

The Thanksgiving Playbook

How to Talk Personal Finance at the Turkey Table

We've all heard that Thanksgiving is a celebration of family. For most of us in college, that means having to recite your major, classes, job prospects and relationship status to every great aunt and second cousin over dinner. Seriously, how many times have you answered the question: *How's college going?* For new graduates it can be even worse: *How's the job search?*

This Thanksgiving, CollegeCFO.com challenges you to impress the stuffing out of your relatives. In the spirit of Thanksgiving football, we've prepared some talking points and plays to help you dodge the awkwardness and score points with your extended family.

Situation 1: Defensive Stove Block

You're halfway in the stove checking the bird's temperature per your mother's orders. Aunt Fran happens to walk in and decides that it's time for the college status update. She throws out the infamous, "How's that school of yours going?" You reply with the usual, "Good," but it's clearly not enough. You realize she expects a response more than 140 characters. She starts to make small talk. You see an opening and shoot the gap, saying:

"I'm actually considering moving off campus next semester. I learned all this through an amazing free peer-to-peer website called CollegeCFO.com that has taught me all about personal finances and made it fun! I've been making payments on my credit card regularly and my credit report says that I'm in good standing to get a lease agreement. The budget might be tight with my internship paycheck, but I'm working on keeping track of my spending and saving. I'm so excited to start apartment hunting."

The Call: Aunt Fran stutters, but you've already walked out of the room like you heard your name called. All she can do now is go say nice things about you to other people.

The Playbook: To execute this play convincingly, check out our articles online at CollegeCFO.com:

Budgeting, One Month at a Time



6 Ways to Build Credit on Campus



How to Read your Credit Report



Situation 2: Offensive Serving Line

You're standing in line for food, waiting for Uncle Rob to finish serving himself yams. An awkward silence has grown between you two. You can sense that he's about to bring up your midterm grades, the last thing you want to discuss. Before he gets the chance, you step up in the pocket confidently, saying:

“So, graduation’s coming up and I’ve been researching different methods of student loan repayment. I’m lucky to be graduating with less than the countrywide average. They’re saying that it’s close to \$28,000 this year! I learned all this through an amazing free peer-to-peer website called CollegeCFO.com that is helping me keep all of my information together. They taught me all about smart borrowing strategies and the different kinds of interest my loan could accrue. It won’t be easy, but if I budget I think repayment won’t be so bad.”

The Call: Uncle Rob is so impressed that he can only nod and agree. He may defend the line with a follow up question, but your audible took him by surprise. Extra points if you actually use the word “accrue.”

The Playbook: To execute this play convincingly, check out these on CollegeCFO.com :

The Basics of Student Loan Forgiveness



Spotting and Avoiding Student Loan Relief Scams



5 Tips for Next Year’s Student Loan Borrowing



Situation 3: The Blitz

It’s 4:00 PM and the clock is winding down on Thanksgiving dinner. You’re seated at the table eating far too much food. Grandpa waits until your mouth is full of potatoes and tries to blitz to your blind side asking, *“Have you decided what to do after graduation yet?”* Other family members chime in with their own questions but you know what you have to do. With eyes downfield you say:

“I’ve spent this semester job searching and setting up informational interviews. It’s important that I revise my resume with keywords that HR departments are looking for in each application. I signed up for job board through an amazing free peer-to-peer website called CollegeCFO.com that sends me personalized job recommendations. They also have great interviewing advice and tools to help me negotiate my contract when it comes to that. They go over everything from federal taxes to health insurance plans. I may not have decided on a job, but I have all the tools to get me there.”

The Call: Grandpa responds with a nod, dropping the issue. You’ve clearly impressed the family patriarch. Everyone else must also cede your victory. You line up in a victory formation and continue on with those potatoes.

The Playbook: To execute this play convincingly, check out:

The 10 Interview Commandments



Finding an Internship: It’s This Easy!



7 Steps to the Perfect Cover Letter

