

20TH ANNIVERSARY
1997 - 2017



College Parents
of America

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2017-18
COLLEGE

PARENTS HAND BOOK FOR STUDENT SUCCESS



Paying for College



Protecting Your Student



Succeeding in Class
and on Campus

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GOING TO COLLEGE IS HARD FOR PARENTS TOO!

Welcome to College Parents of America. This handbook marks the 20th anniversary milestone of the founding of our organization. Since our founding more than one million families have been served by our membership benefits and services. In the past 20 years, college has changed dramatically. What hasn't changed is College Parents of America's focus on our mission to help students succeed in school as well as after graduation.

The *Parents Handbook* is filled with useful insights and tips that will assist students in a successful transition to college. It is part of our mission to help students succeed in school, as well as after graduation. The book can help parents and students stay on course should anything unexpected arise.

We offer a no-nonsense, no-jargon guide to managing finances, academic success, campus life and your role as a parent. Keep this guide nearby during your student's college years and stay in touch with us through our website at www.CollegeParents.org, on Facebook at www.Facebook.com/CollegeParentsofAmerica or on Twitter at [@CPofAmerica](https://twitter.com/CPofAmerica).

CPA offers more than content and resources. We are a national, not-for-profit membership organization, and our paid members receive exclusive benefits, and a growing list of member-only services that help parents and students during and after college. Best of all, the members of CPA are parents, just like you.

Best wishes for a successful college experience.



Robert J. Soza
Chairman of the Board
College Parents of America



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of America

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BEFORE COLLEGE STARTS



Choosing a College – What Should Matter Most to Parents

Congrats! Your student has acceptance letters in hand. But maybe this spring brought your student a towering stack of acceptance letters to consider. In such a case, how do you discuss collegiate opportunity with your student? And how do you, along with your college student, weigh the reality of college finances in choosing a school?

After looking through considerable research and talking to college parents, three things should matter most to parents in choosing a school:

1 Where will my college student be most successful?

The most important thing a parent can do in helping their student choose a school is guide them toward the best situation for degree completion. Many students don't graduate – nearly 4 in 10, according to Department of Education statistics. College degrees, it has been proven, pay off financially, as well as in social measures like health and happiness. Students who don't graduate are four times more likely to default on loans, which can be a horrible stumbling block for children striding into adulthood. Focusing on which quality colleges and universities sport the best four-year graduation rates, along with determining the healthiest social and academic situation for your student, is the best first step in choosing a college.

2 Of the schools where I think my college student will be successful, which have strong academic reputations and outcomes?

This may seem like a subjective measure, but there are some key factors in helping determine the best outcomes for students in a given academic field or college. Use the following links to guide you:

Academic Rankings: Rankings by US News, Princeton Review, and Forbes are held in high regard.

Program Outcomes: Payscale's Return on Investment includes a section on majors. This data is extremely useful for seeing which schools fare best by field.

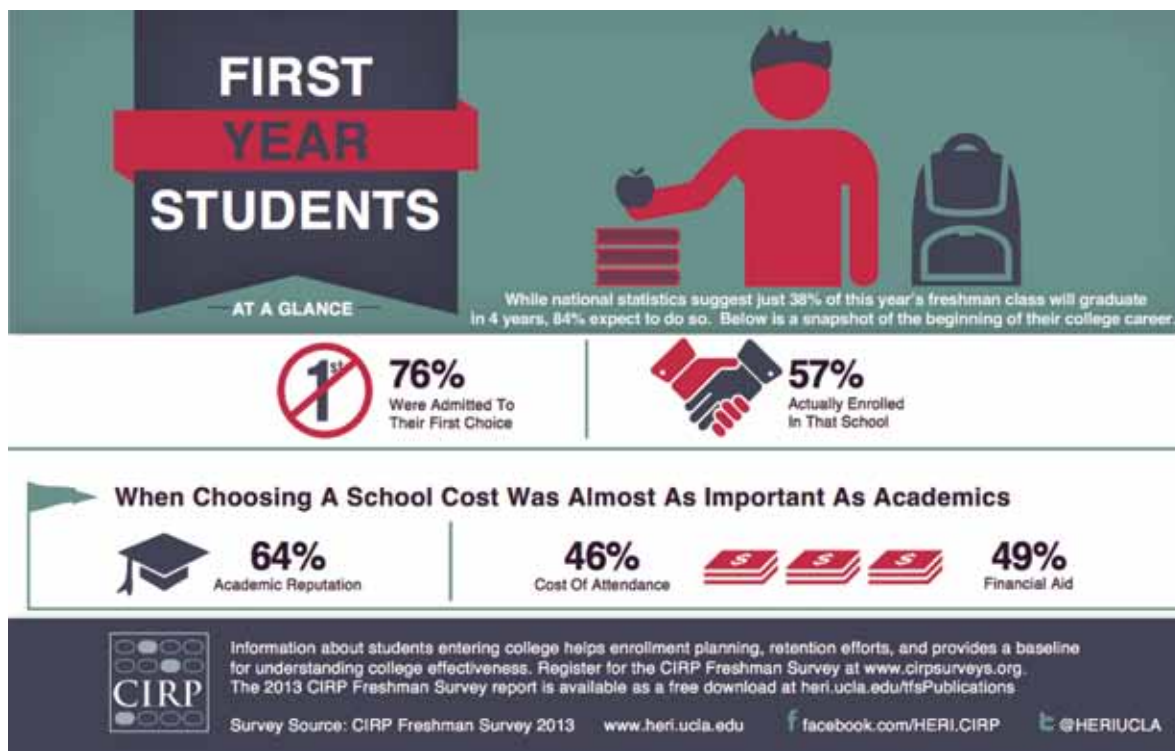
Graduation rates: Compare schools using College-Insight.org

3 Of the schools that boast strong outcomes for students and where my college student will be successful, which are affordable?

College is likely to be one of the largest short-term investments in a person's lifetime. With college costs rising precipitously and wages flat for many graduates over the past 50 years, it's important to make smart decisions about college and debt. Current graduates who borrow are borrowing an average of nearly \$30,000, according to the Project on Student Debt, and parent borrowing is rising, too. In general, students should limit loan repayment to under ten percent of projected monthly earnings. Any more than that can be a difficult amount for any student or family to handle.

You can project post-graduation salaries by using the Bureau of Labor Statistics Handbook, which might make the discussion of affordability easier to comprehend. Payscale's Return on Investment can help in this process, as well.

In all, this is a major discussion with many fine points. On the next page is a guide to some of those tougher, more detailed questions. However, the priorities for parents should remain the same: plan to enroll your student in the college of best academic and social fit, provided it also projects to a future of career success and limited debt baggage. Such a decision may be difficult now, but your student will thank you when they don't have to move back in after college.



The College Choice Discussion – Questions to Guide your Discussion with your Student

College Parents of America has the following discussion points to help guide this difficult conversation. Hopefully, your college-bound family can use them to help you arrive at the best decision for your student and your wallet.

Basic Questions

- Will the decision on which school to choose be the student's alone, the parents' alone, or both the parents and students?
- Is cost the primary factor? If not, what factors are key?
- Which school has the best academic situation for your student?
- Will the student live on-campus, off-campus or at home?
- How many years will it take to graduate? Which of the schools that your student was accepted by have a better record of 4-year graduation? *Compare schools on this metric by using this site: college-insight.org*
- Which school has a better return on investment for your student's projected major?

Cost Controls

- Will I work part-time during school? If not, what's my earning potential during summers?
- How can we limit costs while enrolled?
- Can the student apply for additional scholarships?

FAFSA and Financial Aid

The FAFSA is an incredibly important step in obtaining financial aid, if not the most important step. In addition to allowing you to obtain federal financial aid, it also can help you obtain grants and scholarships. After filling yours out, make sure to have these discussions to have with Financial Aid Officers and other financial representatives of the school:

- Does the college meet full financial need?
- What types of financial aid is offered by the school? *Remember, grants and scholarships don't need to be paid back, but loans certainly do – with interest*
- How much debt does the school's average graduate incur? *The current national average debt for 4-year graduates is approaching \$30,000. You can compare by school by using this tool from college-insight.org*
- What do I need to do to finalize my award? *Your award will most likely have this new, easy to read form*
- What academic requirements do I need to maintain in order to receive financial aid – need-based or merit-based?
- Where can your student find a work-study job? Can she work on campus even if s/he's not work-study eligible?
- How and when will I receive my financial aid payments?
- Is it possible to pay tuition in monthly payments throughout the academic year?

Eight College Life Decisions Parents and Students Should Make Before Beginning College

1 How often should your student come home during the first semester?

Talk to your student about the benefits of staying on campus as much as possible during the first semester. Before classes start, come to an agreement on when to take the first visit home. Being on campus on weekends helps students make social connections and feel more connected and engaged in campus life.

2 What are the house rules/expectations going to be when your student does come home?

Students need to know the house rules and expectations when they come home to visit. College students are in charge of their own lifestyle – they do not have curfews, they stay up late, and eat when and what they want. Plan for that first trip home – whether it is for a weekend, Thanksgiving or winter break. Parents cannot expect students to step back into a high school lifestyle. But do not abdicate all responsibility; agree together on a reasonable curfew, expectations to help out at home, when to eat meals with the family and other matters of importance.

3 How, and how often, should you communicate with your student?

It is easy to communicate instantly and often these days through cell phones, text messages, Facebook and other forms of social media. The first few days at school may be different, but you should settle into a routine. Make a plan for how often you will communicate. There is no right answer for how much communication is right – although beginning to let go is an important goal.

4 What will your student do with Work-Study earnings?

A piece of many students' financial aid package is Federal Work-Study. Although it is considered part of financial aid, it is paid directly to the student as earned. You and your student need to agree on whether or not this is considered spending money, textbook and supply money or funds for tuition.

5 Will your student have a car on campus?

Many colleges do not allow first-year students to have a car on campus, or at least discourage it. This may be for safety reasons, to encourage the student to stay on campus or because of parking limitations. If your student will be bringing a car to campus, have a discussion about expectations. Who will pay for insurance and gas? Are there any limitations to using the car? Can others borrow the vehicle? The student should be prepared to use it responsibly.

6 Will the student have a credit card?

Many college students acquire debt, not only through college loans, but also through the use of credit cards. Make sure your student understands who is responsible for paying the credit card bill. Discuss whether or not you are willing to help out if the balance gets too high. Students should understand the principle of interest and how quickly costs can increase. Discuss the importance of a strong credit history.

7 How will personal finances be handled?

Students should have a clear understanding of how much responsibility they have for their expenses. Some parents provide spending money, and others expect their children to earn money to cover expenses. Make sure the student knows how to responsibly spend money. Some parents provide weekly, monthly or lump sums for their student to manage. Does the student understand what happens when the money is gone? Some parents provide extra funds, and others may help with a loan. If you are willing to make a loan, what are the expectations for repayment?

8 Do you expect to see grades?

The Family Educational Rights and Privacy Act (FERPA) requires that all financial and academic information goes directly to the student. Discuss early whether or not you expect to see your student's grades. Make sure the student knows whether or not you expect certain grades or a certain GPA, and what will happen if these expectations are not met. All parents hope that their student will not have problems in class or receive an academic warning or academic probation, but what is the plan if that happens?

Practical Money-Saving Tips for College Parents



SAVINGS TOPIC

TIP

Pre-College Academic Credits

Many students earn academic credit for classes completed prior to college. See www.AceNet.edu to learn how academic credit, training and experience can be transferred. See www.StraighterLine.com to see how academic credit may be earned and transferred to college.

Grants and Scholarships

Both grants and scholarships are monies that do not have to be repaid. The financial aid office at your college is a great place to start your search. Your student should never pay to apply for a grant or scholarship.

