

## College Prep for Your Teen

It is almost *that* time. Time to kick your kiddos out of the nest and watch them fly. We know this can be an emotional time, so MSB wants to be there to assist in alleviating any unnecessary stress. There are many things to prepare before sending your kids off to college; here is a helpful checklist to ensure things are not missed.

- Sleeping essentials
- Bath necessities
- Clothes
- First-aid kit
- Kitchen basics
- Smart storage solutions

Also, if your teen doesn't have a bank account, now is the time to open one. Take this time to sit down with them to discuss budgeting, necessary vs. unnecessary-expenditures, paying bills, and teach them how to balance a checkbook. Stop in and speak to a representative about our free Kasasa accounts that pay monthly rewards, and as a bonus, these accounts refund ATM withdrawal fees nationwide!

You may also consider helping them apply for a credit card so they can begin building their credit history but help them understand the dangers and pitfalls of credit misuse and the long-term implications of a bad credit rating. Make sure your teen has a good understanding of the consequences of their financial decisions.

We know this time is bittersweet; allow us to help by getting your child started on the right path for financial success. Contact MSB today at 419-885-1996; we would be honored to be a small piece in this chapter for you and your family.