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The Daily Herald.

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Out of school, into debt?



Most of this year's college graduates are from Gen Z, the generation that experiences the most financial stress, according to Ally Bank's recent Minds on Money report. PHOTOS BY GETTY IMAGES

What new grads need to know about job hunt, finances

Rachel Barber
USA TODAY

While new college graduates' first challenge is often landing a job, entering the workforce brings other stresses like navigating their new careers as well as their personal finances.

Most of this year's college graduates are from Gen Z, the generation that experiences the most financial stress, according to Ally Bank's recent Minds on Money report. Only 34% of adults under age 28 say they feel in control of their finances and that they could cover a \$1,000 emergency expense without going into debt, the report found.

While securing a high salary can help, it doesn't guarantee new graduates will have a handle on their money. Having a plan for student loan repayments, managing lifestyle creep and setting clear boundaries can keep them on track. And once they're hired, they should understand that networking is only the beginning if they want to climb the ladder or eventually move to a different company.

Here's what new graduates should keep in mind during and after the job hunt:

Job descriptions and interviews



Lifestyle creep happens when people get a raise or new job and instead of sticking to their old spending habits, they start spending more. After years on a tight college budget, it can be tempting to use a new salary to eat out, buy new clothes or splurge.

While salary and location may be the first things job seekers look for when scrolling LinkedIn, Anthony Knierim, managing director of the Americas for the global employee engagement platform Reward Gateway, said they should keep an eye out for other, less obvious green lights and red flags.

Knierim advised taking the time

during a job interview to ask about company culture. Knowing how employees collaborate and talk about their workplace gives valuable insight, he said. Knierim also said job seekers should ask how they would fit into the company's future, emphasizing how their soft

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Cortese vying for Rep. Andy Ogles' seat

Austin Hornbostel
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USA TODAY NETWORK – TENNESSEE

Metro Nashville Council member Mike Cortese has joined the field of candidates looking to unseat incumbent U.S. Rep. Andy Ogles, R-Columbia, in Tennessee House District 5.



Cortese

Cortese filed his statement of candidacy on July 9. He represents District 4 on the Nashville Council, which includes part of Brentwood and sits on the southern border of Davidson County. Cortese was elected in 2023, and he's now about halfway through his four-year term, which ends in 2027. The primary election for the U.S. House seat is scheduled for Aug. 6, 2026.

Cortese is one of four candidates seeking to oust Ogles, according to Federal Election Commission candidate filings.

Since last year, Ogles has been under scrutiny over his federal campaign finance filings and personal finance disclosures — in August 2024, the FBI seized his cell phone as part of a federal investigation. Though prosecutors out of the U.S. Attorney's Office for the Middle District of Tennessee withdrew from the case in early 2025, it's still open and awaiting a ruling.

In the time since then, the Democratic Congressional Campaign Committee has indicated Ogles is a top target next year — his seat in Tennessee's 5th Congressional District landed on a list of competitive districts held by "vulnerable Republicans" identified by national Democrats.

While Ogles remains the only Republican vying for the seat so far, Cortese is the third Democrat to throw his hat in the ring. Cortese joins nonprofit leader and health care executive James Torino, of Columbia, and Joyce Neal, an adjunct professor of psychology based in Nashville, on the ballot. Another candidate, Kenneth Brown, has also filed to run out of Nashville, but his filing lists no party affiliation.

There's still plenty of time for the field of candidates to grow even larger before the primary more than a year from now. The qualifying deadline for candidates on the August primary ballot is March 10.

Austin Hornbostel is the Metro reporter for The Tennessean. Have a question about local government you want an answer to? Reach him at ahornbostel@tennessean.com.

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