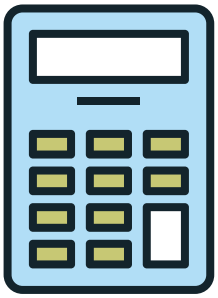
GETTING YOUR CHILD FINANCIALLY READY FOR COLLEGE

Set Up The Basics



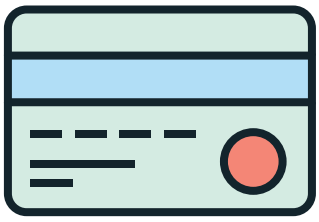
- Open a checking account
- Learn to track spending
- Avoid overdrafts

Build a Simple Spending Plan



- Set a monthly budget
- Cover needs first (food, gas)
- Adjust as you go

Use Credit the Right Way



- Start with a low-limit card
- Make small purchases
- Pay off every month

Create Financial Guardrails



- Who pays for what
- Plan for emergencies
- Schedule monthly check-ins