Develop Healthy Hobbies as a Family



We may feel like we spend lots of time with our family members. But squeezing in a few hugs and meals on our way to and from work, school, and soccer practice isn't really the same as scheduling meaningful family time. Developing family hobbies can help you all spend more purposeful time together, improve your family's well-being, and find new ways to connect.

Mix and match a few of these ideas to find some go-to family hobbies, rain or shine.

The Great Outdoors

Hiking and Nature Walks

Explore local parks and nature reserves. Plan a family camping trip. Or just take weekly walks together through your neighborhood. Walking and hiking can also be the first steps towards other activities, like eating at local restaurants or heading to the park for a game of touch football.

Biking

Whether it’s a leisurely neighborhood ride or a mountain biking adventure, cycling is a fun and healthy family activity. Like walking, you can organize family trips around biking and take some rewarding pit stops along your route.

Gardening

Put that overgrown corner of your yard to good use. Few things make little kids happier than a shovel and a patch of dirt. Older kids, parents, and grandparents can plot out what you’re going to grow and work out a schedule to share watering and pruning duties. Put a big family meal on the calendar for harvest time and share your leftover bounty with friends, family, and neighbors.

Getting Creative

Arts and Crafts

Set up a dedicated space in your home where everyone can let their creativity run wild. Whether it’s painting, drawing, or crafting, encourage each family member to explore and have fun. A great way to start is to find a drawing book or website that offers “daily doodles” and buy everyone a sketchpad.

Photography

It’s easy enough to pass around a cell phone or an old digital camera to preserve family memories. But a couple YouTube lessons could teach you and your older kids the basics of composition, lighting, editing, and publishing to a digital family photo album.

Music

If you have some old instruments lying around the house, cue up YouTube and learn the basic chords of a favorite song. Parents and grandparents who do know how to play can show youngsters the basics, which could lead to a new passion.

Fun Around the Kitchen Table

Cooking and Baking

Turning meal prep into a family activity can limit trips to the drive-thru, teach everyone some new skills, and encourage healthier eating habits. Pick one or two nights every week when a family member can break up your regular meal rotation with something new. Take a weekly trip to the farmer’s market and follow fresh inspiration where it leads.

Games and Puzzles

When was the last time you gathered around a classic like Monopoly or Scrabble? Puzzles and Lego sets can also be great fun for families who need to turn down the competitive heat. Aspiring “dungeon masters” can run family-friendly role-playing games that turn game night into an epic story and encourage family members of all ages to find creative ways around that sleeping dragon.

Reading and Writing

A lifelong love of reading is often inherited from parents and grandparents. Take family trips to the library or local bookshop. Share news stories relevant to everyone’s interests. Start a family book club or organize your own reading around what your kids have been assigned at school.

Sometimes it’s too easy to hustle and bustle right past things that matter the most. Our planning tools can give you a new perspective that will help you spend both your time and your money in ways that will more align with your values.

Not Your Typical Daddy/Daughter Date



Aaron recently returned from a Vision Trip with the non-profit organization, International Justice Mission. He was joined on this trip by his daughter Ellianna, who shares more about their journey below.

This IJM Ghana trip was stressful, agitating, and uncomfortable, but that is what made it so wonderful. I was repulsed at the pungent smells and claustrophobia brought to life by the tour at Elmina Castle; my heart was broken for the cheerful survivors dancing at the aftercare center; itching guilt overwhelmed my body as I sat cruising Lake Volta while

taking pictures of possible child labor victims. Tears were shed, and boundaries were broken. It was good.

Through my discomfort came life-long relationships and a desire for change. It made me realize that sometimes the only way to make a change is not to bask in our comfort, but to meditate in our discomfort. We cannot stay in the celebration of one God-given victory or never challenge ourselves and others for justice, for then there would be no further change. The cycle must persist. It is not easy work, which is something the IJM Ghana team is well aware of. Below, I will walk through my thoughts and emotions by witnessing a glimpse of IJM's work and the reasons behind their passion.

For a little under a week, I was part of a group of Americans who had the opportunity to tour IJM's work in Ghana. Briefly explained, IJM combats various forms of modern-day slavery in 17 different countries, but this trip was focused on child trafficking in Ghana's Lake Volta fishing industry. The trip began with Ghana's slave history and then worked its way through IJM's current progress to its future goals. On our first day, we were taken to Elmina Castle, previously known as a trading post for slaves. As we walked through with relative ease and took pictures of children playing outside its walls, it was impossible not to think about the inhumane practices that were inflicted on people not too long ago. We had stood in one of the small cells where as many as 200 tattered slaves were kept, but here claustrophobia was the least of their worries. Bodily fluids and toxic gasses created a bed for disease. Scraps of food that seldom dropped from the ceiling weakened the body. Sexual abuse tore through skin, bone, and dignity.

