



# COLLEGE PLANNING CHECKLIST 2018 VERSION

IMPORTANT CONSIDERATIONS FOR  
YOUR UNDERGRADUATE STUDENT

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Sending children off to college is a time of transition. Transitions from a legal perspective include reaching age of majority at age 18 in most states, when individuals can enter into legal contracts and health care rules change. The Health Insurance Portability and Accountability Act (HIPAA) and The Family Educational Rights and Privacy Act (FERPA), protects their personal information, including school and medical records, from their parents. At age 21, UTMA/UGMA custodial assets transfer to the child in most states. These legal transitions and other common sense “to-dos” form the backdrop for this checklist. Not everything will apply to every family or student.

## Managing Financial Affairs

### CREDIT CARDS, DEBIT CARDS, BANK ACCOUNTS

There are pros and cons for debit cards (control spending) or credit cards (build credit history they will need to rent apartment, lease car, etc. when they leave school). Think about a progression of cards: debit card freshman year, credit later? First credit card might be cosigned and replaced by “college credit card” as soon as possible.

Consider a debit or credit card for travel and at school. Preferably one with no fees that works nationally.

There are three ways to get a credit card for someone under 21 after the Credit Card Act of 2009:

- Authorized user of parent’s card. Helps student get credit history. Parent fully responsible for bills. Might get separate card just to use with the student, or get credit limit reduced on the card they use.
- Card with parent cosigning. Parent responsible to pay the bill if student doesn’t. Card can’t be switched to child at age 21. Canceling card and getting new one could actually hurt student’s credit by requiring new credit inquiry and shortening history on canceled card.
- “College credit card” if the student has earned income. They can keep card at 21, and establishes credit history in their name.

Low limit credit cards can help students build up a credit rating—important for their first car or apartment. Take care with a high limit card: you can request a reduction in credit limits. Don’t have a limit so low that card gets maxed out, as hitting the limit hurts your credit rating.

A good resource for comparing credit cards is [www.nerdwallet.com/student-credit-cards](http://www.nerdwallet.com/student-credit-cards)

Think about desirable level of parental visibility into debit/credit card.

Make student aware credit holds may be placed on cards swiped before the bill is known: hotels, rental car agencies, gas stations, and even restaurants for tips. The amount held may be unavailable for several days.

Instruct the credit card company not to send the student blank checks for cash advances.

Many schools have student ID cards to use instead of cash both on and off campus (businesses, restaurants, and bookstores near campus accept the money on student ID as payment.) Ensure that any remaining balance at the end of an academic term carries over to the next.

Consider how to transfer funds into student’s bank account.

- Debit cards paired with a joint checking or savings account with the parent, or the student having an account at the same bank or brokerage house as the parents provides an easy way to deposit funds in their student’s account for irregular expenses (e.g., textbooks, an airplane ticket home).

# MANAGING FINANCIAL AFFAIRS

- Consider setting up automatic transfer of monthly “allowance” or budget amount into debit card account.
- Pair a debit/credit card with online savings account for an emergency fund. Define emergency (does being out of beer qualify?)
- Banks may be able to send text/email when transactions exceed or account drops below a threshold.

Are bank branch locations convenient at home and at school? Is it within walking distance? Is there an ATM on campus?

You can send money via email. Chase Quick Pay and Citibank PopMoney provide this service. Digital wallet apps, such as Venmo, PayPal, and Facebook Messenger, let you send money electronically.

The school may offer online tuition, health insurance and fee payment, which the student sees on their school login. Bills may be sent to the student, and the parent never sees them, or sees them too late. Students could share their login with parents, but this may also provide access to their school email account. Students may instead grant parental access through a “guardian pay” account, providing parental visibility.

## IDENTITY THEFT

Put strong passwords on phone, laptop (8 characters, mixed case, numbers, and special characters).

Use password management software to store/protect passwords on laptop, tablet and smartphone.

Use a lock/safety box to protect financial information and purse/wallet while in dorm room.

Scan bank cards, driver’s license, social security card, birth certificate, passport into an encrypted and backed up file on both child and parent computer. You can keep these encrypted files on the phone by emailing or downloading.

Call 888-5-OPTOUT or visit this website, <https://www.consumer.ftc.gov/articles/0262-stopping-unsolicited-mail-phone-calls-and-email> to block credit rating agencies from selling student’s credit information.

