



WE'RE HERE FOR YOU, CLASS OF 2020

LAUNCHING INTO POSTGRADUATE LIFE → A VIRTUAL PRIMER

Every year we love hosting our How to Adult series to help you launch into life post-Bates -- and we missed the opportunity to do that this year!

For the next several weeks, we want to share with you advice, suggestions, and resources for all those adulting questions. If you have "how to adult" questions you'd like us to address, email them to us at purposefulwork@bates.edu.

This week, we're focusing on: **INSURANCE**.

We know - insurance - not the most interesting topic to kick off a conversation, but it's **IMPORTANT** and we want to make sure that you have the resources you need to figure it all out. Here are several links for those things that you never thought you'd have to think about (except now you do):

- ❑ **HEALTH:** You may be on your parent's or guardian's health insurance plan until you're 26 years old (Make sure to check with them!), or you may be in the market for health insurance right now. Many employers offer health insurance to their employees, so don't hesitate to ask questions about benefit options, especially if you're fortunate enough to be deciding between job offers. If you need to sign up on your own, [HealthCare.gov](https://www.healthcare.gov) is a great place to start in order to understand the basic acronyms (HMOs, PPOs, and more) and explore what's available to you. Check out the comprehensive "See Topics" tab to address any questions you might have, especially about how to apply and enroll. Considering that we're still operating within a pandemic, make sure that you're covered!

- ❑ **CAR:** Whether you're driving an old jalopy or a new car off the lot, car insurance is mandatory for you to be on the road. It not only protects you and your car, but also drivers and pedestrians who may be impacted by you and your car. [Money Under 30](#) -- a site founded by David Weliver '03, an expert on millennials and money -- provides a

comprehensive breakdown of car insurance definitions and coverage types. When determining how much car insurance coverage you need, make sure that you know [your state's minimum auto insurance coverage requirements](#).

- ❑ **RENTERS:** As we mentioned in [last week's message](#), purchase renters insurance -- don't think twice. Whether or not it's a requirement of your lease, renters insurance protects your possessions in cases of emergency or catastrophe. [The Simple Dollar](#) highlights the best renters insurance based on coverage options, customer support, customer satisfaction, discounts and accessibility.
- ❑ **DISABILITY & LIFE:** Two kinds of insurance that are important but (hopefully) less pressing are disability insurance and life insurance, both of which are generally offered or covered by employers. Disability insurance pays part of your income if you can't work because of illness or injury. Life insurance covers costs related to burial or other expenses, especially if you have beneficiaries like a spouse or child. NerdWallet provides helpful guidance on the whys and hows of [disability insurance](#) and [life insurance](#).
- ❑ **TRAVEL:** Many credit cards carry travel insurance, so make sure to check your current card(s) and/or consider this benefit if and when you're shopping for a new card. [Money Under 30](#) highlights the best credit cards for travel insurance based on support for trip cancellation/interruption, baggage delay, trip delay, roadside dispatch, and travel accident. If you don't have a card with travel insurance, or want to purchase additional coverage, many airlines and booking sites offer insurance on individual trips. [Forbes](#) provides advice on whether or not trip protection makes sense.
- ❑ **PET:** If you have a furry (or not so furry?) friend, we know you'll want to keep them safe and healthy. Like health insurance, pet insurance is important for situations that we simply can't predict. Pet medications and surgeries can often be high-cost expenses that are hard to cover without insurance in place, especially if your pet is older and/or prone to illnesses. If you're in the market for pet insurance, check out a recent comparison of options by [The Balance](#) based on price, coverage, and more.

For additional resources, check out these helpful links:

- ❑ [5 Different Types of Insurance Policies & Coverage That You Need](#)
- ❑ [Policygenius: "Insurance: We couldn't be more excited about it."](#)

****WHERE TO FIND US THIS SUMMER****

- **Counseling Appointments via Phone, Zoom, or Google Hangout**

As is the case every summer, our team will continue to be available, so don't hesitate to reach out should you need help with anything related to Purposeful Work. Our

counselors are available for appointments via phone, Zoom, or Google Hangout. You can make an appointment for Monday-Friday 9AM-4PM ET through Handshake (log in, click "Career Center" in the upper right, then click "Appointments"). If you have any trouble making an appointment, please email us at purposefulwork@bates.edu.

- **Resume and Cover Letter Reviews**

If you'd like to submit your resume and/or cover letter for review, please email your document(s) to purposefulwork@bates.edu. We'll have an advisor available every Monday-Friday 1-3PM to provide feedback on your document(s).

- **Quick Consultation**

If you'd like to reach out with a quick question or for a quick consult, we'll have an advisor *LIVE* on Zoom every Wednesday 7-9PM through the summer. Find us at this Zoom link: <https://bates.zoom.us/j/92562630956>. You'll enter a waiting room and the on-call advisor will be with you as soon as possible.

NOTE: If you've missed any of the Class of 2020 messages since March 23, you can find them [here on the Purposeful Work COVID-19 page](#).

As always, we're here for you. Have a wonderful summer!

The Team at the Center for Purposeful Work