The conditions were horrible, but one thing killed hope more than the rest: the Door of No Return. As the name insinuates, when someone stepped through that door, they never returned. They would be stacked like Jenga blocks in a ship that sent them to various places to be further enslaved, further beaten,

and further oppressed. If they did not die in the castle or the ship, they would most likely die in their new forever home.



The “Door of no return”

We returned to the bus and I sat still, attempting not to confront all that we had learned. Why? Because I knew if I did it would become a reality. I did not want the treacheries they experienced to be true. I did the same thing when we played with the survivors at the aftercare center and when we admired the beauty of Lake Volta. All I wanted to see was children finding joy in the Lord as they put on a show for us and taught us childhood games. I didn’t want to see the beatings on the children’s skin or the trauma they experienced when their best friend never returned from the water. I wanted to ignore the fact that I saw children fishing in the rain on a school day. We were being shown the beauty of God’s accomplishments through IJM, and I wanted to stay in that beauty.

But at a specific point on our boat ride, I finally wanted to jump into the cloudy waters and swim over to the fishing children to accompany them. It was when a canoe was close

enough for me to see two sets of raw palms waving at us. But they didn't wave with the common emotion of excitement, rather they had a flat face and only waved to say, "I'm here. Please, notice me." I was embarrassed at the sight of our motorized boat among the canoes and people's worry about our dry state while soaked children worked to keep their canoe from drowning. Don't get me wrong, I am grateful for the beautiful experience and generous hospitality, but I am also enraged by how different my life is from theirs.

While this trip has angered me, it has also given me hope. Throughout our time there, we had an abundance of food. I forgot what it was like to be hungry. Although I could not keep up with the frequent supply of amazing food, I was grateful for the time spent at meals and the welcoming culture I experienced. It is a beautiful culture, one that I am now missing as I am back in America. Food was used to welcome us and bring us together (I don't know how to grammatically put Akwaaba into a sentence, but this is where I would use it). At our meals, I met many people that I would now like to consider my family and learned many things about Ghana's beautiful culture. We were taught to dance, carry a bag on our head, how communal Ghanaians are, and how important the day of the week you were born on is (long live Thursdays!).

However, the most important thing I learned at a meal is how God is working wonders through every IJM member to restore justice. On the last day, our American crew joined the whole IJM Ghana team at a retreat. Of course, there was song and dance. The most entertaining part was how stiff we Americans looked on the dance floor, but the most powerful part was the worship. You could hear in the singer's voice that she was not singing from her mouth, but from her soul, in a determined effort to reach God. She was reaching others too. When I looked around, people were moved. Hands were raised to the sky in praise and lowered to the ground in humility. Many were crying, and so was I. I was crying because we were given a

beautiful gift: hope. I could see how these people truly believed in what they were doing and the power of God. There is a chance for a brighter future because the light of God shines through these people.

Throughout the entirety of the trip, I prayed that I would not leave it unchanged. I was nervous that I would act as many would after a church service: raise our hands during worship, say a couple of amens, comment on the pastor's preaching abilities, and then go home to complain about the AC not working, forgetting everything until the next Sunday. It is a cycle that goes nowhere, and that is what I am still afraid of (hopefully others are as well) for me and this Ghana trip. I hope my fear increases and that I will channel it for good. I hope my desires will turn into action rather than remain thoughts. I hope I will share my experiences and not selfishly keep them to myself to remain comfortable and avoid confrontation. I hope I will let God take over and put the entirety of my faith in him. And I hope my hopes are also others' hopes. If so, restoration will shine through the darkness.

You can learn more about IJM at IJM.org.

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5 Steps to Address Concerns About an Aging Parent



As your parents begin to settle into their final phase of life, their health, residence, and finances could become a factor in your retirement planning. This is especially true if you are the person your parents have tasked with settling their estates.

There’s no simple way to tackle all the logistical and emotional challenges associated with caring for an aging parent. But these five steps will help you get the help you’ll need to make sure your parent is safe, cared for, and financially secure.

1. Call a family meeting.

No two families are the same, but in most cases, you’re going to want to gather together all siblings and close family members for an open and honest discussion. If your parent is dealing with a serious and potentially debilitating health issue, don’t sugar-coat the truth. Hiding the facts now will only lead to hurt feelings, resentment, and poor planning.

Depending on the parent’s condition, you might consider dividing up a caregiving or visitation schedule. Even pitching

in on small day-to-day tasks like helping mom or dad buy groceries can be a big help.

If you're contemplating a more serious decision, like assisted living, make sure you give everyone space to voice an opinion. Try to keep the conversation as positive and solution-focused as possible. Employing a mediator or family counselor to facilitate might be a good option if you're concerned old family issues could boil over and prevent a solid resolution.