Put a password on the debit or credit card to prevent identity theft when using online. Options for how to do this with Mastercard listed here, <https://www.mastercard.us/en-us/consumers/payment-technologies/id-theft-protection.html>

## CREDIT REPORTS

Pull a credit report on the student and the parents individually before applying for financial aid.

Credit reports without scores are available free at [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. These reports contain the data reported to the credit bureau, not the credit score. Check each of the three

# MANAGING FINANCIAL AFFAIRS

major credit reporting agencies. To check a credit report often with no charge, request a free report from each of the three major credit agencies every 4 months. If you and student are cosigners/joint owners of accounts, that's an extra reason to check your credit report as well as student's regularly.

For help to clean up mistakes on credit reports: <https://www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports>.

In the past, credit scores were not provided for free unless you applied for credit or owned a credit card with such a benefit. Discover Card and a few other companies now offer free access to your credit score which allows you to check it monthly and track whether the score is improving or declining. The free credit score does not contain as much detail as the free credit reports, but credit reports do not include your credit score. There's not just one score, but many scores designed for different purposes, and each credit bureau may have different data reported to them. For more information on getting your credit score go to <https://www.bankrate.com/finance/credit-cards/how-to-get-a-free-credit-score-1.aspx>

## TRACKING EXPENSES

Teach student how to balance checkbook/track expenses. Start as high school senior?

Establish a monthly budget and track against it. School financial aid website may have spending estimate.

Consider Mint.com (the site and the app) or Mvelopes.com. Hook up to debit card to track where money goes. Create budgets for everything from a coffee budget to an Uber budget. Sends alerts when bills due so they can verify there's enough money in the accounts.

Set smartphone alarms a week before important deadlines: financial aid, tuition payments, and utility bills.

Schedule annual holiday financial checkup with student: make the conversation an expectation before leaving for school.

Review history: summarize dollars spent, emergency fund balance, and plan for next period: bills, income, taxes.

## ALLOW STUDENT TO BE IN CHARGE OF FINANCIAL AFFAIRS

Encourage taking a personal finance class in high school.

Have the student help with FAFSA form.

Have the student take a personal financial planning class through business school or consumer science school.

Student loans: When do payments start? How much is due on what schedule? Deferral possibility? A good overview of Federal Student Loans can be found at <https://studentaid.ed.gov/sa/types/loans>.

# MANAGING FINANCIAL AFFAIRS

Consider financial power of attorney: a possibility to assist child or access financial accounts; standard (statutory) forms available in many states. Ohio's statutory Power of Attorney form can be downloaded at <https://formdownload.org/wp-content/uploads/2013/04/Ohio-Statutory-Power-of-Attorney-Form.pdf>

## TAX RETURNS

Agree with student who is going to file their tax returns—parent or student? (Don't both file!)

Take student with you to the tax preparer, or sit with you when preparing their tax returns.

Meet with tax preparer to explore if student should file their own tax return or stay on parents' return as a dependent

# HEALTH CARE CONSIDERATIONS

## Health Care Considerations

### IMPORTANT LEGAL DOCUMENTS

These important documents that will allow a parent to assist a child/student with medical matters:

- **Health Care Power of Attorney (HCPOA):** Allows you to make medical decisions for the child if they are unable to do so. Your estate planning attorney can provide the document. Statutory forms are available in most states. Use your home state's forms, and/or the state where they will be attending college. Search for forms on your state's bar association, county probate court, or state hospice/palliative care association websites.
- **HIPAA Release:** The Health Insurance Portability and Accountability Act (HIPAA) protects access to health records. A HIPAA Release authorizes you to access your student's medical records. See your attorney.
- **FERPA Waiver:** At school, The Family Educational Rights and Privacy Act (FERPA) rules will likely apply to both education and health care records. Consider having the student sign FERPA waiver. Use the school's forms if available. May need to re-sign each year. FERPA waiver is not required for medical records if they are maintained by a student health clinic and disclosed solely for treatment purposes. In this case, a student's written consent is not required to inform parents, if (a) the parent claims the student as a dependent on their Federal tax return or (b) the disclosure is related to a health or safety emergency. However, if a student's medical records are maintained by a University's hospital which does not also run a student clinic, only HIPAA (not FERPA) applies and a HIPAA release would be necessary.

**IMPORTANT:** Keep signed forms readily accessible when you or the student travel. Scan and email to your inbox, save on flash drive, or on a website (e.g. Summit client vault, Dropbox).

