Insurance Considerations

Making Sure Your Student is Covered

Insurance coverage causes us to think about the “What ifs?” associated with students at college. What if she gets hurt while on campus? What if his belongings are stolen off-campus?

Planning ahead can help these worst-case scenarios feel more manageable. Here are some tips to consider…

Health Coverage. Many young people can be covered on their parents’ health insurance until they’re 26 years old, thanks to the Affordable Care Act. The key is making sure that this coverage doesn’t negatively intersect with campus coverage. So, determine how your student will use the campus health center, what local hospital he will be affiliated with, any limited geographic coverage issues and more.

Auto Coverage. If your student has a car, talk with your agent about what type of coverage she has. Does it cover people who may borrow her car (she’ll likely be asked!)? Is she covered if she borrows someone else’s car? Are there discounts for good grades? It’s all worth asking!

On-Campus Coverage. If your student is a dependent and will be living on campus, your homeowner’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, she may not be covered under your homeowner’s policy, so renters insurance is a good idea. Premiums average around $20 a month, according to the Texas Department of Insurance. A 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

This is just general information. Talk with your insurance agent about specifics to determine the type of coverage that makes the most sense for you and your student!

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Welcome to Orientation!

Orientation is an important time for both you and your student to gather information and get more comfortable with campus. As you prepare to visit us for an orientation session, here are a few things to keep in mind…

Prep Questions Ahead of Time

› What’s important to you and your student?
› Consider: housing, parking, career prep, learning assistance, commuter concerns, internships, classroom expectations and more

Combine Asking Questions & Listening

› Take notes – it’s tough to remember everything!
› Listen to presenters and panels, yet ask questions when they come up
› Keep in mind that NO question is a dumb one!

Give Your Student Some Space

› It’s important for her to learn to navigate on her own
› Allows him to meet other people and ask his own questions
› A dose of self-responsibility at orientation sets a positive tone for the year ahead!

Get to Know Others

› Don’t hesitate to introduce yourself to coaches, student affairs staff, advisors, student leaders, faculty, staff and others
› Also mingle with other parents/families who are going through the same thing that you are

Make the Rounds

› Take tours around campus to see academic buildings, residence halls, community spaces and much more – even if it’s hot!
› Then, when your student starts talking about these places during the semester, you’ll be able to accurately picture her in her surroundings

Be Paperwork Prepared

› Do the legwork ahead of time so you’re ready with necessary health, academic and other info that may be needed
› Talk with your student so you can both compare notes about what’s needed during orientation

And let us know if you have any questions. Here’s to a positive orientation experience for all!

Placement Test-Taking Tips

Your student may be taking placement tests during orientation to determine her eligibility for certain classes. Here are some tips to help the process go well…

Take Them Seriously. Your slate of possible classes will increase if you do well on placement exams, so do your best and take them seriously.

Study and Review. This type of refresher – particularly in academic areas you haven’t focused on in some time – may help improve your placement results.

Get Good Sleep. Your mind functions most effectively when it’s well-rested, so make good sleep the night before exams a priority.

Be on Time. Get to the testing location in plenty of time. There’s no need to hurry and worry – this stress can impact how you do. Ask questions if you’re not sure where to go so you can arrive calmly, get used to your surroundings and be ready to go!

Eat a Little Something. No need to have your stomach growling – and distracting you – when you’re taking a test. Have a healthy snack so you can focus and function to the best of your ability.

Understand the Directions. If you’re not sure what to do for each test, ask questions.

Work Carefully. Read questions with care, consider all the steps and check answers before submitting them. This can keep careless mistakes at bay.

Make Your Best Guess. If you’re unsure how to answer a question, try to eliminate as many incorrect answer choices as possible and then make a guess from the remaining choices.

Getting to Know Campus

If you and your student are new to campus, there are some easy things you can do from afar to help you feel connected. For instance…

Print Out a Campus Map. Having an easy-to-navigate campus map posted on your fridge keeps it present. Take a look regularly to see where buildings are in relation to one another, to check out the residence halls and to get a feel for what is east/west/south & north. That way, when you step foot on campus, you’ll feel like you have your bearings.