Student Loans

Parents with excellent credit may find that lower interest rates, among other favorable features, accompany private student loans offered by banks such as Sallie Mae, Discover and Wells Fargo or credit unions. Compare private loans at SimpleTuition.com.

Travel

Students are eligible for specially priced travel through STA Travel and Student Universe. Join www.StudentAdvantage.com for 10 percent savings on Amtrak trains. Save on Travel at www.CollegeParents.org.

Books

Look into textbook rental options such as those offered by www.Chegg.com, www.ValoreBooks.com.

Electronics and Software

Students can save money with academic pricing on electronics and software. Before purchasing these items, consider buying them from school bookstores or www.AcademicSuperStore.com.

Money Management

Students often unexpectedly need cash or find themselves unaware that they are being charged fees by banks. Encourage your student to begin using an electronic monitoring and budgeting tool such as www.Mint.com.

College Stuff

Consider upgrading your Amazon account to PRIME status, and you will receive free shipping. This can save you money on care packages and other essentials.

Health Insurance

Do not pay twice for health insurance. Evaluate the cost of your family plan versus individual coverage through a student school plan.

PAYING FOR COLLEGE



Funding Alternatives

Smart use of financial aid, student loans and Parent PLUS Loans are essential ingredients for success. Before enrollment, consider the entire four- or five-year cost of attending college. Prior to taking out a student loan, recognize that repaying the loan may be affected not only by the college chosen, but also the student's major and potential earnings following graduation.

Here are several things to keep in mind while seeking student loans:

- Talk with the borrower about the decision to borrow student loan money for this academic program or institution, given the student's long-term plans.
- Review the loan amount. Borrowing less, whenever possible, is always a good decision.
- Exhaust Federal Stafford Loans first. Make sure the student borrower has reached the maximum amount before turning to private student loans. The Stafford Loan is a fixed-rate, government-backed loan that does not require a co-signer.
- Before choosing a PLUS loan offered by the federal government, evaluate your alternatives. There are many private student loan options that provide attractive repayment terms for families.
- Discuss when payments will start. Most private student loans begin repayment six months after leaving school. Remind the student when the first payment is due.
- Consider making interest-only payments while in school. This can save money over the term of the loan.
- If you co-sign a private student loan, be sure to also consider purchasing term life-insurance www.mylifeprotected.com on your student to pay for the loan in the case of a tragedy.

COMMON MYTHS

There is no way I will qualify for financial aid.

This is far from the truth in most cases. Two-thirds (66 percent) of today's students receive financial aid, so many families pay less than the college's list price. Even families with incomes of more than \$100,000 can qualify for financial aid, particularly for private colleges. In order to receive financial aid, complete the Free Application for Federal Student Aid (FAFSA) form.

Parents making large incomes should never bother to complete a FAFSA.

Not true. While you might not qualify for need-based aid, completing the FAFSA will allow you to borrow as much money as you need through unsubsidized Parent PLUS Loans and unsubsidized Stafford Loans. Filing a FAFSA is often required for merit scholarships awarded by colleges.

Students should be independent of parents in order to qualify for more aid.

At one time this held true. Now, unless there are very unusual and compelling circumstances surrounding a student's financial situation, this is no longer possible.

You're there for your student, we're here for you.



MAKE SURE YOU BECOME A MEMBER TODAY!
collegeparents.org

Join thousands of other college parents and receive exclusive benefits and protections for your student and family including:

- Deals and discounts just for college parents, including travel and wireless service.
- Personalized information , content and resources to help college parents and their families throughout the college years.

Help support your student through the transition to college life with exclusive information and benefits from College Parents of America.



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of America**

Money-Saving Tips for Parents

Avoid liquidating important assets to pay for college.

Keep this mantra in mind: "I can always borrow for college, but I can never borrow for retirement." Avoid tapping into your assets, especially retirement savings. If you find that you cannot pay for college out of your normal income and 529 plan (if you have one), and the college's financial aid is not enough, consider unsubsidized Stafford Loans, Parent PLUS Loans and private student loans to help protect long-term financial security.

When it comes to financial aid, the early bird gets the worm.

Financial aid is often distributed on a first-come, first-served basis. File the FAFSA as soon as it is available and make corrections as needed after filing. Do not wait until your taxes are done. Use the previous year's tax return and provide best guess answers in order to secure your place in line. The federal government hosts a free service at www.FAFSA.gov.

Whenever possible, "bundle" your kids in college.

Families with two or more college-bound students close in age should consider having them attend the same college at the same time. Multiple tuition bills can significantly lower the expected family contribution and potentially offset the cost by taking a year or two off of tuition.

Have students contribute financially to their college degrees.

Students are the sole beneficiaries of a college education, so have the student do the initial round of borrowing. Facing the prospect of added debt with every year of post-secondary education may encourage your student to graduate in regulation time. Though federal loans allow for the deferment of payments, making a small monthly payment while still in school teaches responsibility.

Learn how to fund the gap in aid offered by your school.

The financial aid award letter you receive will spell out the grants, scholarships, work-study programs and federal student loans awarded to the student. Most families have to face the question of how to fund the gap – the difference between the financial aid package and the actual costs.

Research PLUS versus private loans.

PLUS loans are the responsibility of the parent. Although advantageously structured with relatively few credit requirements, parents with a good credit score may find that PLUS loans cost more than other private lending alternatives. Private student loans place the primary repayment responsibility on the student, but they usually require a co-signer. Check with your financial aid office or speak with private lenders such as Discover, Sallie Mae, or credit unions to compare terms.

Other Money-Saving and Gap-Closing Tips

You can divide your estimated family contribution into monthly payments instead of making a large lump-sum payment. Interest-free tuition payment plans are available at hundreds of college campuses. Visit your school website for more information.

Continue to apply for additional scholarships. Use commercial-free online services such as those offered by MyCollegeOptions.org or ScholarshipAmerica.org. Do not pay for scholarship search services.

Protecting Your Investment

Most colleges do not provide a complete refund if a student faces an unexpected "need to withdraw" that is a result of a medical situation, accident or illness. Though some schools may provide a partial refund for tuition up through the fifth week of school, few schools refund the costs beyond tuition, such as books and academic fees. Consequently, students may benefit from having a minimum level of tuition refund insurance. Note that tuition refund insurance is not drop-out insurance. It protects the student's family from the loss that may result from a medical withdrawal.

Tuition Protection Checklist

- Determine what refund amount, if any, you will receive in the case of a medical withdrawal due to an unexpected injury, accident or illness.
- Determine how much tuition insurance you will need to protect your investment for each academic term.

Tuition Payment	_____
Room and Board	_____
Books and Academic Fees	_____

Total Potential Non-Refunded Loss

Compare plans. Your school may offer a sponsored plan, or you may receive a special offer through other services, such as a student loan or student health insurance plan.

Tip

Even if your school refunds 100 percent of tuition, remember that some tuition insurance provides protection for the loss related to other academic costs such as academic fees, books and room and board. As a result, nearly every student will benefit from having at least some tuition insurance.

Remember tuition insurance must be purchased prior to the start of classes. Find tuition insurance at www.GradGuard.com. Coverage begins at \$29.95 for \$2,500 of tuition insurance per term.

Managing College Costs

College is expensive. There is no way around it, and no argument about it. Tuition and fees are high, the cost of textbooks has skyrocketed and there are more unexpected expenses than you anticipated. Sometimes parents pay all costs, sometimes students pay costs and often parents and students together share the burden. Some costs are fixed and some are flexible.

Hopefully you've discussed costs and expenses with your college student and helped create a budget. Whether you will be sending them spending money or they will be responsible for their own finances, there are some things that your student can do to keep expenses in check.

- Create a budget. Having a plan will help students know ahead of time what they can afford and where they may need to cut corners.
- Track spending. One of the most eye-opening and helpful things that students can do is to write down everything they spend.
- Consider whether a car is essential. Having a car on campus may not be an option for your college student.
- Use the meal plan. If your student has a meal plan that includes a certain number of meals, remind him or her to use the campus meals rather than eating off-campus. If students eat many meals at restaurants or take-out and leave unused meals on their plan, they may be paying twice.
- Consider alternatives to buying new textbooks from the college bookstore. Many used books are available from other students, the bookstore or online.
- Take advantage of all of the resources the college offers. Use college tutoring services, health services, counseling services, free concerts, plays, trips, events and fitness facilities that are included with your tuition and fees.
- Use college printers if costs are included in tuition and fees. Even if students bring their own printers to campus for convenience or emergencies, encourage them to make use of "free" college printing when they can lower the costs of replacing expensive toners.
- Think about cell phone charges and extras. Consider Skype on the computer to reduce minutes.
- Consider the true cost of college drinking. College students drink. Some college students drink a lot. There are many reasons that your student should think carefully about his or her drinking habits, and we hope you've had several conversations with your student about drinking, health and the dangers that may result. However, aside from the many other factors, drinking costs money.
- Use in network ATM's and avoid paying ATM withdrawal charges.

- Minimize the use of any credit card. Finance charges add up quickly. Remind your student to use a credit card judiciously and to pay the balance each month.
- Find and spend time with other students who have a similar mindset. Your student may be surprised to find how many other students are also trying to save money and curb expenses.

Financial independence is just one of the many forms of independence that comes with the college experience. You can, however, encourage them and support wise financial decisions. Hopefully, your student will learn and develop habits that will last a lifetime.

Essential Tips



Encourage your student to enroll in [Mint.com](https://www.mint.com), a free application and budgeting tool that automatically tracks all electronic accounts and provides a financial dashboard for your student.

Evaluate student specific discount programs such as [Student Universe \(discounted student travel\)](#) and [Student Advantage \(10% off Amtrak and other good savings offers\)](#).

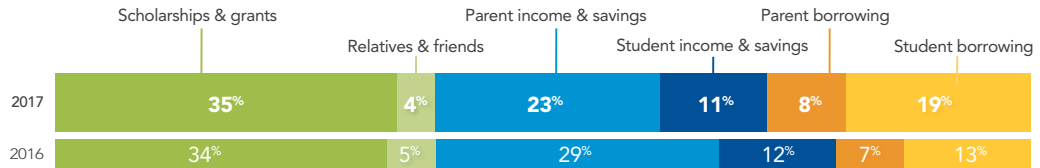
Financial self-reliance of our students is a goal for most parents, so the key is to develop habits in your students that support prudent spending and financial habits.

How America Pays for College 2017

A snapshot of the 10th national study by Sallie Mae® and Ipsos

Students and parents equally share responsibility for paying college costs

Scholarships and grants cover the largest share in a decade



Nearly half of families use scholarships

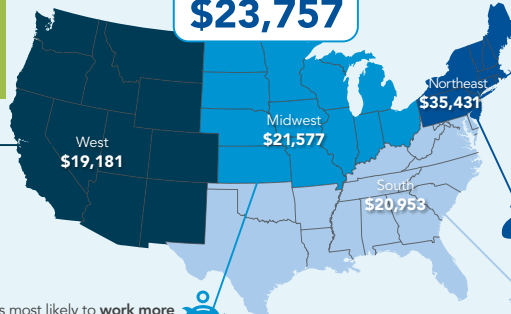
87% of families who use scholarships get them from the college

Students most likely to attend college part-time



The average amount families spent in 2017

\$23,757



Students most likely to work more hours to make college affordable

Students expect to step up when it's time to pay back

84% of students with loans expect to be solely responsible for repaying

21% of students also feel responsible for repaying loans taken out by their parents

Students most likely to attend 4-year private colleges

Students most likely to attend college in their home state

Nearly **9 in 10** families always knew their child would go to college

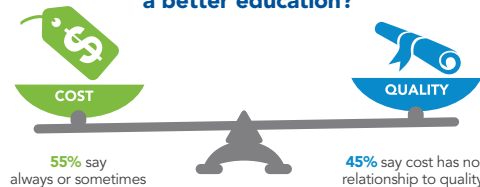
but fewer than

4 in 10 created a plan to pay

(includes saving, anticipating and researching costs and expenses, identifying sources of funding, and more)



Does paying more for college equal a better education?