### HEALTH INSURANCE

The primary sources of health insurance are staying on parent's employer-based group coverage (up to student's age 26), coverage through the university, or a private individual health policy. For more information about coverage options see <https://www.healthcare.gov/young-adults/college-students/> or [www.ehealthinsurance.com](http://www.ehealthinsurance.com).

School rules may require their own health plan coverage or a waiver. Waivers may need to be signed annually, or the premium may show up on your bill for fall semester!

Be sure student has copy of front and back of health and drug insurance cards in wallet. Discuss with student how insurance works: in or out-of-network providers, copays, use of a Health Savings Account (HSA) debit card etc.

# HEALTH CARE CONSIDERATIONS

When using parent's insurance, student may need to be a dependent on parent's tax return. A tax planning strategy based on not claiming student as a dependent could result in loss of their health insurance.

Things to consider when reviewing health insurance coverage:

- Many plans have "in-network" providers only in their coverage area—e.g., your state. Check for in-network providers where your student will be, to keep treatment costs down.
- If students will travel out of the country, review what medical coverage they will have.
- School health insurance may not apply if they leave school (i.e. vacation, summer, travel, especially out of country travel) or are not full time students. Check definition of full time student.

## FINDING HEALTH CARE AND PRESCRIPTIONS

Be sure child knows where the student wellness center and nearest emergency room are located and how to get there if they can't walk or drive (e.g., call 911 or campus police). Locate the nearest CVS or Walgreens clinic; these are sometimes open later and less expensive than campus wellness centers.

If your insurance policy has a "Call a Nurse" number for consultations, share with student.

Helpful online sites: [www.WebMD.com](http://www.WebMD.com), [www.mayoclinic.com](http://www.mayoclinic.com), [www.nlm.nih.gov/medlineplus](http://www.nlm.nih.gov/medlineplus)

Take a supply of medications when heading off to school and a list for their wallet and smartphone.

Review how to get a prescription (re)filled. National chains may allow refills in the college town.

Caution student not to share their prescription drugs.

If they take certain medications daily, suggest setting an alarm on their phone.

Add a medical alert to their phone if there are any drug allergies or medical conditions that would need to be communicated in the event they are unable to do so. Apple iPhone includes a Health App with a Medical ID option for this information. The Medical ID appears on the password entry screen for the phone under "Emergency."

Be sure student has contact information for their home-based family doctors and dentists on their cell phone for any inquiries or to obtain medical records.

Immunization Records—give child a copy of their immunization record so they can answer questions about previous vaccinations (do they need a tetanus shot when they fall on the rusty nail or did they have a shot a year ago?). If in doubt, they may end up with a duplicate vaccination.

## OTHER INSURANCE TO CONSIDER

Dental insurance/coverage – Most school health care facilities don't address dental care, but check! Make sure the students have enough information to visit a dentist or orthodontist in an emergency. Ask your



# HEALTH CARE CONSIDERATIONS

dentist/orthodontist for a referral for the city where your child is attending college. Schedule regular dental visits during visits home in advance.

Tuition insurance – Available for withdrawals due to sickness, injury or mental health issues. Policies may be available from the school or privately. Colleges have refund policies. Insurance will have pre-existing condition exclusions.

Medical Transport Insurance – Consider purchasing coverage to provide for medical transportation from anywhere in the world if your student is unable to fly commercially for medical reasons. One such plan is Cleveland Clinic Global Care (<http://www.ccfglobalcare.com/>). With a family level membership, a student age 26 or younger enrolled in an accredited college program is covered for medical transport if unable to fly commercially from their college (if over 150 miles from home) or anywhere in the world (i.e. in a study abroad program). Be sure to carefully review the policies and requirements of any medical transport plan as benefits may be impacted by the number of days the student is away from home (parents' residence) and if they are full-time or part-time students.

## NOTIFICATION IN THE EVENT OF ACCIDENT OR OTHER EMERGENCY

Encourage student to enroll in emergency phone/text alerts if provided by the school.

Exchange contact information with your student's roommate(s), their parents, and RA (Resident Assistant) so you have multiple points of contact for emergencies.

Create ICE (In Case of Emergency) entry on child's cell phone with parents' phone numbers.