Click Around. The campus website offers a wealth of information! One night, explore the various student services and what their pages provide. Then, click around the academic sector for class listings, faculty profiles and advising resources. Spend time learning more about athletics, campus safety, residence life, student organizations, wellness programs, special services and so much more. The words and photos can help transport you into the heart of campus.

Keep Printed Materials Present. Stash any brochures, view books and other materials in a folder or a binder. Then, keep that resource on the living room coffee table or on a handy shelf where it’ll be browsed regularly.

Tap Alumni Info. An interesting way to tune in to campus is to see what alumni have to say and what they’re doing with their “after campus lives.” So, grab an alumni publication and check out the website for a taste of what former students are all about.

Of course, stepping foot on campus and talking face-to-face with folks while experiencing the life of our school is one of the best ways to connect. We look forward to seeing you!

Orientation Questions to Consider

- **Commuter Concerns.** What meal plans are available for commuters? How can they get involved in campus life, even thought 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 staff members 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.

Test Anxiety Control

If your student is prone to test anxiety, here are some anxiety control tips from the University of Illinois at Urbana-Champaign Counseling Center that can help:

- Distract yourself by reading a magazine or newspaper if waiting for the test to begin causes anxiety.
- Avoid coffee if you’re prone to “caffeine jitters.” It can make you feel light-headed and anxious.
- At the beginning of the exam, tell yourself, “I can be anxious later, now is the time to take the exam.”
- Just focus on answering the questions, not on your grade or others’ performance.
- Counter negative thoughts with other, more valid thoughts like, “I don’t have to be perfect.”
- Tense and relax muscles throughout your body; take a couple of slow deep breaths and try to maintain a positive attitude.
- If allowed, get a drink or go to the bathroom.
- Ask the instructor a question.
- Break your pencil lead – then go sharpen it.
- Think for a moment about the post-exam reward you promised yourself.
- Remember to breathe and quiet your mind.

Source: University of Illinois at Urbana-Champaign Counseling Center, www.counselingcenter.illinois.edu
Summer Time Management

As summer stretches in front of your student, it may feel limitless after a long year of classes and involvement. Yet, it will fly by quickly, making summer time management a necessity in order to make this season count!

Here are some tips to consider sharing with your student:

› **Plan.** Make a plan now outlining the five most important things you want to accomplish this summer, along with reasonable action steps to help you get there.

› **Schedule.** Be intentional about scheduling time to work on your goals each day/week, instead of just hoping it’ll happen. You need to put in the work.

› **Revisit.** At the beginning of July, revisit your goals to see how you’re progressing. Shift priorities, if needed.

› **Reward.** Once you’ve reached a goal, consider a meaningful reward, whether it’s a day at the beach, spending time with friends or digging into a good book that you’ve been wanting to read!

Being smart with your time takes discipline, no matter the season. As your student approaches the summer with the best of intentions, help him back those up with strategies for good planning and follow-through.

Insurance Considerations

**Take Stock of Belongings**

Before your student heads to college, it’s a good idea to have him take stock of his belongings, says the Missouri Department of Insurance. Have him estimate and itemize the dollar value of what he’ll have with him at college. Then, encourage him 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, he can ask campus safety and security about an “Operation ID”-type program. 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 as a precaution, in case anything is stolen.


Summer Money Conversations

Textbooks, tuition, housing... As you and your student plan ahead for the upcoming academic year, some questions can help you get on the same page when it comes to key money topics:

- What are the “big ticket” items to consider when budgeting? Consider things like tuition, room, board, etc.

- How much will travel cost this year? Consider gas and insurance costs, the estimated number of weekends residential students will travel home or elsewhere, if the student is job searching this year and needing to go on interviews, etc.

- What money will be coming in? Consider scholarships, grants, work-study and other jobs.

- What are the estimated costs for those “little things” that can quickly add up? Consider laundry, school supplies, entertainment, conference attendance, postage, clothing, toiletries, parking fees, equipment costs and more.

- Where can you cut back this year? Consider using public transportation instead of having a car, vowing to order out only once a month, etc.

By talking about things now, you and your student can be on the same money page once the upcoming academic year arrives.