For the complete 2017 report, visit SallieMae.com/HowAmericaPaysForCollege

REMEMBER COLLEGE IS WORTH IT

According to recent research from Georgetown University's Center on Education and the Workforce, over the next decade, there will be 31 million job openings that will require at least some form of education – 9 million newly created jobs, along with 22 million jobs from baby boomers who are retiring. Roughly two-thirds of those jobs will require some form of education or formal training beyond high school.

People with an associate's degree earned less than those with a B.A., on average. That is still true. The difference is about \$500,000 to \$600,000 throughout a career. Over the course of a lifetime, a college degree is worth an extra \$1 million in earnings over a high school diploma.

However, remember the difference in earnings between one major and another can be more than 300 percent. As a result, college parents can help their student tremendously by advising them to invest appropriately in their chosen major and most of all, to complete their degree.

Why Tuition Insurance is Smart Decision

For college families and their students, when discussing college the conversation almost always turns to money. For good reason, according to the [College Board's 2016 Trends in College Pricing](#) – the average published in state tuition and fee and room and board charges for 2016–17 are \$20,090 and for out of state students, total charges are \$35,370. The average published total charges at private nonprofit four-year institutions are \$45,370.

In fact, for many college families, the expense of a higher education is one of the largest investments they will make. With so much money at stake, it is smart for college families to make a plan in case your student is forced to withdraw from school due to a bad bout of mono, illness or injury.

According to research from the [American College Health Association](#), student health incidents such as illnesses, accidents, and injuries happen frequently, even to young and healthy college students.

However, for most of the nearly twenty million college students and their families, the cost of an extra semester would be a real financial burden. As a result, college families are smart to consider purchasing [Tuition Insurance](#) prior to the start of school.

THE TOP 3 REASONS TUITION INSURANCE IS A SMART DECISION:

1. If you can't afford to lose the investment you are making in your semester of school. Tuition insurance can provide up to 100% refund for your expenses if a student gets sick, injured or is forced to leave school for other legitimate reasons. Tuition insurance can cover those costs and help you get back on your feet in the event of a withdrawal, without the added stress of a financial loss.

2. If your school does not provide 100% refund? Do you know what your school's refund policy is? A [majority of school refund policies do not extend beyond the fifth week of the semester](#), and many don't refund the full cost of tuition after the start of classes. Be sure to check with your school to see what their policy is and how much money is at risk.

3. If you have more than \$2,500 of academic expenses. Even if the school provides a 100% refund for tuition, most schools do not refund academic fees or student housing. Many tuition insurance plans provide coverage for not only tuition but also for expenses related to academic fees and student housing.

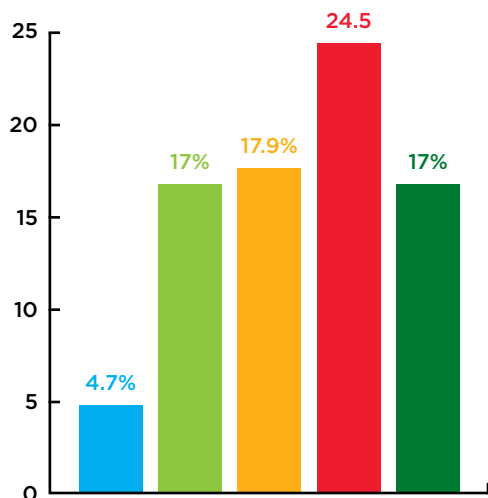
Tuition insurance is available through school programs, Allianz and GradGuard. Starting at \$29.95 for \$2,500 of coverage per term, tuition insurance is an affordable way to protect your investment. A good starting point is, GradGuard's school search tool to see what tuition insurance program may be available to your student.

Remember, tuition insurance must be purchased prior to the start of school and, like all insurance plans, be sure to check the specific terms, conditions, and exclusions of your policy.

Refund Policy as reported by surveyed institutions

Prorated amount prior to the

- 10th day of classes – 4.7%
- 15th day of classes – 17%
- 20th day of classes – 17.9%
- 25th day of classes – 24.5%
- 10th week of classes – 17%



TRANSITIONING TO COLLEGE



Overcoming First Semester Challenges

The first year is a time of transition for everyone. Here are nine major challenges many college students encounter during their first semester. Consider how you can best help your student gain mastery and independence in these areas.

Academic Challenges

Most students understand that college will be different – and harder – than high school, but many do not realize how much so. Consequently, they are taken off-guard by the academic differences. Help your student look at course syllabi, talk to teachers and look carefully at the assignments and amount of coursework required.

Social Challenges

College students begin a college career with a clean slate and will need to recreate their social world. They need to make new friends, negotiate life with a roommate and once again be at the bottom of the school hierarchy. Your student will likely feel social pressure to make friends, join groups (official or unofficial), find forms of entertainment and make decisions about alcohol, drugs, sex and other social activities. Help students anticipate these pressures so everyone concerned can think carefully about what is most important.

Challenges of Responsibility

College students are held accountable for their actions. They need to make the best decisions about studying, eating, socializing, finances, health and managing time. You will still be an important source of support and advice, but they need to assume the ultimate responsibility (and consequences) for their actions.

Challenges of Independence

Your student may live a long distance from home and have difficulty adjusting to the many changes. For students who come from close families, this is a major transition. They must manage their money, health and day-to-day existence. Students may make decisions that you, as parents, will not know about and can not control. The more that you can do to encourage this independence, the sooner your student will become comfortable.

Life Challenges

Many students heading off to college have not had to cope with general life skills prior to their freshman year. Help your student understand how to use a credit card responsibly, how to balance a checkbook, how to budget and how to shop for food. Buy a good alarm clock. Help practice basic cooking skills and how to do the laundry before leaving home.

STUDENTS WITH DISABILITIES The Americans with Disabilities Act is a civil rights law that protects students with disabilities from discrimination. Schools are required to provide disabled students with accommodations that help them learn most effectively. Students with physical and mental challenges, including learning disabilities, are eligible for accommodations in school in general, and during examinations in particular. If your child has any disability we encourage you to contact the student affairs office at your campus for assistance.

Physical Challenges

A college student's lifestyle changes dramatically. Your student may face the dreaded "freshman 15" – the weight gain that so many new college students face from college dining, increased snacking/junk food and stress. Students who were athletes in high school may no longer play sports or get enough exercise. Students are notorious for their lack of sleep. When they become ill at school, they must take care of themselves and/or seek help from school health clinics for care. They face decisions about alcohol and drugs. Encourage them to think about what they eat, to know how to contact the health center, to continue to get exercise and to try to get enough sleep.

Time Management Challenges

College students spend less time in class and are expected to do more coursework outside the classroom than they did in high school. Coursework is often given in larger chunks rather than smaller daily assignments. Students spend less time in structured activities. Many students have on-campus or off-campus jobs. Help your student think about how to keep track of obligations and assignments, how to break large assignments into meaningful pieces and how to say "no" to activities when there is a need for study or sleep. Encourage your student to find a good planner or calendar – either on paper or on a smartphone or tablet – and use it to keep track of assignments, deadlines and appointments.

Financial Challenges

Tuition and room and board are expensive, but so is daily college life. Students often spend hundreds of dollars each semester on textbooks. Students also need to furnish dorm rooms, snack, eat out, go to movies, shows, concerts and participate in on-campus activities. Help them think about handling money. What about their responsibility for expenses? Explain what will happen if a bank account is overdrawn or there is no money to pay a credit card balance. Make financial independence a goal.

The Challenge of Balance

Help your student realize that college means constantly juggling. Learn to be flexible and aware. Balance academics with a social life, the need for sleep, the need for study and/or fun, individual desires and a budget. Students juggle independence with the need for the security of home, freedom and responsibility. As college parents, it is easy to feel overwhelmed when considering the many challenges that students will face during the first year of transition. Expect some rocky times throughout the first year. Take pride as they face and master these challenges.

How to Make Move-In Day a Success

Your student's college may send you information ahead of time. Here are some suggestions that may help to make the day go smoothly.

- Be early. No matter what time you are told to arrive, try to be just a bit early. As the day progresses, parking may become more difficult. Do not arrive too early. If the school has assigned you a specific time, you may end up sitting in your car waiting.
- Be prepared for a chaotic day. Count on it. It will be confusing and exhausting. Be prepared. Be flexible. Be patient.
- Ask what the procedure is for the day. There may be carts for moving belongings. The school may ask you to pull up and unload your car and then move the car somewhere else. There may be an army of students available to help unload and carry things.
- Let your student take the lead in dealing with issues and questions. Students should learn to do the talking. If a question arises, find the residence assistant to get the answer. This is the student's opportunity to take charge of a new life.
- Do anything that your student does not need to do personally. Anyone can buy an extension cord from the bookstore. Let a sibling buy lunch.
- Introduce yourself to your student's roommate and family. It is reassuring to know that you can contact someone else if you ever have trouble reaching your student.

- Often, the first person in the room will make the choice of the best bed. Help your student think about choosing a bed, closet or side of the room. Your student may want to wait until the roommate arrives to discuss this. Be careful not to alienate a roommate by taking over the discussions.
- Do not set up the room. Let students make their own decisions – with their roommate.
- Do not put too much pressure on this moment by giving a last lecture or expecting a student to react in any particular way.
- Do not plan on taking your student out to a celebratory family dinner; do it the night before you leave.
- Do not linger. Many colleges actually have a "farewell" ceremony of sorts to help define the moment of leaving. If not, use your judgment. Once students are moved in, head out so that they can settle in on their own. Your student may seem nonchalant when you leave. This may be a method of dealing with emotions; it does not necessarily mean they do not care.

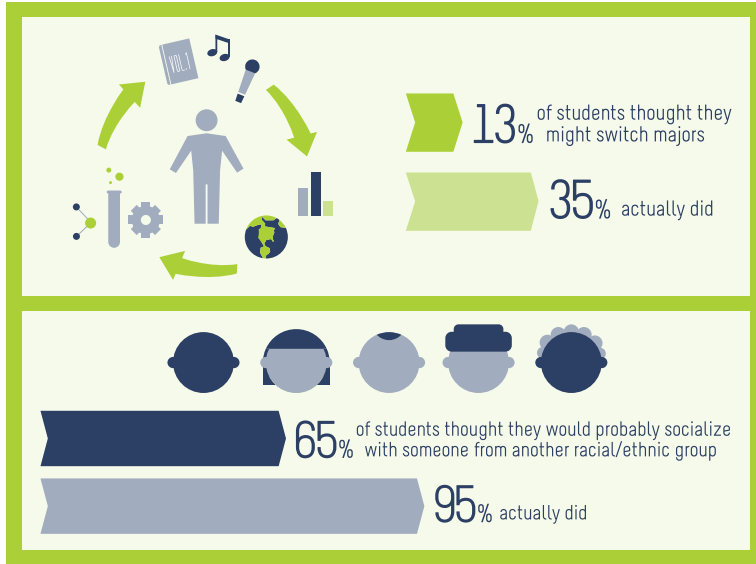
"When you visit, take their friends out to eat! It's a great way to get to know who is important in their life and put names and faces together when talking with your child."

Laura H – Parent of University of Georgia student

THE FIRST YEAR IS A BIG DEAL

About **25%** of first-year students leave college before their sophomore year. Knowing the experiences of your students and the impact of first-year programs is key to creating positive change.

UNDERSTANDING EXPECTATIONS IS IMPORTANT.



