

Press Release
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TDECU
YOUR CREDIT UNION

From Final Exams To First Paycheck

TDECU offers tips for graduates starting their careers



The year after receiving a diploma is often full of financial firsts for graduates.

“These early decisions matter more than most people realize, and having the right guidance can make a huge difference,” said Aldo Aguilar, TDECU’s Community Engagement Officer. “When you know where your money is going, it’s much easier to make confident decisions and avoid unnecessary stress.”

Your First Paycheck Should Have a Plan

That first full-time paycheck feels like a big moment. After years of school, it finally feels like things are falling into place. But it can also disappear faster than expected, if there's no plan behind it.

Budgeting doesn't need to be complicated. It can start with something simple, like dividing income into categories for bills, spending, and savings. The goal is just to make sure your money is doing what you want it to do.

That's where credit unions can stand apart with strong community ties and understanding of the financial realities their Members face. Many also offer built-in tools and one-on-one guidance that can help new earners take those first steps with more confidence and less intimidation.

"TDECU is committed to supporting our Members through financial literacy programs," said Aguilar. "Guided by our purpose, People Helping People Prosper, we provide education and resources for everyone from teens to retirees, helping Members navigate every stage of their financial journey with confidence."

Choosing the Right Accounts Matters More Than You Think

Opening a checking and savings account may feel like a small step, but it sets the tone for how new graduates manage their money.

Because credit unions are Member-owned, their focus stays on helping people succeed financially. That can show up in practical ways, such as lower or no monthly fees, better rates on savings, and real support when Members have questions. TDECU frees its members from unnecessary fees with its [Free Checking Account](#). It provides the conveniences of an everyday checking account with no monthly fees, no minimum balance, and free online banking.

"We want young Members to feel comfortable asking questions and learning as they go," says Aguilar. "Our job is to help them build habits that will serve them for years."

Starting with a simple checking account for everyday use and a savings account for short-term goals or emergencies can create a strong foundation.

Credit Cards Can Help When Used the Right Way

A credit card is often one of the first big financial tools young adults use on their own. Used responsibly, a credit card helps build a credit history that will matter later when applying for a car loan, renting an apartment, or even getting better insurance rates.

The basics are straightforward. Pay on time, keep balances low, and avoid spending beyond what can be paid off in full each month. Credit unions often offer starter credit

cards designed for beginners with APRs that are capped at lower rates compared to their banking peers.

Digital Tools Make Managing Money Easier


Today's graduates are used to doing everything on their phones, and banking is no exception. Mobile apps, spending alerts, automatic transfers to savings, and budgeting features can all make a big difference in day-to-day money management. These tools take the guesswork out of staying on track.

Credit unions have kept pace with these expectations, offering digital banking platforms that combine convenience with a more personal approach.

Why Credit Unions Stand Out

For new graduates starting their financial journeys on a solid foundation requires more than just opening accounts or using the latest app. It's about having a trusted partner. Credit unions are structured to put Members first.

With the right support and the right financial partner, young adults can move forward with confidence and build a future they feel good about.

<p>Media Contacts:</p> <p>Mike O'Neill Moneill@tdecu.org (346) 901-4982</p>	<p>About TDECU Founded in 1955, TDECU is a not-for-profit financial cooperative with more than 397,000 Members and over \$5 billion in assets. TDECU currently has more than 30 Member Centers and offers a complete selection of convenient, innovative, and competitive products and services, including a full suite of deposit products as well as mortgage, auto, and personal loan products, digital banking, and business/commercial services. TDECU also offers, through its subsidiaries, retirement planning and wealth management, personal and business insurance products. Members can also access a worldwide network of over 55,000 surcharge-free ATMs. For more information, visit tdecu.org or call (800) 839-1154.</p> <p>Insured by NCUA </p>
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