Many states, such as Ohio, provide a process to add a next of kin or emergency contact to a driver license. <http://bmv.ohio.gov/dl-other-next-kin.aspx>

## School Materials

### TEXTBOOKS

Explore ways to buy or rent books at lowest cost as early as possible for the most competitive pricing:

- School bookstore (new vs. used)
- Amazon textbooks ([www.amazon.com/textbooks](http://www.amazon.com/textbooks)) – Options to buy, rent, or sell. Free shipping for Amazon Prime members.
- Big Words ([www.bigwords.com](http://www.bigwords.com)) – Type in the book name, author, or ISBN # and Big Words will tell you if it is better to buy new, buy used, or rent. It will also direct you to the website where the book is offered at the lowest price.
- Chegg ([www.chegg.com](http://www.chegg.com)) – Options to buy, rent, or sell
- Rent ([www.Campusbookrentals.com](http://www.Campusbookrentals.com))
- Buy from friends
- Used book sites ([www.Abebooks.com](http://www.Abebooks.com) and [www.thriftbooks.com](http://www.thriftbooks.com))
- Make a list or bookmark all the sites you want to look for books on, open tabs for all of them, find the book's ISBN number, and search for your book on multiple sites to compare. Looking at all of your options before buying/renting takes time, but it saves you money in the end. Sometimes there are no cheap alternatives, especially with science and math textbooks.

Check with your school's syllabus database to review syllabi from previous classes and sections. Note previous textbooks used for the class. If you are confident your professor will use the same book, you can take advantage of the lower cost options before other students. However, there is the risk that your professor will not use the same textbook. During syllabus week, check with professors about their electronics policy and confirm that the book list is accurate.

Consider which books you want to own even when the class ends (relevant to your career or good reads) and which ones you will want to sell (maintain in good condition for resale value).

Consider ebooks on tablets or computers. Keep in mind that while they are environmentally friendly, conserve space and are available across all devices, these resources can be costly since they have no resale value.

Check your school's library website to see if it has a physical or online version of the text book to rent. This is basically the only free way to get your textbooks, but act fast and renew your books on time or other students will snag them.

Federal law requires publishers, with few exceptions, to sell supplemental materials (CDs, study guides, etc.) separately so students don't have to purchase a textbook bundled with them. For classes that require a textbook bundled with supplemental materials, look for a package that includes both the e-text and access code to the homework and quizzes. Publishers offer a discount when these are bundled together.

# SCHOOL MATERIALS

## COMPUTERS

The school may provide a computer or offer deals on hardware and software. Many college campuses offer (mainly the troubleshooting) regardless if the computer was purchased by the university or not. This can be a money-saving tip for students who have purchased their own computers. Check required specs and versions. School bought computers may come with complimentary troubleshooting, repair, and replacement services.

Microsoft often provides registered students free or very inexpensive versions of software. Once you have a student email address, look for Microsoft software academic pricing. eBay sellers often have academic versions of software for sale.

Get a physical computer security cable lock to prevent theft.

Practice safe computing: antivirus and antispymware, automatic updates (e.g. Adobe, Java), and strong passwords on computer. Use limited or standard user account for daily use.

Computer backup is essential. Your computer should have a backup program prompt built in that will tell you when you should create or update backup files. An external hard drive is a great tool for this due to their large memory size. Sites like OneDrive, iCloud, DropBox, and Google Drive are good places to store docs and pictures.

A flash drive is useful for temporary files, files used across different devices, and for transporting files between the dorm room and the computer lab. However, they are small so attaching them to a lanyard will ensure they aren't lost.

Though it may sound complicated on the surface, the process to encrypt sensitive documents is essentially like password protecting a single document. To do this, open the main menu in the document and find the section pertaining to protection or document security (this differs between programs) and create a password that you will remember but will be difficult to guess (i.e. short word + keyboard symbol + number). The document won't be accessible to anyone without the password so be sure to remember it.

- Microsoft Word: File > Info > Protect Document
- Adobe: Properties > Select Security Method drop-down menu > Password Security
- Excel: File > Info > Protect Document
- Folders: Right click, go to "Attributes" and select "Encrypt contents to secure data"

You can also compress folders of documents so they take less space on storage devices. This is a good option when backing up your entire hard drive.