27% of students felt the admissions or recruitment materials didn't accurately portray campus

Only **57%** were satisfied with the relevance of coursework to everyday life

40% more students, upon entering college, sought personal counseling than they anticipated

COLLEGE CAN BE DEMANDING. ACADEMICS ARE ONE SOURCE OF STUDENT STRESS.

36% of students had difficulty adjusting to the demands of coursework

39% of students had a hard time developing effective study skills

48% of students struggled with effective time management

47% of students witnessed academic dishonesty or cheating

ANOTHER IMPORTANT ASPECT FOR STUDENTS IS ADJUSTING.

80% felt a sense of belonging on campus

48% had difficulty getting along with their roommate

61% felt lonely or homesick

51% of students felt overwhelmed by all they had to do

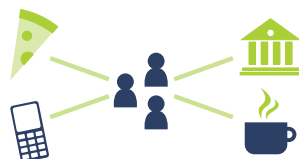
45% of students worried about their health

37% of students felt isolated from campus life

BEING INVOLVED IN COURSEWORK IS KEY.

BUT...

42% of students discussed course content with other students outside of class



40% frequently felt bored in class



43% had fallen asleep in class



College Parents of America thanks UCLA, CIRP and HERI for their leadership in promoting student success.

Sources: CIRP Freshman Survey and Your First College Year Survey

Family Weekend

At Family Weekend, students show off their room and favorite places on campus. Meet their roommate and friends, meet a few professors and allow them to show you how their new life is going. Parents often leave Family Weekend with a better sense of the school experience from the perspective of the student, as well as the reassurance that the student is enjoying the experience.

Tips

- **Get it on your calendar. Do not miss it.**
- **Register for events. Information about Family Weekend, including a schedule of activities, is usually available on the college website. Parents may receive information about the event through the mail – even as early as the student’s acceptance or deposit. Family Weekend often requires advance reservations or registration – especially for popular events.**
- **Book your hotel early. Many local accommodations may be booked months – or even a year – in advance. For savings visit: collegeparents.org/cpa-travel-center/**
- **Make connections. Meet with at least one employee – staff, faculty or administrator – that you can follow up with if the student needs assistance.**

Four Essentials Your Student Must Take to College

ESSENTIAL #1 – A Good Alarm Clock (or Two!)
A huge part of success is simply showing up for class.

ESSENTIAL #2 – A Good Day Planner

As soon as students receive syllabi at the beginning of the term, make sure they transfer all of the important dates to a planner, plan their own deadlines and get organized for success. Many students use their phone calendars to keep track of appointments. However, a good old-fashioned paper day planner may be helpful for writing down every assignment due date, every test and every project.

ESSENTIAL #3 – A Thumb Drive/External Hard Drive or Carbonite

Students are devastated when the work for a major research project is lost because “my hard drive crashed.” If there is ever a grade dispute or question about a course, it may be important for the student to retrieve a paper. Students in senior seminar or capstone courses are often asked to reflect on their learning or include some of their previous work in a portfolio. Online services like Carbonite automatically back up files on a remote server, so even if a student loses a computer, all the files can be restored.

ESSENTIAL #4 – A File Box

Be sure to save:

- Syllabi from all courses. If students want to transfer to another institution, they may be asked to provide a syllabus from a course to determine its content. All

papers handed in and returned by the professor, with comments and grade, should be kept. The student may want to refer to comments later to improve an other assignment or may need to produce the paper if there is ever a grade dispute.

- Major tests and assignments. These may be helpful for studying later or reviewing for a capstone exam. They may also be important for documenting grades.
- Copies of all forms handed in to college offices until graduation.
- All correspondence from the college.

What Can I Do to Adjust to my Empty Nest?

By Sarah Schupp, CEO & Founder of UniversityParent.com

College is an adjustment for students, but the change also takes a toll on parents. Many parents of college students are still dealing with empty nest syndrome, and the struggle can recur each time a student returns to school for a new semester. Dealing with loneliness, loss of purpose, or simply concern for the child can be overwhelming. As your student moves back to the university and on to the next chapter of his life, use these techniques to help you move on as well.

COMMUNICATE WITH YOUR STUDENT

It is important for parents to stay in touch with students, but it isn’t necessary to talk several times a day, or even every day. Consider a weekly or bi-weekly phone call or Skype session to check in and catch up. Then use other forms of communication like texting or email to fill in the gaps. That will enable you to tell your student something on your mind, but she can respond in her own time. Feel free to send your student a private Facebook message, but avoid filling his Facebook wall or liking all of his posts.

INVEST IN RELATIONSHIPS

Since you are probably finding yourself with more time than you used to, invest in relationships that can provide you with community, connection, and encouragement. If married, take this time to get to know your spouse without having to plan around a child’s schedule. Go out with friends and have fun! Ask a co-worker to go to a movie or ask a neighbor to go on a walk. Even if you don’t feel like being with people, you will find if you make up your mind to do it, you will be glad you did. While you still might miss your student, you won’t be as lonely.

REDISCOVER INTERESTS AND HOBBIES

Think about what you used to do before a child consumed your time. Perhaps writing, crafts, exercising, or going to school got put on the back burner. Now is the time to find something you are interested in and jump in with both feet. Do you just miss having someone to help? Find a cause you are passionate about and volunteer your time at a local organization.

Adjusting to an empty nest takes time, but try to be an example to your student that life changes can be exciting, adventurous times. You will always be a parent, even as your relationship changes and grows with your adult child.

THE EARLY YEARS



Secrets to College Success

Students are individuals with unique strengths and weaknesses. They come from unique backgrounds and are placed in unique situations. There are tried-and-true tips that help most students. These are a few of our favorites.

Attend Class

- Just attending class is not enough, but it is an important factor in academic success. Professors notice whether or not students are there. Some professors let students know at the outset of the course that too many absences will affect their grade. But even those professors who may not actively take attendance often notice who is not present. It is an indication that the student may not be taking the class seriously, or a statement that the student does not value what the professor has to teach. Students who attend class, and who use the opportunity to engage in discussion with the professor – during, before or after class – will begin to build a relationship with the professor. When it comes to grading time, the professor will be able to put a face and a name together.
- Students can make connections with other students in the class, forming study groups, sharing class notes and helping each other with assignments.
- Even if the student feels that the professor does not add anything to the material in the textbook, this is a time to learn more about the instructor's style of teaching and special interests. This can be helpful when it comes time to take an exam or write a paper.
- A great deal of insight can come from listening to a professor amplify and clarify material and from engaging in class discussion.

Get Involved on Campus

- The old saying, "if you want something done, ask the busiest person" applies to students too. The most successful students on campus are also those who are most involved in various activities.
- Students who are involved in college life are often more motivated and focused.
- Athletes, student leaders, campus activists, club members and resident assistants are usually great students. Engaged students maintain balance in their lives and gain perspective on why they are in college.

Reserve Officers' Training Corps (ROTC)

ROTC is an elective curriculum students can take along with their required college classes. The real value of ROTC is world-class leadership training and experience comparable to the best MBAs or corporate management programs in the United States. Beyond paying tuition, many colleges also include room and board, living allowances and books. These students have a normal college student experience, but when it is time to graduate, they will have a job lined up and the opportunity to serve as a leader in the Army, Navy, Air Force or Marine Corps. Source: www.Military.com/ROTC

Today's Greek Community

Fraternities and sororities have been in existence for more than 200 years. They present college students with chances for leadership development, community service, academic excellence, networking and social engagement. There are hundreds of thousands of male and female students active in fraternity organizations in the United States. They often find a home away from home and an opportunity to belong to one of the world's largest life-long, personal development organizations. Collectively, they donate millions of hours toward community service, raise millions of dollars for philanthropic ventures and tend to have GPAs that exceed school averages. These students also tend to excel in business and government service, making a strong showing as CEOs of Fortune 1000 companies, politics and the U.S. Supreme Court. For more information visit www.FraternityInfo.com and www.SororityParents.com.

Athletics

Most campuses offer a variety of intramural sports programs that are often open to all students and foster a sense of team work, camaraderie, school spirit and active lifestyle. If your student is interested in competing at the collegiate level, the *NCAA's 2012-13 Guide to the College-Bound Student Athlete* is a great resource that is available at www.NCAA.org.

On-Campus Support Resources

Help your student find and use the appropriate on-campus support systems.

PROFESSORS If a student is struggling, the professor can provide help. When students feel a connection to a faculty member, the faculty may be willing and able to help with other issues as well.

ACADEMIC ADVISORS Students should feel free to contact advisors at any time to talk about academic issues.

PEER TUTORS Peer tutors can be a great help, not only because they are proficient in the subject matter, but because they have taken the course and know what the professor expects.

WRITING CENTERS In the era of texting, formal writing is a lost art. Most schools have a center where students can get help organizing, writing or editing their work.

COMMUNICATION CENTERS More and more schools are establishing communication centers specifically to help students with speeches or oral presentations for classes.

LIBRARIES Research librarians can give students a tremendous amount of guidance about potential sources and ways to investigate topics beyond Google and Wikipedia.

STUDENT ADVOCATES Many schools have staff members available if the student has a question or concern that does not fit neatly into any other department.

CAREER CENTERS The career center can be a great help to students as they consider a major, plan an internship, prepare a resume, look for a summer job, prepare for interviews or search for a career.

RESIDENCE LIFE REPRESENTATIVES Resident assistant or residence directors are trained to help students with issues including academic concerns, roommate issues, social issues and personal problems.

CAMPUS MINISTRIES Students can find support, guidance, comfort and social connections through religious organizations. At smaller schools, there may be more resources off campus.

COUNSELING CENTERS Students may just need someone to talk to, or they may need serious, ongoing counseling or medication. Most campuses offer professional counseling centers that are bound by confidentiality.

HEALTH CENTERS Most centers are fully staffed with professionals who can provide immediate and ongoing help. Some have doctors on staff; others may have nurses who make referrals as necessary.

FRIENDS Sometimes students simply need the ear of a friend. Ask them whether or not there is someone on campus who can spend some time helping them think through an issue.



1 IN 3 STUDENTS TRANSFER

HOW TO TRANSFER COLLEGES

From a dearth of academic opportunity to an inadequate social life, there are myriad of reasons students might wish to transfer colleges. In fact, a 2010 study by the National Association of College Admission Counselors found that **one in three students at a two- or four-year college will earn a bachelor's degree from a different institution than the one at which they started**. No matter the motive, once the decision has been made, it is necessary to take certain steps.

STEP 1 Plan Ahead and Enlist Support

All students have an advisor and that office should be the first stop for any undergraduate considering a transfer. In fact, many community colleges offer formal transfer programs for students intending to earn a bachelor's degree. Additionally, many maintain transfer arrangements (articulation agreements) with four-year institutions. These outline what coursework will transfer, allowing for a smooth transition and minimizing the need for extra time to complete a degree. In contrast, students at four-year colleges will need to be more proactive in enlisting support and planning their transfer strategies. Understand that the number of available transfer spots is typically quite limited. A poor or even mediocre academic performance can easily sink plans.

STEP 2 Research Schools

It is imperative to craft a new list of schools that meet the student's criteria. After preliminary research, students should begin reaching out to admission representatives to clarify transfer requirements. These representatives can also speak to the implications of transferring (i.e. whether or not studying abroad will still be a possibility, etc.).

STEP 3 Get Your Applications Together

Transfer applications are typically due in March or April for fall admission; admission in spring term is not always an option. Students should aim to submit their applications as early as possible. Most schools require transfer applicants to send in both high school and college transcripts (and sometimes standardized test scores as well). However, it is important to realize that undergraduate coursework will hold more weight. Students should seek recommendations from current professors, especially those in their intended major. Keep in mind all relevant financial aid deadlines. Scholarship money is usually more limited for transfer students, but prospective schools may have specifically designated funds for transfer students.

