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New Student Issues

Students preparing to dive into college for the first time may have a lot of things on their minds this summer, such as:

- ➔ Feeling sad about leaving established friends and family at home
- ➔ Concern about issues of “belonging” and finding a comfortable place on campus
- ➔ Excitement coupled with anxiety about making a fresh start
- ➔ Worry about academics being “hard” and beyond their abilities
- ➔ Thinking about what type of first impression they’ll make
- ➔ Concern about roommates and housing (if living on campus)
- ➔ Wondering what to pack and what to leave at home since space will be limited
- ➔ Possibly transitioning into a long-distance relationship or deciding to end a current relationship
- ➔ Financial worries—wondering if they’ll be able to make enough during the summer and also how much they’ll need to work once school begins
- ➔ What to expect during orientation and what questions to ask so they’ll be prepared for the fall semester

The Insurance Cushion: Making Sure Students and Their Belongings are Covered

Chances are your student is starting to focus on the *things* he will need at college this coming semester. Extra long sheets for many residence hall mattresses, lamps, towels, computer equipment, a stereo system... all the homey touches and technological trappings quickly add up.

That’s why it’s important to consider insurance coverage for college students. If your student is a dependent and will be living on campus, your home-



owner’s policy will likely cover his personal property. Dependents are typically covered, on average, for up to 10 percent of their parent’s policy, according to the National Association of Insurance Commissioners (NAIC).

There are always exceptions so check with your insurance agent to determine the specific provisions of your personal policy.

Renters Insurance

If your student is moving into an off-campus apartment this year, however, he may not be covered under your policy. If that’s the case, renters insurance is a good idea. Premiums average around \$20 a month, according to the Texas Department of Insurance. A

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Insurance Terminology

Proof of Loss—Hang on to receipts, especially for major purchases, so that you have proof of ownership. You’ll need to produce these when making a claim.

Deductible—The amount you pay on a claim before your insurance company pays.

Actual Cash Value (ACV) Policy—Reimburses you for the depreciated cost of your property at the time of your claim, minus the deductible. That digital camera worth \$300 when you bought it three years ago may only net an ACV of \$75 now.

Replacement Cost (RC) Policy—Reimburses you for the full cost of your property after you buy a replacement and submit the receipt.

Sources: Missouri Department of Insurance Renter Insurance Lesson Plan, <http://insurance.mo.gov>; Consumer Alert from National Association of Insurance Commissioners (NAIC): Renter’s Insurance, www.naic.org



Saving Money for College the Top Reason Students Work Summer Jobs

With the summer in full swing, many students are working to save money for college. It's the primary motivator among 35.7 percent of teens as they take on summer jobs. And for 45.2 percent of 17-year-olds, college money is their number one goal.

That's according to the 2006 *Junior Achievement Interprise Poll on Teens and Summer Jobs*. In past polls, "extra spending money" was the top motivator for teens working summer jobs. Now college costs have trumped disposable income as many students work hard for their money.

Among students 18-years-old and older, 66.6 percent expect to work 30 or more hours per week this summer. And of all surveyed teens 15-and-older, 86.3 percent anticipate that they'll be working this summer.

What jobs do teens lean toward? Retail/sales jobs are in the plans for 27.5 percent and restaurant/fast food work is the choice for 24.2 percent. Other jobs in the top six percentage-wise include babysitting/daycare, office/clerical, lifeguard/recreation and lawn care/landscaping, according to the Junior Achievement poll.

And close to 30 percent of teens expect that they'll earn more than \$7.50 per hour this summer. Every bit will help since, according to the U.S. Department of Education's National Center for Education Statistics, the cost of attending a



public college has risen 28 percent since 1993 while private college costs have increased by 25 percent (after adjustments for inflation).

Savings plans differ slightly for males and females. The survey showed that 39.7 percent of females are saving for college while 31.3 percent of males are doing the same.

So, as your student works hard this summer, let her know that she's in good company! Saving for school is both a good habit and just a good idea.