# PERSONAL TRAVEL

## Personal Travel

### BY AIR

Enroll student in frequent flyer rewards programs and show them how to make travel arrangements. Helpful websites to comparison shop are:

- [www.kayak.com](http://www.kayak.com)
- [www.orbitz.com](http://www.orbitz.com)
- [www.travelocity.com](http://www.travelocity.com)
- [www.expedia.com](http://www.expedia.com)
- [www.google.com/flights](http://www.google.com/flights)
- [www.statravel.com](http://www.statravel.com) and [www.studentuniverse.com](http://www.studentuniverse.com) . [www.TravelCuts.com/students](http://www.TravelCuts.com/students) specialize with student travel and discounts.

Airport shuttles may be available on campus.

### BY LAND

Rental car companies have different age restrictions, up to age 25. Be sure to check the fine print when reserving a car and watch for extra fees. Verify what is covered or not covered by your auto insurance policy when renting a car to determine if any additional coverage should be purchased from the rental company.

Short-term car rentals (e.g., hourly) are available on many campuses and cities. (e.g., [www.zipcar.com](http://www.zipcar.com), [www.car2go.com](http://www.car2go.com))

Bus travel is another option for personal travel. Companies like Megabus ([www.megabus.com](http://www.megabus.com)) and Greyhound ([www.greyhound.com](http://www.greyhound.com)) have stations in major cities.

### PASSPORTS

If the student has a passport, take it to college. Your student might be taking an unexpected trip for an educational opportunity or vacation. Some cities full of college students require them for identification. If they get a job, they will need proof of citizenship (a driver's license may work).

Keep (scanned) copy of passport at home—easier to replace if lost, especially if lost abroad. An encrypted copy can be kept on a cellphone and/or laptop.

If your student does not have a passport, consider getting one in case the need arises so it isn't rushed. It takes about 12 weeks to get one issued. Passports are valid for up to 10 years.

# PERSONAL TRAVEL

Keep passports in a secure (locked) container at school or directly on your person (neck carriers/under-clothes belts) when abroad. U.S. passports have a high street value and the theft of your passport can cause identity theft issues for your entire life.

Replacing a lost passport is an arduous process and may prevent further travel abroad or from returning to the United States until a temporary passport has been issued.

## OTHER CONSIDERATIONS WHEN TRAVELING ABROAD

If your student is studying near a U.S. border (e.g. Tucson, San Diego), discuss the dangers of crossing the border and the importance of safety.

Check to see if medical insurance covers student while abroad. Consider medical evacuation insurance (e.g. <http://www.ccfglobalcare.com>). Websites such as [www.insuremytrip.com](http://www.insuremytrip.com) and providers such as HTH ([www.hthtravelinsurance.com](http://www.hthtravelinsurance.com)) allow up to a year for claims to be made and cover many costs, like required health checks.

Enroll in the Smart Traveler Enrollment Program (STEP), which is a free service provided by the US Department of State. By signing up, a traveler will be informed of any news regarding emergencies happening in the countries being traveled to, such as natural disasters or civil unrest. <https://step.state.gov/step>

Exchange cell phone numbers with people traveling with your student.

## Housing

### RENTAL HOMES AND APARTMENTS

Take detailed before and after pictures of rental properties, and keep until after security deposit is returned. These can be valuable if any contentions about loss or damages either to the housing or to student's possessions.

Have an attorney review any lease before signing, especially when there are a number of students involved in a housing unit. If everyone else moves out, is your child stuck with the rest of the lease? You may be able to enlist the help from university law students or student associations around campus rather than finding an independent attorney which may be expensive.

School-area landlords will take advantage of first time renters' naiveté by inflating costs and not making good on verbal commitments for upkeep and improvements. Solve this by requesting a personal letter written by the landlord which lists the specific items of concern and when they will be finished.

Require all interested parties to both sign the lease and provide a portion of the security deposit (may be 'per person'); this will ensure you are protected against losses (people back out; deposit lost).

Some people like idea of buying a condo/house for student and sell when they leave. Probably not a good idea for a freshman! May be more attractive for a responsible student who will in graduate or medical school, or if younger sibling will attend same college, giving more time for property value to increase.

Keep doors and windows locked and secured to prevent break-ins and turn your front door lights on at night. Webcams with motion sensors for security are portable and cheap.

Take home valuable items (i.e. T.V., laptop) during extended breaks to prevent theft. If these must be left on campus, consider moving them from the living area to bedrooms or upstairs rooms. Purchase timers to turn on/off lights when away.

### PROPERTY & CASUALTY INSURANCE

Auto insurance: Check with agent for a discount on student's auto for garaging at home while away at school and/or discount on family car for not having student driver.