STEP 4 Look Beyond Transferring

Transferring is neither a magic bullet nor the end-all and be-all. Those undergraduates that do transfer need to make a concerted effort to become active and involved in their new school. Those students who are unsuccessful should take a moment to reassess their situation. Consider alternatives like an exchange program or semester off as these will provide new scenery and valuable insight.

Navigating higher education can sometimes be confusing. The questions do not stop when you receive that first acceptance letter. For more advice on transferring and beyond, visit www.MyCollegeOptions.org.

myCollegeOptions[®].org

Faith in College

Students do not leave their personal values and faith at the campus gate when they arrive as freshmen on campus, as some might suggest. Even if your student attends a religiously affiliated institution, in their journey through college, students seek out valid ways of knowing for themselves and a place to stand in the midst of uncertainty around them. As a parent or family member, be prepared: students are more likely to become seekers rather than dwellers, and become more willing to question what they considered essential to their faith when growing up at home.

College exposes students to new information, differing values and a variety of religions. Many students are strengthened by their faith tradition while others explore alternatives or ignore it all together. But not all students turn away from matters of religion and spirituality over the course of their college career. In fact, according to Harold V. Hartley III's, "How College Affects Students' Religious Faith and Practice," in a national survey of 1,200 students, seven in ten of the college students agreed that "religion plays an important role in their lives." A second study indicates that one in four college students have "become more spiritual since entering college," while only seven percent indicated that they "have become less spiritual."

Parent Tip

During orientation, find your faith community, if you have one. This community can be a local source of support and comfort for your student.

During a visit to campus, include your family tradition of attending a religious service in your weekend plans. It can connect your family to local resources and also help your student maintain a connection to your faith tradition.



GREAT ADVICE BY OTHERS WE TRUST

Find these and more great book and resource recommendations just for college parents at www.Facebook.com/CPofAmerica.

The Prepared Parents Operational Manual – Marie Pinak Carr and her daughters

The Naked Roommate's First Year Survival Book – Harlan Cohen and Cynthia Jenkins

Making College Count – Patrick O'Brien

Getting the BEST Out of College – Peter Feaver, Sue Wasiolek and Anne Crossman

Twitter Accounts to Follow

Your Student's University – such as [@ASUParents](https://twitter.com/ASUParents) or [@DukeNews](https://twitter.com/DukeNews)

Your Campus Newspaper – such as [@TheCrimson](https://twitter.com/TheCrimson) (student news is also an authentic way to learn about student life, crime reports and other trends impacting your students.)

@Chegg – the digital learning network of college students

@CPofAmerica – the voice of College Parents of America featuring tips that promote student success and college completion

@harlancohen – author of *The Naked Roommate, For Parents Only*

@GrownandFlown – practical and fun tips that helps to make parenting young adults easier

@AfterCollege – topics on internships, careers and job searches for new graduates

@SimpleTuition – paying for college tools, including a student loan search engine, net cost calculators and more

@GradGuard – tips on student protection and risks during college life

@UPromise – national savings and rewards program for students, graduates and their families

@CheapScholar – produced by Doug Schantz, a financial aid director and one of the best financial aid experts to follow regarding every topic related to paying for college

@CollegeBlogs – Lynn O'Shaughnessy, author of *The College Solution*, providing useful college tips

Popular hashtags for parents to follow include

#CollegeParents, **#StudentSuccess**, **#PayingForCollege**, **#CleryAct**, **#FERPA**



Ten Tips for Determining a Legitimate College Honor Society

By Steve Loflin

When you get to college and do well academically, most likely you will be invited to join a college honor society. The truth is that it is easy to get confused about what is and what isn't a good, legitimate and worth the fee to join opportunity.

In order to make the best decision, students are consulting with their parents more about these opportunities... and parents are sometimes at a loss for how to be helpful. The biggest question is always how do you actually know which honor societies are valuable, worthwhile and legitimate.

I like to remind students, parents and the university community that an honor society recognizes you for your ability to be academically successful and provides you with an opportunity to be engaged with a group of likeminded high achievers. Most honor societies provide scholarships, career and networking resources, community service, activities on campus and experiences that will add recognition and value to the overall college education.

The biggest hurdle for many parents is understanding that every college honor society charges a fee to join. The perception seems to be that you should not have to pay for an honor. In college, you earn the ability to be invited to join an honor society and you pay if you choose to join. Every college honor society has a membership fee. The fees vary from \$20-\$125 and some actually charge national and chapter fees. You should not assume it is not legitimate because there is a membership fee but you should decide if the fee is affordable for you and provides you the benefits/value you'd expect for what you pay.

With that in mind, and if I could actually chat with every person who gets invited to join an honor society, here are ten key tips to help you determine which honor society is the right one for you or your student. These tips should also help you quickly discern if a group is a scam or a group that is falsely presenting itself as an honor society.

1 The Association of College Honor Societies (ACHS) is the national organization that certifies honor societies which are meeting the highest standards. Check the list of ACHS members to confirm the honor society you are considering is not a scam here: www.achsnaatl.org/quick_link.asp

2 If the honor society you are considering is not a member of ACHS, you may want to call the honor society directly and ask why they are not a member.

3 Actually, another way to discern legitimacy of the honor society is to give them a call. Does the website provide a phone number that can be answered by a person? Be concerned if you only get a voicemail option when you call. Also, is there an actual address listed on the website and not a PO Box?

4 Also make sure the website has a fully accessible list of national officers and headquarters staff, criteria and benefits of membership, membership fee, bylaws, and chapter charter policy.

5 Speaking of membership fee, and to reiterate, every college honor society has a membership fee. This is different than your experience may have been with the National Honor Society (NHS) in high school. The fee typically covers the expenses related to the benefits you receive as a member. You may also find that many honor societies have a one-time lifetime membership fee. My experience and belief is that the decision to join is making an investment in your future.

6 Never join an organization that only provides an online application to join. You may be able to join a legitimate honor society online but you should have received something from the organization stating that the campus you attend has verified you are qualified to join. Vague or flexible membership criteria is not acceptable for a legitimate honor society.

7 Make sure there is an actual recognized real chapter on your campus. Do not join an honor society that does not provide a way for you to interact and meet other members on your campus. Some scam groups will list a member name and the school they attend to make it appear as though there is an actual chapter but if you look closely that group won't have the ability to get people together, as a chapter, on campus. You may join an honor society with no intentions of being very involved or attending a chapter meeting – but any legitimate honor society will have a local chapter and a way for you to interact if you choose to do so.

8 You should confirm the honor society is a non-profit organization. Many scam honor societies are emerging that are portraying themselves as a non-profit, for example they may use a .org domain name for their website, but they are a for profit company. Make sure the organization you are considering joining has an annual report on their website and will provide you with financial information if you ask. Transparency is key and groups that are not sharing are probably not a group that you should join.

9 The Association of College Honor Societies provides a great list of "how to judge the credibility of an honor society": www.achsnaatl.org/standards_alert.asp

10 Finally, just because you, your parents, your RA, your professor or anyone you may ask has not heard of the honor society you have been invited to join that doesn't automatically/immediately mean it is a scam or not a legitimate honor society. Phi Beta Kappa is the oldest honor society and there are people who have not heard of it. However, if you take a few minutes to do your research, you will quickly determine the honor societies that exist to add value and good recognition to your college experience... and those that you may want to avoid.

Congratulations if you have been invited to join a college honor society! I like to remind students that the majority of their college peers don't get invited to join any college honor society. It truly is an honor.

And, if you are the parent/family member of a student who has been invited to join, I'd like to congratulate you as well. The sacrifices and investments you have made for your student are also obvious when the awards and accolades arrive. The recognition and congratulations are well deserved by you as well. Don't miss out on the possibilities and good luck making the smart decision to join.

Steve Loflin is a past president of the Association of College Honor Societies (ACHS) and the CEO & Founder of The National Society of Collegiate Scholars, a national nonprofit honors organization inviting high-achieving first- and second-year undergraduates while recognizing and elevating them for a lifetime. NSCS has over a million members, chapters at 300+ college campuses and awards nearly a million dollars in scholarships each year. Learn more about NSCS at www.nscs.org.

How to be There for Your College Student

Insist on Honesty

There are probably some things about your student that you'd rather not know. However, expect your student to be honest – with himself and with you – about the reality of his progress in all of its potentially ugly details. If he's failing a class, he needs to let you know. If he's on probation, he needs to tell you. If he's in disciplinary trouble, he needs to share that with you. If his credit card is maxed out, he might ask for advice about how to deal with it.

Once your student attends college, FERPA rules prevent schools from sharing student information and status with parents unless students grant permission. This means that your student is now your source of information. Have a conversation with your student about the importance of keeping you in the loop. Let your student know from the beginning of this college journey that you expect him to share important information about his status with you. Decide together how to do that and what will happen if he doesn't.

Recent research has suggested that students whose parents contribute significant financial support to their education without sharing expectations, may have lower GPAs. The problem appears not to be with the financial support, but rather with the lack of shared expectations. Share your expectations with your student early. Insist that honesty be one of those expectations.

Encourage Ownership

Whatever your student's situation, encourage her to take ownership of her progress and her life. Help her learn to set goals and create the action plans necessary to reach those goals. Remember that your role as a college parent is to coach your student through this experience, but that your student is now in charge. Remind her that she must own her actions – and the consequences of those actions.

Ownership may take many forms, and you may need to help your student to know what to do. If you have provided significant help in the past, you may need to work to help your student learn what to do on her own. Consider reviewing many of the softer skills of readiness such as financial literacy, time management, communication skills, and responsibility. Help your student make a commitment to controlling her life and seeing herself as an active participant and not a victim.

Be There

Of course, one of the keys of being a supportive college parent is simply being there for your student. Although you are insisting that your student take responsibility, your presence behind the scenes makes all of the difference.

This "presence" may take many forms. You'll be there just to listen when your student simply needs to vent. You'll point your student to the resources available at the college and encourage her to take advantage of them. You'll insist that she have goals and a plan. You may help her with financial support, but if you can't, help her with financial planning. You'll help her find value in her mistakes.

This form of "presence" or support may look very different from the support you provided to your teen in high school. This time you won't call the school or teachers, you won't provide homework help, you won't intervene. You're the coach rather than a player, but any good athlete relies on his coach. Your presence and guidance are still essential.

Tip

It can be beneficial to vary your communication methods with your students. Many students prefer texting for checking-in or brief conversations, but prefer calls for more serious subjects. Video chats (like Skype) can improve your parent-student connection, as well.

Helping Your Student Find the Right College/Work Balance

College students often feel that they need to work to help with the high costs of college, and parents may wonder whether or not their college student should get a job while in college. Before you and your student make any decisions about whether or not to work while at school, and how much to work, have some conversations about the realities, the benefits, and the challenges of working while attending college full time.

Several studies actually suggest that fewer students actually are working now than before the recession, and also suggest that students who are working are working fewer hours. So, although overall, fewer students may be working and students may be working fewer hours than a few years ago, most students feel the need to work in order to help pay for tuition, fees, books, or living expenses. If your student is one of these individuals,

it is important that you and he talk about the realities. Here are a few things that you may want to discuss:

Help your student understand that not all students work and that finding a job at school (either on or off campus) may be more difficult than she anticipates. She may need to start her search early, or wait until she is an upperclassman to get a prime on-campus job. Of course, this may vary from campus to campus, so early research may help your student know what is available.

Discuss costs of college and additional expenses frankly. How much do you expect your student to contribute? Will he be responsible for part of tuition? For books? For his own living expenses? How essential is a school-year job?