Sources: Junior Achievement News Release, May 22, 2006; 2006 *JA Interprise Poll on Teens and Summer Jobs*, www.ja.org

Words of Wisdom

Commencement speeches often contain insightful snippets of life advice for graduates and for others embarking upon new beginnings. Here are a few samples to share:

"Love what you do. Get good at it. Competence is a rare commodity in this day and age. And let the chips fall where they may."

~ From Jon Stewart's May 2004 Commencement Address at the College of William & Mary (VA)

"We need help. Your help. You must help. Please help. Please provide help. Please be willing to help. Help... and you will make a huge impact in the life of the street, the town, the country and our planet. If only one out of four of each 100 of you choose to help on any given day, in any given cause—incredible things will happen in the world you live in."

Help publicly. Help privately. Help in your actions by recycling and conserving and protecting, but help also in your attitude. Help make sense where sense has gone missing. Help bring reason and respect to discourse and debate. Help science to solve and faith to soothe. Help law bring justice, until justice is commonplace. Help and you will abolish apathy—the void that is so quickly filled by ignorance and evil."

~ From Tom Hank's May 2005 Commencement Address at Vassar College (NY)

"We live in a world in which the simple, the generous, the enjoyable, the completely present, above all the simply yourself sometimes seem as out of reach as the moon. Do not be fooled. That is not because anyone has found a better way in the millennia since the Tao was written. It is because too often we are people shadowed by fear. The ultimate act of bravery does not take place on a battlefield. It takes place in your heart, when you have the courage to honor your character, your intellect, your inclinations and yes, your soul by listening to its clean clear voice of direction instead of following the muddled messages of a timid world."

~ From Anna Quindlen's May 2005 Commencement Address at Barnard College (NY)

Interested in reading more commencement speeches? Head to www.flylittlebird.org.



10 Ways to Make the Most of Your Orientation Experience

Within the next few months, you may have the opportunity to go through a parent orientation program. Here are some suggestions for making the most of this gateway experience:

Prepare Questions. Think about what you really *want* to know, not just what you “should” find out. Interested in how students can apply their learning in practical settings? Ask about internships, jobs and co-op opportunities. Want to know to whom your student can turn if he’s having learning difficulties? Ask the question. Thinking ahead will help you determine what’s truly important to you and your student.

Don’t be Shy. Sitting back and listening to presenters and panels makes good sense. However, if you have additional questions, don’t hesitate to ask. Whether it’s in a group setting or one-on-one after a presentation, your concerns deserve attention. And no question is a “dumb” one!

Listen and Take Notes. Jot some notes as various presenters bombard you with information. That way, you

can read through them when you get home and clear your head. It’s easy to say, “I’ll remember that point or that contact info” yet the sheer volume of information you are offered during orientation makes remembering everything without notes very difficult.

Get to Know Other Parents/ Family Members. Orientation is an excellent time to mix and mingle with others who are going through the same thing that you are: sending your student to college. Develop informal support structures and compare notes with other parents and family members.

Give Your Student Some Space. This is his first campus experience as a matriculated student so it’s important that he learn to navigate on his own. Give him space to meet people, to ask his own questions and to take charge of his college life. Starting off with a dose of self-responsibility during orientation will set a positive tone for the rest of his time on campus.



your own eyes. So, consider taking tours that are offered. You’ll get to see academic buildings, residence halls, community spaces and much more. Then, when your student starts talking about these places during the fall semester, you’ll be able to accurately picture her in her surroundings.

Keep Yourself Healthy. Orientation sessions often happen on some of the hottest days of the year. Drink water, stay cool and pace yourself.

Don’t Cause a Scene. If you cause a ruckus during a session or raise your voice at an administrator, not only will you cause an unpleasant scene, you’ll also make things harder for your student by embarrassing him. We all know how to handle concerns with care and dignity. Make that your mode of operation so that people will respond to you better and so that your student doesn’t have to suffer.

Have Paperwork in Place. Work with your student to make sure that you’re bringing all the required paperwork to campus for orientation. Go through a checklist ahead of time so that you both feel prepared to dive into orientation without worry!