2. Don't try to parent.

Shifting from the role of adult child to caregiver is going to be a difficult transition for both you and your parent. Don't try to do too much too soon. Seniors who feel like they're being "babied" are prone to depression or dangerous outbursts of independence, like grabbing the car keys or refusing to take medication.

A better approach is to try to frame your caregiving as a way of being more involved in your parent's current routine. Take a seat at Dad's weekly card game. Put the grandkids' sports and performance events on the calendar and offer transportation. Bring an extra dish to a dinner party. Drive mom to the movies … and let a sibling know the house will be unoccupied for a few hours if there are any cleaning or hoarding issues that need attention.

3. Gather the essentials.

If your parent doesn't keep all important documents in one location, now is the time to collect, copy, and file things like:

- Identification (driver's license, passport, birth certificate, marriage certificate, etc.)
- Bank records
- Home deeds and vehicle titles
- Insurance records

- Investment and retirement account records
- Wills and trusts
- Power of attorney
- End of life directives
- Login information for important online accounts (banking, subscriptions, social media)

There may be other documents that are unique to your parent's living or financial situation. We can help you make a comprehensive list.

4. Tag along.

Start attending doctor's appointments. Don't be afraid to ask questions that will help you familiarize yourself with your parent's medical condition and aid with any at-home care like prescription drugs.

Also, ask your parent to introduce you to his or her financial advisor and attorney. Make sure the relevant professionals have all the important information about changes to your parent's health, mental capacity, or living situation.

5. Plan for the next steps.

At some point, your aging parent may no longer be self-sufficient. The earlier that you and your close family members decide upon an action plan, the better. Do you or anyone in your family have the room, the time, and the means to take in your parent? How can non-caregiving siblings or other family members chip in on associated costs of living?

In many cases, an assisted living facility is a more realistic option. But be aware that your parent's Medicare plan probably will not cover those costs. If your parent does not have retirement funds earmarked for end-of-life care, you and your close family members may need to hold another meeting to discuss how to pay for a facility.

None of these steps are easy, and none of the associated options your family settles on will be perfect. The sooner you loop us in on how caring for an aging parent might affect your financial picture, the sooner we can get to work on the money side so that you can concentrate on giving your family the love and support it needs during this difficult time.

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4 Things to Consider Before Committing Financial Support to Your Adult Children



A large part of being a parent is making our children's lives easier which often comes in the form of committing financial support to those adult children. But before writing a check or making a deposit through Venmo to your children, ask yourself

these four key questions:

1. What, specifically, is this money for?

The key word here is SPECIFICALLY.

Many parents tend to err on the side of protecting their child's feelings when weighing financial support. We know asking for money can be embarrassing, and we don't want to deepen that embarrassment. Or we're worried that if we ask too many questions the child will become frustrated and hide serious problems from us going forward.

These are understandable concerns. But it's also important that you understand whether your child needs support because of something beyond his or her control (a car accident, serious health issues, unexpected job loss) or because they're struggling with basic adult responsibilities. If your child is making poor budgeting decisions or settling for underemployment, you may be throwing good money after bad.

Be tactful but get to the root problem before you decide if your money is the best solution.

2. What is the real cost to me?

Many parents are already helping their adult children more than they realize.

For example, you might not think much of letting your adult children stay on the family cell phone plan or piggyback on an HBO subscription. After all, it's only twenty bucks a month, right?

But how long have you been giving your child that monthly free pass? Years? You can also set time limits. For example, tell your child they can remain on the family cell phone plan until age 25 or until they get married, whichever comes first.

Are you helping with larger monthly expenses, like student

loan or car payments? When will it finally be time to pull the plug?

Our advice: get it all down on paper. Make a spreadsheet that accounts for the financial support you're already giving your child, large and small. Seeing how even small expenses accumulate over time will be eye-opening for both of you and help inform a good decision.

3. What are the terms of the bailout?

This is another area that parents tend to tiptoe around because they're afraid of insulting their children. But do you know of any bank that's going to loan your kids money indefinitely, charge no interest, and ask for no repayment? Then why should your money be subject to such lousy terms?

Your children have to understand that your generosity is not open-ended, especially as you near retirement age. You've probably made many sacrifices for them already. You should not sacrifice your financial security or the nest egg that is meant to support you in retirement.

If your children want you to "be the bank," then you have every right to act like one. Set clear terms in writing, including a repayment schedule. In more serious cases, you might want to bring us a copy of this agreement so that we can include it in your estate plan.

4. How else can I help?

It's very likely that your child spent 16 or more years in school without learning a single thing about managing money. Financial literacy just isn't taught in schools. This knowledge gap could be a big reason your young adult is struggling.

Does your child need money suddenly because he or she doesn't know how to budget? Help find that balance between covering

current expenses and contributing to savings and investment accounts.

