage Association, located at <http://www.moving.org>, can also help you plan your move and has valuable information regarding what to do in case of a dispute with a moving company.

Check out the US Postal Service's "Complete Guide to Moving" at <http://www.usps.com>, which includes a way to change your address—and forward your mail—online.

RENTING A HOUSE OR APARTMENT

The website <http://www.apartments.com> can help you find an apartment, get your utilities connected, rent a storage unit, and find a roommate. At <http://www.rentals.com>, you can submit apartment applications online and even interact with landlords and property managers, as well as locate an apartment or house to rent. At <http://www.aprentersresource.com>, find interactive forums about landlord problems and questions, a place to rate your landlord, and information about everything from black mold to housing discrimination.

Another good way to find rental housing is to search the classifieds (often available online) of the local paper for the city to which you are moving.

Other helpful sites include <http://www.apartmentguide.com>, <http://www.forrent.com>, <http://www.craigslist.com>, and <http://www.rent.com>.

BUYING A HOUSE

If you're interested in buying a foreclosed home, or in learning more about them, there are many sources of information. The U.S. Department of Housing and Urban Development (HUD), located at <http://www.hud.gov>, is dedicated to its mission to increase homeownership, support community development, and increase access to affordable housing free from discrimination. HUD sells foreclosed properties at market value, and, while HUD homes vary in price, they are often suitable for buyers with low-to moderate-incomes. The site <http://www.realestateforeclosures.net> will email you lists of available foreclosed homes in your zip code for free, and, for a fee, will provide detailed information and photos.

At <http://www.ourfamilyplace.com>, find information about home buying, owning, and selling, including a list of commonly made first-time buyer mistakes.

The Home Loan Learning Center, located at <http://www.homeloanlearningcenter.com>, has helpful advice about many aspects of home loans, including an "ask an expert" feature that allows you to ask questions specific to your situation.

Find out about different types of mortgages, criteria for choosing a lender, definitions of commonly used mortgage terms, and more at <http://www.mortgagebankers.org/consumer/tips/firsttime.html>. At <http://www.loanpage.com>, find help for home-buyers investigating mortgage options.

Another good way to find houses for sale is to search the classifieds (often available online) of the local paper for the city to which you are moving.

LIVING IN AN INTENTIONAL COMMUNITY

A good source of information about living in intentional communities is at the Fellowship for Intentional Communities' website, <http://www.ic.org>. This site has a list of intentional communities of all sorts, including ecovillages, cohousing, residential land trusts, communes, student co-ops, urban housing cooperatives and other related projects and dreams, and they publish directories and guides related to intentional communities and cooperative living projects.

TRAVELLING

Sites like <http://www.travelocity.com>, <http://www.cheaptickets.com>, <http://www.priceline.com> offer reduced rates on airfare, hotels, car rentals, and more.

The website <http://www.goabroad.com> has good prices on around-the-world tickets, including ones you can customize.

If you're interested in being an air courier and thus receiving a reduced airline fee, <http://www.aircourier.org> is a clearinghouse for various courier opportunities.

Some travel organizations for students still consider graduates eligible for their services and rates for a limited period after graduation. Try <http://www.statravel.com> or <http://www.istc.org>.

If you're interested in volunteering as a way to travel cheaply and don't want to join with an organization like the Peace Corps (<http://www.peacecorps.gov>), try Global Volunteers at <http://www.globalvolunteers.org>; they will provide food, accommodations, ground travel, and various other costs. In addition, the Idealist website, located at <http://www.idealists.org/travel.html>, offers a list of organizations promoting global volunteering.

The Career Resource Center library also has books and publications on global volunteering, working abroad, caretaker positions around the world, and inexpensive travel.

TELEPHONES

Some people opt to have only a cell phone—no land line—because it can be less expensive overall. To see your options, go to <http://www.letstalk.com>, a clearinghouse offering a wide selection of cell phones and cell phone plans. However, if you decide you want a land line, a good company to know about is Working Assets, at <http://www.workingassets.com>, a progressive company that donates a portion of each bill to non-profit causes. In some areas of the country, Working Assets is available for long-distance only.

INVESTING YOUR MONEY

Have extra cash you want to invest responsibly? Check out Co-op America, an organization dedicated to educating you about practical steps for using your consumer and investor power for social change, at <http://www.coopamerica.org>.

A more general site that includes a handy glossary of investor terms is <http://www.investorguide.com>.

VOTING

Register to vote, learn basics like the difference between the Electoral College and a popular vote, and find the date of your state's primary election at MTV's Rock the Vote website, located at <http://www.rockthevote.com>. Project Vote Smart's website, located at <http://www.vote-smart.org>, can also register you to vote, plus give you information about your state's current political candidates and their positions on issues, help you assess which candidates to vote for by taking the NPAT (National Political Awareness Test), and allow you to access the voting records of different candidates.

Want to find out which presidential candidates are a good match with your views? Take the quiz at <http://www.selectsmart.com/president>; this site has a lot of good links to different political and social organizations.

CREDIT CARDS

At <http://www.cardweb.com>, find useful, objective information for consumers seeking payment cards.

At the National Foundation for Credit Counseling's website, located at <http://www.nfcc.org>, find information about reducing debt, educational resources for financial wellness, and relevant news articles.

At <http://www.creditnet.com>, find discussion boards, live chat, peer-to-peer help, online resources, credit card offers, credit repair services, credit alerts, and company reviews relating to credit repair.

HEALTH INSURANCE

Quote Monster, located at <http://www.quotemonster.com/cheap-health-insurance.html>, advertises itself as "the fastest insurance quote center on the web."

Legend Travelers, located at <http://www.legendtravelers.com> features International Travel Medical Insurance for individual, family, and groups traveling and living worldwide.

Health insurance is very important; the CRC recommends that you ask for professional advice before deciding upon a plan.

GRADUATE SCHOOL

Find a graduate program; online practice tests for the GRE, GMAT, SAT, ACT Assessment, ASVAB, and TOEFL; information about admissions essays, financial aid, and much more at <http://www.petersons.com>.

You may also want to check out the Grad School Search Guide at <http://www.gradschools.com>, which lists over 58,000 graduate programs or the Graduate Guide at <http://www.graduateguide.com>, which lets you search for schools by discipline.

But these websites are no substitute for talking with a professional career counselor. The CRC library and staff also are good resources for your graduate school search.

BUDGET

Learn to live within your means and spend and save wisely at <http://www.personal-home-budget.com>, a site with an interactive program that you customize to calculate your personal budget plan.

STUDENT LOANS

A good general website about student loans, which includes links to many sites about loan consolidation, credit ratings, and other relevant matters, is located at <http://www.student-loans.com>. This site also has a program where you can search for any college by state and be automatically connected to its financial aid information.

The government site, <http://www.fafsa.ed.gov>, is the official place to fill out your FAFSA (Free Application for Federal Student Aid). Sallie Mae, the nation's leading provider of education funding, located at <http://www.salliemae.com>, is another good place to start your student loan research.