Renter's insurance: Review coverage for any expensive belongings at school or in off-campus housing. Check with insurance agent on pros and cons of covering on homeowner's policy or a renter's policy. Consider deductibles, limits, consequences/cost of extra claims on homeowner's policy.

## Student Legal Services

### ELIGIBILITY

Many college campuses offer an office of Student Legal Services which operates as a non-profit law office that provides affordable legal advice, representation, education and resources to local university students under certain eligibility requirements, such as:

- Must be a degree-seeking student attending the local university.
- Services are usually only available during the academic year in which the participation fee has been paid.
- The participation fee is included in the student's tuition unless you decide to waive coverage. The participation fee varies from university to university. Depending on the university your student is attending, the fees can range anywhere from \$11-\$60 per semester. After this fee, there are no additional fees charged for the attorney's services. However, the student is responsible for any costs associated with the case to include court filing fees, court fines, and service of process fees.

### AREAS OF LAW COVERED

This will vary by school, but typically the services would include legal advice for:

- Landlord/Tenant Disputes: Defense of eviction action, security deposit disputes, lease reviews, obtaining necessary repairs/condition of property, breach of contract
- Traffic Offenses: Driving under the influence of alcohol and/or drugs, speeding, red light violations, stop sign violations
- Criminal Misdemeanors: Defense of underage alcohol possession/consumption/false ID/open container, shoplifting, driving under suspension/without valid license, receiving stolen property/unauthorized use of property, drug possession/paraphernalia, assault/menacing/telephone harassment, disorderly conduct/failure to disperse, sealing of criminal records
- Consumer Transactions: Credit report/credit card disputes, breach of warranty violations, defective products, negotiation with debt collectors, recovery of unlawfully held property
- Victims of Crime Assistance: Victims of crime reparations, civil protection orders, civil stalking protection orders
- Uncontested Domestic Matters: Paternity dispute resolution (brief advice/referral), dissolution, legal name changes
- Simple Estate Planning: Basic wills, living wills, medical power of attorney
- Document Drafting & Review: Employment contracts, settlement agreements, roommate agreements, simple leases/subleases, simple sales contracts, simple installment contracts, simple promissory notes, consumer contracts
- Notary services

# OTHER CONSIDERATIONS

## Other Considerations

### CLASS SCHEDULING AND PLANNING

Many students do not graduate from college in 4 years. Beside the additional tuition expenses, most academic scholarships do not extend beyond 4 years of college. To increase the student's likelihood of graduating "on time", here are some tips from other students:

- Meet with your academic advisor at least once a semester to ensure you are on pace to graduate in a timely manner.
- Adding minors or extra majors may delay your graduation an extra semester or academic year.
- Once your major is decided, obtain a mock-schedule from the advising office. This will help to ensure all pre-requisites are completed to sign up for major classes.
- Prior to your scheduling window opening, complete all mandatory forms and payments. Some universities will place a hold on your schedule if these aren't completed.
- Some universities will offer a forgiveness program for students who perform poorly in one class. This allows the student to retake the class, with their new grade contributing to their GPA and their old grade omitted.
- Maintain on your graduation track and try to stay on pace or get ahead of your classes. Unavoidable instances such as being locked out of a class or a required class not offered in a particular semester may delay graduation.

### VOTING

Gather information about obtaining absentee ballots in order to vote while at school. A school representative for a candidate or party may be available to change voting address.

### CELL PHONES

Consider increasing data plan for hot spot if student will spend a lot of time off campus and away from campus-wide Wi-Fi.

Both parents and students should download the school's app for campus news and schedules.

Encourage a password/lock on all mobile devices.

Use a tracking or remote wipe service for lost or stolen smartphones or computers. Apps are also available that can track your device when lost or stolen.



# ACKNOWLEDGEMENTS AND DISCLAIMERS

## Acknowledgements and Disclaimers

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Disclaimers: Every school, state, and family situation will be different, and you must be the judge of what applies for your family. The content should be viewed as helpful hints—it certainly is not legal advice, which should only come from your attorney.

Please send us your feedback and real life lessons learned via email to [clientservices@summitfin.com](mailto:clientservices@summitfin.com)

Summit Financial Strategies, Inc.  
7965 N. High St. #350, Columbus, OH 43235  
**Tel** 614-885-1115  
**Fax** 614-885-1495  
[www.summitfin.com](http://www.summitfin.com)

