

# 12 things you can do before sending a child to college

*from The Student Loan Guidebook*

MAY	<p><b>RESEARCH AND PLAN</b></p> <p>The next few months will pass quickly. Spend time with your child now to prepare for the milestone transition ahead, and avoid scrambling for answers late in the summer. Begin researching potential student loan options to find the right fit for your family. You can also help them create checklists for school supplies, personal items, clothes, food and other dorm essentials to get ahead of the game.</p>	<p><b>CONSIDER CAMPUS LIFE</b></p> <p>You may have already been for a visit to the campus, but a good starting point for summer prep is to check out the specific area your child will be living. Are there any local attractions or part-time jobs? Is there an opportunity for outdoor activities like hiking, skiing or intramural sports? These types of questions can help both of you when it comes time to plan what to bring.</p>	<p><b>PASS ALONG LIFE SKILLS</b></p>  <p>Take time to impart the wisdom you've acquired over the years. Your child may not have had many chances to do laundry, manage a bank account, or cook a meal living at home, so it couldn't hurt to give them an overview of how it all works. And of course, practice makes perfect.</p>
JUNE	<p><b>APPLY FOR LOANS &amp; ACCOUNTS</b></p>  <p>Start applying for student loans to cover the upcoming academic year, whether it's a traditional loan with the student and a co-signer or a parent-only loan. Also consider opening a joint checking account to help monitor your student's spending. Or, set up a credit card in your child's name to help them establish a credit history while they're working toward a degree.</p>	<p><b>TALK MONEY</b></p>  <p>Take time to discuss the importance of creating a budget and sticking to a plan. Will you be giving an allowance for spending? Will your child have savings from a summer job that they'll be using for personal expenses? Having these conversations during the summer can help you and your child prevent financial bumps during the school year.</p>	<p><b>PREP FOR ORIENTATION</b></p> <p>Asking the right questions at orientation can help both you and your child become more comfortable with some key areas of college life. Questions include: "What access do I have to my student's academic or financial information?", "What types of insurance does the student health center accept?" and "What is the school's emergency notification policy for parents?"</p>
JULY	<p><b>CELEBRATE TOGETHER</b></p> <p>Don't get emotional yet. As move-in day and the end of summer approaches, talk to your child about planning a going away party or similar gathering. It's not to say good bye, but rather to celebrate this exciting time in their life. It's likely that your child will want to spend time visiting with their friends before heading to college, so make sure to plan your party with their schedule in mind.</p>	<p><b>SET ACADEMIC GOALS</b></p>  <p>To help your child succeed, it's important to discuss and set goals and expectations. Checking on that progress from time to time can help them stay focused on the right priorities. There's always time for fun and exploration, but it's important to understand that the primary focus is the degree.</p>	<p><b>GETTING AROUND</b></p>  <p>It's always good to have a plan for transportation. If your student will have a vehicle on campus, make sure they have parking or on-campus registration fees taken care of, and any required maintenance is addressed before move-in day. Also look into alternative options for transportation, just in case.</p>
AUGUST	<p><b>KEEPING CONNECTED</b></p>  <p>It can be tough to get comfortable with not having a chance to talk to your son or daughter every day, but technology is a great way to get used to the new arrangements. Since technology is a big part of everyone's life these days, try sending a text or message through social media to get their attention.</p>	<p><b>COMING HOME</b></p> <p>If your child is close enough to travel home for a weekend visit, talk about when or if they plan to visit home. Discussing a plan for visits can help your student feel more comfortable getting acclimated to their surroundings, knowing there's a time to catch-up in the near future. Also, many colleges host a "Family Day" in the month of October for parents and families to visit, so plan accordingly.</p>	<p><b>SHOW YOU CARE</b></p> <p>Before heading off to campus, talk to your child about some of the things they will miss. Think about sending a care package once school starts. Include items that will remind them of home and help them succeed. Maybe it's a favorite snack, a picture from home, or some school supplies. Anything that would help them stay focused on school and not on budget.</p>