Talk to your student about how many hours per week it is reasonable for her to expect to be able to work and still do well academically. Most studies have shown that students who work between 10–20 hours per week actually do better than those students who do not work at all, perhaps because they must exercise better time-management skills. But students who work more than 20 hours per week may find that their academic work suffers. Your student should keep in mind the rule of thumb that he should be studying approximately two hours for each hour spent in class. If your student is a full-time student, then the combination of work and school adds up to a significant number of hours.

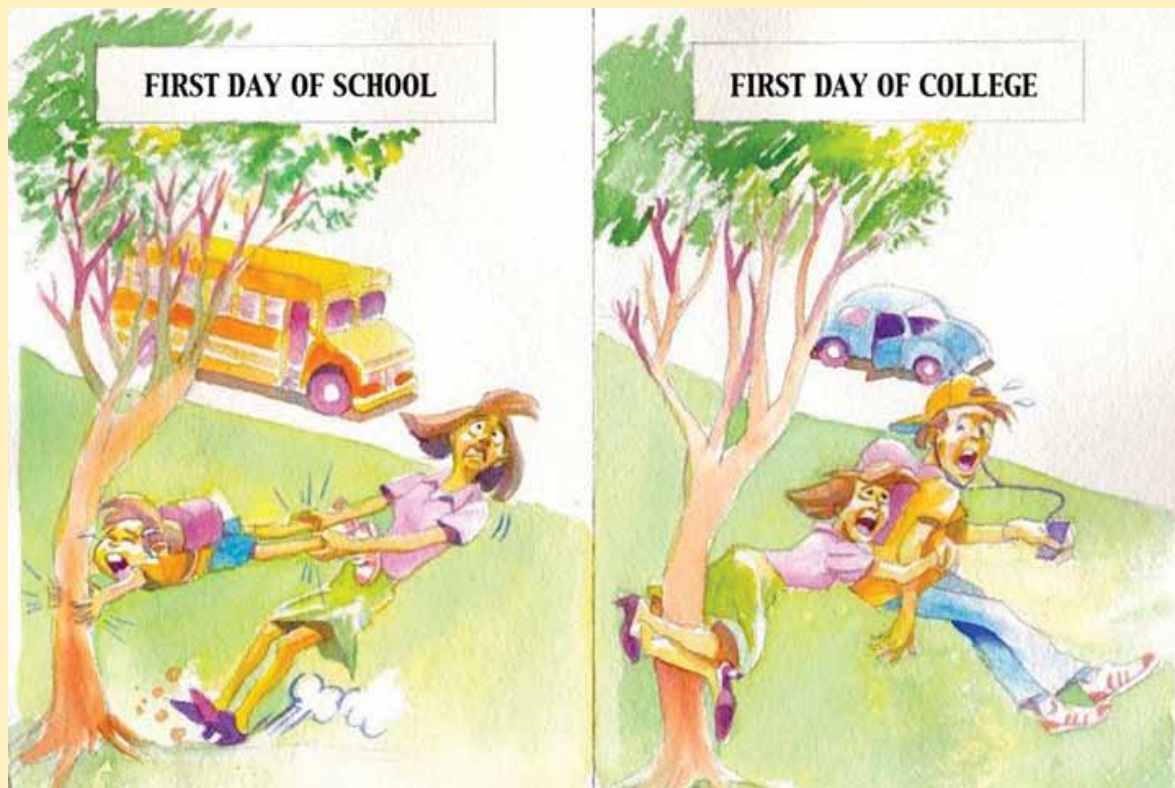
Help your student consider whether she will look for a job on or off campus. There are advantages and disadvantages of both. However, studies have also suggested that students who work less than 20 hours/week at on campus jobs show the greatest gains of all. Students who work on campus tend to be more engaged in their college career and make important campus connections.

According to statistics and studies, the ideal may be for a student to work 10–15 hours at an on-campus job. But each family situation is different. Each student is different. Each institution is different. As a college parent, you can help your student determine his reasons for working, his interest in being involved in other campus activities, and his ability to succeed academically while balancing work, studies, social life, and other responsibilities. The important thing is that your student makes an informed and considered decision, weighing the benefits and challenges of his choices.

Tip



School career centers aren't just for placement after graduation! These centers can help your student find a part-time job on or near campus, including entry level jobs and internships in their desired career field, as well.



Find more humor at CollegeParents.org/humor.

Connecting Your Child with Mental Health Resources on Campus

Adjusting to college life often means dealing with many things for the first time — from new academic pressures, to new living arrangements, to new social experiences. Students are not only experiencing new levels of stress, but also are approaching these issues without parental guidance for the first time. It's important that your child knows the campus resources that are available to him or her in case emotional health issues should arise. The Jed Foundation (www.jedfoundation.org) offers the advice below to help make this transition as smooth as possible.

Explore Your Options

Your goal is to encourage your child to seek help before problems become debilitating. Have your child call to find out about campus mental health programs, services and resources. Or, propose that your child call or visit the counseling or health center to make an initial appointment or learn more about their services and resources.

The types and number of mental health professionals available on campus differs from school to school. Most colleges have a counselor or counseling center on campus where students can be seen free of charge for a set number of visits (this number varies by campus). If a student needs ongoing treatment, referrals for professionals in the surrounding community are generally provided.

QUESTIONS TO ANSWER

What kinds of professionals and programs are available?

Are there fees involved?

What is the average waiting time for getting an appointment?

Is group therapy offered?

Are there a maximum number of sessions allowed per year?

What types of mental health specialists are on staff? Is there an on-staff psychiatrist?

Is there a pharmacy on-site?

Does the counseling center provide off-campus referrals?

Does the counseling center have satellite offices, such as dorm-based counseling?

Is there a counselor on-call 24 hours a day, seven days a week? If not, what types of after-hours emergency services are available?

A Word About Privacy

A common misperception among parents is that the school will notify them if their student seeks the services of on-campus health care professionals. If your child is over 18, they must provide written notice to the treatment provider before information may be shared with anyone.

Whether or not you were involved in your child's search for help, it's not uncommon for students to be concerned that anything they say to a therapist might get back to their parents. Make sure your child clearly understands that all health care professionals are ethically bound to keep what is said during treatment confidential, except in limited circumstances. For example, therapists are permitted to share information with parents if they feel students are in imminent danger of harming themselves or others.

For more helpful articles and resources on college mental health, visit www.jedfoundation.org or www.transitionyear.org.



College Health, Alcohol & Sex

College sex is a real issue but how do we know what is actually happening? College Parents of America went out to find the truth beyond the headlines.

The recent book *American Hookup: The New Culture of Sex on Campus* by the sociologist Lisa Wade has brought attention to the subject of sex in college. Her work is comprehensive and helpful to college students and families alike. Her work contains a useful overview that defines the modern hookup culture is and also what it is not. Wade's book dispels many myths about it, including the one that everyone on a college campus is having loads of sex, all the time, with multiple partners.

To Wade's credit, she tells a comprehensive story with real data. Despite the portrayal of college students being naïve and careless, [American College Health Association](#) (ACHA) statistics prove the contrary. The ACHA's [National College Health Assessment](#) provides a longitudinal view of data that provides insights into the reality of college sex and its impact on college student health.



COLLEGE SEX & HOOKUP CULTURE

Despite the growth in social media and "hook-up" applications like Tinder a careful review of data from 2005 – 2015, indicates that college students report a decreased number of sexual partners. In fact, the reported celibacy rate of students increased: with male celibacy increasing two times the rate of females.

In fact, the 2015 data reports that 33.5% of college students report having no sexual partners which are up from 27.5% reported in 2005.

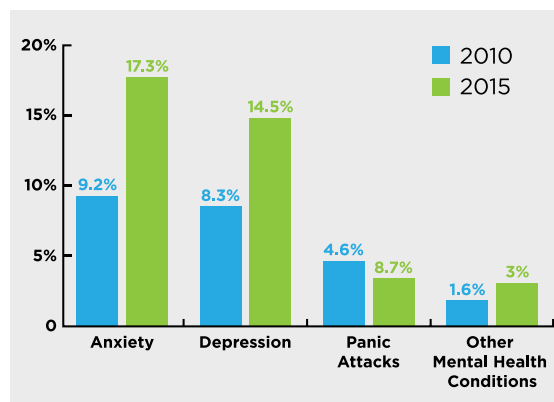
The topic of college sex can be captivating. So while we have your attention, please also note that the College Health Assessment also contains useful insights including the following:

General Health Statistics = Greater Physical Health

Cigarette Use: college students in 2015 report cigarette less use than in 2005. Non-users increased from 64.2% in 2005 to 77.4% in 2015.

Growth in Student Mental Health Issues

However, students also report an increase in mental health issues with growth in reported cases of Anxiety from 16.4% in 2005 to 23.7% in 2015. Also, there were students reported greater amounts of depression – 10.0% in 2005 vs. 14.6% in 2015.



Alcohol Abuse is on the Decline but Still Common.

For example, students use of alcohol within 1-9 Days decreased from 50.2% in 2005 to 45.5% in 2015. However, it is worth noting that the average drink count from 2005-2015 Average Drink Count slightly grew from 4.22 to 4.49.

According to American College Health Association 2015 national study there is a "20% increase in college students who report being celibate from 2005-2015"

Proportion of college students who reported being diagnosed or treated by a professional for any of the following health problems within the last 12 months:

1.5% report being diagnosed with **Mononucleosis**

2.1% report suffering an **injury**

4.9% report having a **chronic health condition**

5.5% report having difficulty handling the **death of a family member**

7.1% report being treated for a **psychiatric condition**

American College Health Association. American College Health Association-National College Health Assessment II. Undergraduate Students Reference Group Executive Summary Spring 2015.

GRADUATING



Will Your Student Graduate On Time?

You probably did your financial planning based on the four-year timetable. Yet, according to the U.S. Department of Education, only 39 percent of students graduate in four years. Even those students who do everything that they should may hit roadblocks. There are no guarantees, but students can increase the chances that they will graduate in four years.

First, decide upfront if the four-year graduation is the most important goal. Is it realistic? Is it the most crucial goal? If your student is trying to balance other responsibilities – work or responsibilities at home – perhaps a four-year timeline is not practical.

Begin by avoiding, or at least anticipating, some of the things that typically cause a slow down: poor planning and understanding of requirements, failing classes, dropping or withdrawing from too many classes, changing majors, attempting a double major/minor or transferring to another school.

Do the minimum required in all coursework: go to class, complete all work on time, adhere to all deadlines, work closely with the advisor and take the appropriate number of credits each semester. Your student needs to want to **finish in four years**. Some students might enjoy college life so much that they would like to prolong the experience and delay the job decisions that are ahead. Keep the student's eye on the prize and **be clear about the goals and action plans necessary to reach those goals**.

Read the college catalog carefully, paying close attention to all requirements for graduation. What is the required number of credits? What are the all-college or general education requirements? What are the requirements of the major?

Work closely with the academic advisor to be sure that the student is choosing appropriate courses in the proper sequence. Revisit and revise the plan each semester. Check the source and **verify rumors** from other students about requirements or changes in requirements or procedures. Students often get it wrong or may hear things out of context.

Determine the best credit load per semester. If taking five courses always results in dropping a class or doing poorly in one, perhaps four courses per semester is more appropriate. Additional credits might be made up during the summer or winter intersession.

Practice time management skills. Wasted or unplanned time may lead to extra time spent later.

Get started in a major as early as possible. Exploring options can be a good approach, but as soon as your student has an idea for a major, get started. This will allow more time to complete requirements if the student has a change of mind and decides to switch majors.

Evaluate carefully whether the double major/minor is worth the potential extra time and money to complete. With careful planning, students may complete a double major/minor in four years, but this requires extra coordination.

