

ThinkSmart



TOM STEWART, CORBIS

ParentSmart PENNY MUSCO

Get a jump on college

Now that it's the middle of summer, parents are facing the shocking realization that the eventful day their "baby" leaves home is fast-approaching. Although my daughter's school provided lots of information, I discovered a

multitude of other things I needed to do to prepare her — and myself — for the transition. A sampling:

Here's the scoop on some stuff colleges DON'T tell you.

- Go ahead and reserve a hotel room for move-in day and parents' weekend (the college website often has links to nearby places to stay).

- Verify her cellphone coverage and, if she's taking a car, insurance and auto club policies.

- Set up a checking account during orientation to beat the move-in rush. A school's credit union usually offers a good deal, or look for a bank with branches near both college and home.

- Sign her up for a student credit card, preferably one that helps keep her in line with rewards for good grades, paying on time and not going over the credit limit.

- Compile a photo album that includes expressions of love and encouragement for when she's lonely or stressed.

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