

## The Brewer Group at Morgan Stanley May Newsletter

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### FINANCIAL TIPS FOR GRADUATES, STUDENTS, AND FAMILIES

As graduation season arrives, we wanted to say congratulations to all the students crossing the finish line this year and to the parents who have supported them every step of the way.

Even if you're not celebrating a graduation this summer, this is still a natural moment to pause and reflect as the academic year winds down and start thinking about what comes next.

With that in mind, we wanted to share some practical insights, tips, and information on building strong financial habits--whether you're a current student, entering the work force, or a parent supporting along the way.

[Using Credit Wisely](#)

[Investing 101](#)

[Your First Job](#)

### INVESTOR RESOURCES

#### 5 Ways to Spring-Clean Your Finances



A lot can pile up over a year, or just a season. Here are five tips to help you tidy up, declutter and organize your finances this spring.

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#### Midterm Elections, Affordability, and the Fed



Listen to our financial podcast, featuring perspectives from leaders within Morgan Stanley and their perspectives on the forces shaping markets today.

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#### 4 Ways the AI Supercycle Is Changing How Companies Operate



As companies deploy AI systems to act with greater autonomy, they are rethinking software, data, governance and operating models to compete in AI's next phase.

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#### How Individual Investors Are Approaching Sustainable Investing in 2026



Sentiment remains strong globally, even as average portfolio allocations edged down slightly. Expectations about returns continue to shape investment decisions.

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### On the Markets | Living in the MO-ment

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### FROM THE BREWER GROUP

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