Take required courses as early as possible. No students want to be in the position of needing two required courses that conflict with each other or with something else important. Work at maintaining balance so there is no student burnout. Being a serious student is essential; however, there are other aspects to college that are equally important. Students should find time for friends, extracurricular activities, dating, leadership opportunities, community service and activities that feed their passions. Finally, knowing when to add an extra semester, or an entire year, can make the process not only clearer, but more attainable. Talk about the implications of this decision, financially, emotionally and logistically.

Signs Your College Student Is in Trouble

Parents need to be careful not to assume the worst and not to overact, but listen carefully, watch for signs and communicate openly when the student is concerned.

- Your student calls home a lot
- Your student never calls home
- Your student wants to come home often
- Your student never wants to come home
- Your student is resistant to returning to school
- Your student is negative about everything
- Your student is not participating in any activities or groups
- Your student is not going to class
- Your student is not completing projects
- Your student is getting low grades
- You notice a significant weight change
- Your student has an excessive need for extra money
- Your student is not sharing information



How Parents Can Help a Student in Trouble

Students are generally resilient and will adjust and bounce back. However, sometimes problems persist. If you sense that a student is struggling with the college experience, either academically or otherwise, here are a few suggestions.

WAIT IT OUT. You want to feel that you are doing your parental duty, but sometimes, you may need to see if things get better. “Wait time” can help your student realize that problems may improve with time, or they may be able to find solutions on their own.

OPEN A DISCUSSION WITH THE STUDENT. Be frank and specific in letting the student know why you are concerned. Your student may be able to reassure you or explain the behavior that worries you. That may be enough to assure them that you are involved and ready to provide support. Encourage your student to stay on campus and work through the issue. Of course, this will depend on the severity of your concern, but staying on campus and dealing with issues may be better than coming home and escaping the problems.

HELP YOUR STUDENT CREATE AN ACTION PLAN. Once your student identifies the root of the problem, having a one-, two- or three-step action plan puts the student in control.

SUGGEST CAMPUS SUPPORT. Help students think about people on campus who can provide support. For academic concerns, students might turn to an academic advisor, instructors, a tutoring or writing center, other students in the class or upperclassmen. For social issues, there are resident assistants, orientation leaders or counseling centers.

HELP YOUR STUDENT IDENTIFY THE ROOT OF THE PROBLEM. Identifying the root of the problem is the first step toward making things better. Students may be overwhelmed and need help with time management. Is the course load too heavy? Are the classes too difficult? Is there a problem communicating with a roommate? Being able to name the problem will help in identifying a potential solution.

VISIT YOUR STUDENT ON CAMPUS. You might suggest that you come to campus for a visit rather than have your student come home. You will connect with each other, but the student will avoid the feeling of running away from problems. You will see things in the student’s own environment. If you feel that the student’s problem is serious, and you are worried about health or safety issues, call someone on campus. Your call may be to an advisor, a dean or a resident director. Because of FERPA rules, college representatives may not be able to discuss specifics with you, but you can at least alert someone to check on your student.

YOUR STUDENT MAY NEED A BREAK. Sometimes, in spite of everyone’s best efforts, your student may need a break from school to work on issues, find balance, search for a sense of purpose or perhaps just mature a bit. It may be a last resort, but you may need to talk to the student about withdrawing from school or taking a leave of absence for a semester or longer. Talk about why this plan might make sense and the alternatives to leaving school. For some students, a break may provide the opportunity to refocus and return to school ready to succeed.

Tip

← Be aware of what student counseling resources may be available. Be aware of the school’s medical withdrawal policy.

Staying on Track

Academic Progress Conversations to Have with Your Student

It is important for your student to ask the question, “Am I on track to graduate on my planned timeline?” If your student doesn’t know the answer to the question, she needs to find someone who can help her find the answer. The first and most obvious person to help might be her Academic Advisor. This is the person who should be helping her plan her schedule each semester and look at the bigger picture of her college education. If your student’s advisor can’t answer the question, then she should keep asking until someone can help. She might need to visit an Advising office, a trusted faculty member, a department chair, or even a dean if necessary.

If your student continues to ask this important question each semester, the answer will become more and more clear over time. It is important to continue to ask it each semester to be sure that nothing he hasn’t gotten off track. It may help your student begin to answer this question if he breaks requirements down. For students at most colleges, requirements fall into four or five areas:

- Students must complete a required number of credits to graduate.
- Students must complete a certain number of all-college credits or courses.
- Students must complete all requirements for their major.
- Students must usually complete their degree “in good standing” with a required minimum GPA (grade point average).
- Some colleges have additional requirements such as completing an internship or community service experience. Students should be clear about any such requirements as they begin their college career.

It may help your student to break down the “Am I on track . . .” question into each of the above areas, “Am I on track with all college requirements?” “Am I on track in my major?” “Am I on track with my GPA?” Any time your student makes a significant change, such as dropping a course, withdrawing from a course, failing a course, or changing major, he needs to revisit the question.

Sometimes the answer will be “No, I am not on track.” This will be a time for your student to consider carefully what adjustments might need to be made.

The Fifth (or Sixth) Year

Why Might My College Student Need Longer than Four Years to Finish?

There are many factors that may influence a student’s college timeline.

- Some students will not adjust easily to college and so may struggle at the beginning and need to make up for lost credits.
- Some students may change to a different major, which will require them to take additional courses.
- Some students may find that when they transfer to another school they lose some credits.
- Some students may opt for a specialized experience such as a year of studying abroad or a particular internship that will mean a loss of credits.
- Some students may need to take a break from school or find that they have been dismissed from school and need to wait out a semester or a year.

Some college personnel use the term “swirling” to refer to students who start college, then stop, or transfer, or move from part time to full time and possibly back again to part time. The number of “swirling” students in colleges is increasing. The traditional, full-time, straight-out-of-high-school, finish-college-in-four-years student may become the minority.

If we remember that we want the best for our student, and that each student has different needs and abilities, we may need to adjust our thinking to include a more flexible timeline. The college experience is a phase of life, and not every student will proceed through this phase at the same rate. It may take patience and understanding for us, as parents, to accept that our student may need more than four years to complete his college degree, but he may need our support more than ever as he finds his own path to success.



Getting a Job and Finding a Career

Some students are better prepared than others for the road to their ideal career. Help evaluate whether or not your student is using this time to get ready for that first job.

Using the Career Office

Almost every college or university has an office dedicated to helping students find a career that is interesting and will support them after college. Here are a few of the things that your student may be able to do in the Career Office:

- Participate in self-assessment activities designed to reveal personality, abilities, strengths, interests and values.
- Learn more about the types of careers that utilize particular abilities and interests.
- Explore majors offered by the college and explore careers that relate to the various majors offered.
- Maintain and manage an ongoing file with cover letter, resume, letters of recommendation and references.
- Participate in workshops or receive individual help with cover letters and resumes.
- Attend and participate in career fairs when employers visit campus.
- Make use of a library of resources about careers and job openings.

Internships

It is increasingly expected that students will complete an internship. According to a survey conducted by the National Association of Colleges and Employers (NACE), nearly 50 percent of employers would like to see an internship on a student's resume.

- An internship can serve as a screening device for employers. More than one-third of employers hired from their own internship program.
- Students who complete internships may discover gaps in their practical knowledge which may affect their course selection in subsequent semesters. They will have the opportunity to fill in gaps before they graduate.
- Your student will make important contacts and have an opportunity to do some networking which will be a benefit when looking for a permanent job.
- Your student may earn academic credit.
- In addition to the university Career Office, there are many quality online resources for finding internships, including www.Internships.com.

Networking

- As many as 80 percent of employees say that networking helped them find their current job. Encourage students to use every opportunity possible to meet others and talk with passion and knowledge about future career goals.
- Joining a professional organization or honor society presents the opportunity to explore the realities of a career in that area. Students have the chance to read journals and follow trends, to attend conferences, to meet other students with similar interests and to evaluate whether or not to pursue this field. When students are able to attend annual conferences or periodic regional events, they have the opportunity to network and hear about developments in the field.
- Many associations offer seminars or webinars on important topics.
- Some associations offer internship opportunities.
- Many associations sponsor job boards or placement services.



Personal Property and Liability Protection for Your Student

KEY FEATURES INCLUDE:

Flexible Deductible
Options as Low as \$100
Replacement Cost
Loss of Use Benefit
Personal Liability
Protection

PARENT TIP

Purchase coverage
prior to arriving on
campus so that your
property is protected
during move-in.

Enroll at
GradGuard.com/StudentRenters
or call 877.556.3984

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PROTECTING YOUR STUDENT



Preventing Theft in College

Students need to be aware of how to take care of themselves, but they also need to think about how to protect belongings from theft. These days, many of the items that students take to college are expensive: cell phones, laptops, bikes and cars. All of these items are enticing, easily stolen and easily sold. Take some time to teach your student about campus safety.

Make sure that important and expensive items are covered by insurance. Parents should review their home insurance policies closely for certain limitations. Most policies provide some coverage for students away at college, but they may limit that coverage to full-time or on-campus students only. Renters insurance may be an affordable solution because filing small claims against a home policy could result in higher rates or be subjected to higher deductibles.

- **Do not bring expensive items to school unless they are necessary.** One of the best ways to prevent something from being stolen at college is to leave it home.
- **Personalize items as much as possible.** Engrave them, personalize them with hard-to-remove stickers or use permanent marker.
- **Do not let strangers into the building.** Do not prop security or outer doors open.
- **Remind your student to lock the door when not in the room.** Unfortunately, many thefts that occur in dorms are committed by insiders. A student should lock the door, even if only going down the hall to the bathroom or visiting another student's room.
- **Do not flaunt or draw attention to expensive items.**
- **Invest in a good bike lock and lock car doors.**
- **Do not leave expensive items out in the open – especially in a car.**
- **Keep track of backpacks or laptop bags.** Never leave a bag unattended.

CLERY ACT REPORTS OF CAMPUS CRIME

Colleges and universities are required by law to report campus crimes and fires. The reports cover both on-campus and campus-related “alleged criminal offenses reported to campus security authorities and/or local law enforcement agencies.” Looking through the Clery Act data collected by the Office of Postsecondary Education can help students and parents make more informed choices about living on or off campus. OPE.ED.gov/Security

	GradGuard’s Renters Insurance	Homeowner’s Insurance
Deductible	✓ Low \$100	✗ High \$500, \$1,000 or more
Limitations for students	✓ None	✗ Coverage may depend on student status (typically full-time)
On-campus vs Off-campus	✓ Covers both	✗ May have restrictions for off-campus
Premium impacted by small claims	✓ No	✗ In many cases the premium will increase

Tip



Choose a low deductible renters insurance policy with flexible coverage levels at CollegeRentersInsurance.com or GradGuard.com.

Safety Thoughts and Tips to Share with Your College Student

College and university campuses are generally safe places. Students and parents should not be overly concerned about safety, but they should be aware and use common sense. An open conversation with your student about campus policies, your concerns, and his actions, will help him think about safety and help you to feel more secure about his well-being.

- How do students gain access to residence halls? Do students have keys or swipe ID cards? Students should not loan keys to others or prop doors open. Students should not let strangers into residence halls.
- Be aware of emergency phones or call boxes on campus. These are sometimes known as “blue lights” since their blue light is recognizable.
- Share your schedule with someone – a roommate or friend. Let them know where you will be and when you expect to return.
- Don’t walk alone at night. Campuses often feel safe – and most campuses are safe.
- Be alert and aware of those around you. Pay attention to where you are and what you are doing.
- Take advantage of a campus shuttle or escort service at night.
- A large percentage of safety incidents on college campuses involve alcohol and drugs. Parents don’t like to think about this, but it is a reality. Students need to be aware and to look out for each other.
- Share phone numbers with parents. Parents should have a phone number for an RA or Residence Director and for a roommate or friend. If your student shares these phone numbers, parents should reserve them only for emergency, but they may be important if a crisis occurs and the parent can’t reach the student.