Join the Parent Association. If your campus offers a Parent/Family Association, why not join? These organizations typically do everything from keeping families informed to planning Parent/Family Weekend events—and much more. Plus, they offer another connection to campus that can be invaluable when you have questions, concerns and ideas.

Orientation can be an exciting time for both you and your student. Make the most of it!

Questions to Consider

Commuter Concerns. What meal plans are available for commuters? How can they get involved in campus life, even though they don’t live there? What is the parking situation like?

Residence Hall Life. What are students allowed to bring and what is against policy? Do the mattresses require extra long sheets? What kind of staff are available in the halls?

Academics. What services are available to students with learning disabilities? How do professors’ office hours work? If a student is feeling behind, what can he/she do?

This is just the tip of the iceberg. Determine what is important to YOU.



Insurance

Broad Form policy is the most common, covering personal belongings from events such as fire, utilities-related water damage, smoke, vandalism, theft and more. A Comprehensive Form policy provides coverage for a variety of events so premiums may be higher. Again, check with your agent to ensure that you're getting the necessary coverage.

Another thing to keep in mind when purchasing renters insurance is whether there is liability coverage, suggests the Kansas Insurance Department. This offers coverage against a claim or lawsuit when someone is injured or has their property damaged on the renters' property.

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Take Stock of Belongings

Before your student heads to college in the fall, it's a good idea to have them take stock of their belongings, says the Missouri Department of Insurance. Have them estimate and itemize the dollar value of what they'll have with them at college. Then, encourage them to update this list annually and keep it in a safe place, such as a safe deposit box or at your house.

And when your student gets to school in the fall, he can ask about an "Operation ID"-type program, often run by the campus public safety department in conjunction with residence life. They provide an engraver so students can engrave an

ID number (NOT their social security number!) on the back of major items and then keep a list on file with public safety. This allows public safety to help students even more effectively should any of their engraved items be stolen.

Thinking ahead to those "what if" scenarios where students' belongings can be compromised may not feel great, yet it can help you and your student be proactive. Adequate insurance coverage not only protects property, it also adds to your peace of mind. And that can be priceless!

Sources: Missouri Department of Insurance, <http://insurance.mo.gov>; Texas Department of Insurance, www.tdi.state.tx.us; Kansas Insurance Department, www.ksinsurance.org; National Association of Insurance Commissioners, www.naic.org

Other Insurance Considerations

Health Insurance

- Some schools offer student health policies so ask about this during orientation or call the campus health center directly.
- A family health plan that is a traditional major medical policy typically covers students when they go away to college. If it's through an HMO, though, coverage may be limited to a certain geographical area. That may mean they'll only pay for your student's emergency care while at college. Check into the specifics.
- HMO coverage that is purchased as part of a divorce settlement may provide for your student, no matter where he lives. Again, check out the details.

Auto Insurance

- A family auto policy that covers your student now will likely provide similar coverage when he is away at school in Canada, the United States or Puerto Rico.
- Auto liability insurance policies may cover accidents that involve your student driving someone else's car—a common, yet not necessarily recommended, practice among college students. Check into the specifics of your policy.
- Some insurance companies offer "Student away at school" premium discounts for students who don't have a car on campus. And some companies also offer 10 percent discounts to "youthful drivers" who maintain at least a 3.0 or B average. See what your provider offers.

Source: "Saving Money on Your Insurance: Insurance Coverage for College Students," Texas Department of Insurance, www.tdi.state.tx.us/commish/columns/cc0801.html

Summer Reading List for Parents!

Learning is not just for your student. Here are just a few books that you may want to peruse this summer to help you learn about this stage in your parenting life.

- ❖ *You're On Your Own (But I'm Here if You Need Me) : Mentoring Your Child During the College Years*, by Marjorie Savage (Fireside)
- ❖ *When Your Kid Goes to College; A Parent's Survival Guide*, by Carol Barkin (Harper Paperbacks)
- ❖ *The College Dorm Survival Guide: How to Survive and Thrive in Your New Home Away from Home*, by Julia DeVillers (Three Rivers Press)