Getting Your Students' Health-Related Documents in Order

Get Emergency College Contacts

If you can't reach your student in an emergency, who will you call? Once your child knows where he or she will be living and with whom, maintain a contact list that includes phone numbers for:

- Your student's roommate (or a close friend)
- Resident advisor
- Campus police
- Local emergency department

Don't assume the college will automatically notify you in an emergency. Many schools require student consent before contacting a parent. Consider asking your student's roommate or a close friend to agree to contact you if your child is ever hurt and unable to make the call himself. If the friend agrees, program your number into his phone and offer to have your child do the same for him.

Understand What Your Insurance Covers – And Doesn't Cover

If your child will be covered by a parent's health insurance policy, make sure you know the limits of that coverage. The university health center may accept only university-sponsored health insurance, so your student may have to pay in full at the time of service and submit a claim for reimbursement. You may want to find a local doctor who accepts your insurance and requires only a small co-payment.

If your student is going to a school out of state, he may not be covered for any non-emergency care. In that case, you may be better off purchasing a new policy that will cover routine care on campus.

Compile a Complete Health History

In an emergency, you don't want to waste time trying to get a hold of your family doctor for critical medical information. Remember, once your student is 18 years old, health care providers will rely on their recollection of health issues (such as medication allergies or childhood illnesses) and will not need your consent to perform surgery or other procedures. Compile a comprehensive health history that includes all childhood illnesses, injuries, surgeries, allergies, immunizations and hospitalizations.

Prepare a Health Information Card

In addition to the full history, create a card your student can carry at all times that includes critical information doctors would need to know in an emergency, such as:

- All current and chronic medical conditions
- All medications, with dosing directions (make sure your student has sufficient refills!)
- Dates of most recent immunizations
- Allergies, including medication allergies
- Emergency contact information

Tip

Be sure to discuss with your student how to respond to a medical emergency. Make sure your student has an actionable plan.

Why Renters Insurance is A Smart Decision for College Students

College students are smart to consider protecting themselves with renters insurance. In fact, a majority of state insurance commissioners recommend college students consider [renters insurance](#).

Nationwide, the 2015 FBI data also reports 69,502 property crimes occurred on 684 schools who provided their information. During the same year, Clery Act reports from campuses indicated there were 1,926 fires within on-campus student housing.

College families are smart to make-a-plan in case your student is a victim of theft, their property is damaged by a fire or water damage or if they are found responsible for damages they may cause.

The Top 3 Reasons Renters Insurance is a Smart Decision for College Students:

1. If you can't afford to replace your backpack, bicycle or computer. Renters insurance can replace your stolen or damaged property. Renters insurance can cover those costs and help you get back to classes, without the added stress of a financial loss.

2. If your school does not replace stolen or damaged property? In a 2017 survey of student housing leaders, 98% of schools report that they do not replace stolen or damaged student property. Be sure to check with your school to see what their policy is and how much money is at risk.

3. If you can't afford to pay for damages you cause? True renters insurance includes personal liability protection and can help pay for unintentional damages when a student cannot.

Some families may have some protection through their home-owners policy, but they are often subject to high deductibles and making a claim on a policy can result in higher premium costs. As a result, for about \$.50 cents a day, renters insurance is both a practical and affordable way to protect your student. College Parents of America recommends families consider [GradGuard's college renters insurance](#) plan because it includes an exclusive student endorsement that provides affordable coverage that features a low-deductible, world-wide property coverage, and no credit check.





COLLEGE SAFETY STATS YOU SHOULD KNOW

2015 FBI data also reports 69,502 property crimes occurred on 684 schools who provided their information.

2015 Clery Act reports on campus crime, colleges and universities reported 1,926 fires within on-campus student housing.

Assessing Campus Security

Parents can get an accurate picture of campus safety by talking directly with security personnel, looking at the department's log and closely observing security systems around campus.

Campus Security Checklist

ACCESS TO CAMPUS

- Is the campus open or is access to campus restricted, requiring you to stop and check in or show ID? If so, during what hours?
- Are all campus entrances and exits restricted, and how so?

SECURITY/POLICE STAFF

- Does the college campus police office have the authority to make arrests?
- What type of uniforms do officers wear – jacket and tie or police uniform?

ACCESS TO RESIDENCE HALLS AND DORMITORIES

- Are the buildings locked? During what hours? Observe how people get in the building. Is the door propped open? Is it locked? Do others let them in the dorm?
- What types of locks are used on exterior doors: push button pad, hard key or card?

AROUND THE CAMPUS

- Do you observe blue light emergency call boxes on campus? If you have an opportunity to visit after dark, observe exterior lighting.
- Do you observe campus security/police officers on patrol? Are they visible?

ALCOHOL

- What is the college's alcohol policy?
- Are the residence halls alcohol free, or are students of legal age allowed to drink in their rooms? Does the college offer "substance free" buildings, floors, etc.?
- What are the sanctions for violating the policies?

PARKING

- Does the college allow freshmen/first-year students to have vehicles on campus?
- Are the parking lots well lit and regularly patrolled by security?

ESCORTS AND CAMPUS SHUTTLES

- Does the college provide personal safety escorts?
- Who offers the escorts – security or a student group?

Parent Tip

2015 Clery Act Data: there were 25,004 reported burglaries, robberies and aggravated assault at non-profit colleges and universities.

PARENT ESSENTIALS



Campus Calendars, College Withdrawal Policy

The academic calendar is a deadline-keeper. It provides all scheduling information necessary to meet the application deadline, the class registration deadline and the withdrawal deadline.

College withdrawal policies cover both class withdrawals (dropping a class after a specific deadline, usually with a W grade and no money refunded) and complete withdrawals. A complete college withdrawal can technically occur at any time – usually by filling out a form with the registrar. However, the deadline on the academic calendar determines whether or not parents and students can expect any money back if a student withdraws in the middle of a term. Often, that answer is no.

Most colleges and universities do not provide a full refund of fees, even if a student must withdraw from school due to medical reasons. That was a key determinant in the decision to include tuition insurance as a benefit to College Parents of America members. We want college students and families to be ready for risks at all times; we know that life does not always follow the academic calendar.

STAY INFORMED THROUGH WWW.FACEBOOK.COM/COLLEGEARENTSOFAMERICA AND FOLLOW US @CPOFAMERICA.

The Family Educational Rights and Privacy Act (FERPA)

When a student turns 18 years old or enters a postsecondary institution at any age, all rights afforded to you as a parent under FERPA transfer to the student. In other words, the school cannot and will not tell you certain things about your child (including grades and financial matters), despite the fact that you are the parent.

“Absolutely complete the FERPA Waiver form which gives you permission to have access to your student’s records.”

– John D, parent of student at University of California, Santa Barbara

24%

Only 27% of parents surveyed recall being provided official notice of the school refund policy.

67%

of parents “had no idea” when asked if they knew how their school would handle a medical withdrawal.

Survey of 510 College Parents conducted by College Parents of America through internet channels and subscribers in late June of 2016.
Estimated margin of error is +/- 5%.

Student response to life shocks that could cause them to withdraw from college.



10.6%
Becoming Clinically Depressed



10.9%
Theft



18.4%
Death or Illness of a Family Member



52.9%
Becoming Ill

Michigan State – Organizational Behavior & Human Decision Processes.

ESSENTIAL TOPIC	ESSENTIAL QUESTION	ACTION
Health Forms	Are there particular parts of your child's or family medical history that should be available to health providers?	Digitize important medical records and make sure your child has access to them.
Vaccination Updates	Are all vaccinations up to date?	Consider updating vaccinations to include a current tetanus shot.
Health Insurance	Does the school require health insurance? If so, be sure to provide proof of insurance coverage or expect to be billed twice.	Be sure you do not pay for health insurance twice. Have a digital copy of your insurance coverage ready to send to your school before matriculation
Housing Forms	What is the school's policy towards theft, fire or water damage and loss of use or liability of your student?	Consider purchasing renters insurance that includes liability and displacement coverage at www.CollegeParents.org/Renters .
New Student Orientation	Are parent programs offered concurrently with new student orientation?	Attend parent programs if they are offered.
FERPA Family Educational Rights and Privacy Act	What is the school policy regarding the release of academic records, or monitoring progress and acting on your student's behalf?	Discuss privacy issues with your student. If you are contributing financially, consider executing a FERPA consent form available at your school or at www.CollegeParents.org .
Withdrawal Policy	What are the medical and voluntary withdrawal policies of the school?	Evaluate your potential financial loss in the case of a withdrawal. Consider purchasing tuition insurance available to members of College Parents of America at www.CollegeParents.org/TuitionRefund .

ALSO VISIT WWW.COLLEGEPARENTS.ORG/CHECKLISTS FOR A COMPLETE SET OF USEFUL CHECKLISTS.

Student Health Information

Essential Information

Phone Number or Address

Student ID #	_____
Student Health Center at College	_____
Emergency Counseling Services	_____
Nearest Hospital to College	_____
Nearest Urgent Care to College	_____
Nearest Pharmacy to College	_____
Name of Any Prescription(s) Being Taken	_____
Child's Eyeglass Prescription	_____
Child's Blood Type	_____
Child's Family Doctor	_____

**College Parents of America recommends evaluating your family health insurance plan to determine if it is accepted by your school or any medical facilities or doctors near your campus. At a minimum, make sure that your student is covered for major medical issues such as injuries or accidents. See www.CollegeParents.org/Health.*

Create An Academic Calendar

Activity	Date
Move into Dorms/Housing	_____
First day of School	_____
Medical Withdrawal Date (when your student may still receive a partial refund for qualified medical reasons)	_____
Parents Weekend	_____
Thanksgiving Vacation	_____
First Semester Exam Dates	_____
Semester Break	_____
Second Semester Begins	_____
Medical Withdrawal Date (when your student may still receive a partial refund for qualified medical reasons)	_____
Second Semester Final Exam Dates	_____
Last Day of School	_____
Tuition Checks Due - 1st Semester	_____
Tuition Checks Due - 2nd Semester	_____
Voluntary Academic Withdrawal (loss of credit and payment without an academic grade)	_____
Other Important Dates to Note	_____
_____	_____
_____	_____
_____	_____
_____	_____

Personal Property Checklist

Items	Estimated Value
Electronics	_____
Musical Instruments	_____
Cell Phone	_____
Clothes	_____
Sports Equipment	_____
Bicycle	_____
Camera	_____
Furniture	_____
Jewelry/Watches	_____
Textbooks	_____
Other	_____
_____	_____
_____	_____
_____	_____
Add \$1,000 for Additional Items	\$1,000 _____
Total	_____

**College Parents of America suggests that parents consider purchasing renters insurance (generally less than \$12 a month) that features low deductible plans and includes protection for the replacement value of your property, loss of use benefit and personal liability protection for your student. See www.CollegeParents.org/Renters.*





It took a lot of steps to get here.
We'll help protect the next one.

Allianz Tuition Insurance can give you the protection you need when it comes to your most important investment.

See how affordable peace of mind can be at [Allianz Tuiton Insurance.com](https://www.allianz.com/tuition)

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Terms, conditions, and exclusions apply. Plan(s) may not be available to residents of all states. Insurance benefits are underwritten by Jefferson Insurance Company. AGA Service Company is the licensed producer and administrator of this plan.

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Even Einstein's mother probably cried at freshman orientation.

College is a big step for everyone.

Even geniuses (and their parents). Luckily, students that strive for excellence can thrive among a network of nearly one million students and alumni as a member of The National Society of Collegiate Scholars, the nation's premier honor society for high achieving first and second year students. Lifetime members of NSCS gain access to exclusive scholarships, discounts, partner benefits, study abroad opportunities, and on-campus and national leadership positions.



nscs.org