Housing and transportation expenses can be a shock to recent college grads. You could help your child negotiate a car lease. You might help a child who's already chasing after the Joneses by counseling against a rash home purchase that will stretch his or her finances thin.

Introducing your underemployed child to some of your professional connections might lead to a significant career upgrade.

One key connection you should be sure to tap: your team at WaterRock! We're always happy to help our clients' adult children get on their feet. We consider this a service to our clients because we know that the less you're worried about supporting your children, the more secure your own retirement goals will be.

This article was prepared for Aaron Larson's use.

Give Experiences Not Stuff This Holiday Season



“Does this spark joy?” asks Marie Kondo about our possessions. The answer is usually YES! on Christmas morning or at a holiday party when we unwrap our presents and watch others enjoy their gifts as well. But once the New Year rolls around many of those gifts are fighting for closet space with holiday decorations and all the stuff we keep meaning to donate. And one thing that definitely doesn’t “spark joy” is household clutter.

While the shine tends to wear off presents must faster than we expect, many researchers have concluded that spending money on experiences rather than stuff can create more meaningful and lasting happiness. This holiday season, consider putting money towards one of these gifts to create memories for years to come.

1. Lessons or classes

What’s better than buying your spouse his favorite bottle of wine? Tickets to the tasting events at your local wine shop so that you can schedule some date nights, learn something, and

have some fun together. Rather than adding to the stack of stuff that represents your kids' interests, find a class or a teacher who can help them learn more and grow their skills. Maybe it's time to move on from YouTube chord progression videos to a professional guitar teacher. Your in-house gaming addict probably doesn't need another game, but he might enjoy a coding class that will help him create his own and flex those STEM muscles.

2. Gift cards for a day out

Once upon a time, buying gift cards to restaurants and theatres might have said, "I didn't know what else to get you." Post-COVID, those gift cards will be a welcome passport to a night outside the house. If you're still worried about making a "last-minute" impression, try to personalize the gift as much as possible. Think favorite restaurants, favorite cuisines, favorite plays or musical artists, or an experience you think someone might enjoy but wouldn't spend money on themselves. Your gift card could spark a new passion for indoor rock climbing or the local opera company in a loved one.

3. Charitable giving

It's never too early to involve your children in good works around the holidays. But as they approach adulthood and their consciousness of the world around them begins to grow, kids might value making a positive impact more than a fancy tablet or new clothes. Have a family conversation about the problems facing your community and the issues that your kids are passionate about.

If your family has a personal connection to a cause, talk about how you can honor that connection by donating your time and money. And once your kids are out of school and earning their own paychecks, you might consider working with your advisor to form a family Donor Advised Fund or charitable

trust that will sustain your mission in perpetuity.

4. An extended family vacation

If you really want to go all-out for the holidays, schedule what could be a true once-in-a-lifetime experience. Get together as many of your loved ones as you can for that trip you've all been talking about taking for years. Coordinating the logistics will be a lot harder than buying your grandson a new cell phone. But that effort will only make the payoff that much more rewarding.

Before you get too excited about cruise lines or luxury resorts, how about we schedule a meeting to review your holiday gifting and vacation budgets for the next couple of years? We can also revisit your life transitions to talk about any major upcoming expenses and new goals that you want to plot for the year ahead.

This article was prepared for Aaron Larson's use.

Making the Most of a College's Family Weekend



Wondering how your teenager is adjusting to life on campus? A university or college's family weekend can be a great opportunity for you to experience this new stage of your child's life and move past some of your empty nest worries. Use these five tips to make the most of this time together.

1. Plan ahead.

Hopefully family weekend has been on your radar ever since you helped your student move in. Local hotel rooms and restaurant reservations could fill up fast, so plan your stay and your itinerary as far ahead of time as you can. And while you want to have some time to explore campus – and if you're an alum, indulge in some nostalgia – popular events will sell out fast. Get tickets in advance for things like football games, performances, or tours, especially if younger brothers and sisters are part of your group.

2. Empty out the closets.

Family weekends often coincide with the real start of fall.

Pack up all those warm clothes and boots that your student said they didn’t need six weeks ago. You could also bring along any personal items that are taking up extra space in your garage and let your student make the grown-up decisions: keep them here in your dorm, donate them, or throw them away.

3. Go shopping.

If you’re feeling charitable, offer to help your student pick up some essentials, such as groceries or any dorm room necessities. This might also be a good opportunity to – gently – remind your child of the plan you’ve agreed on when it comes to paying for tuition and expenses, and ask if they’ve looked for a job on campus.

4. Let your student lead.

Family weekends are an opportunity for your student to be the grown-up and show you what their life at school is like. Take time to meet their new friends, eat lunch at their favorite hangouts, attend open houses hosted by their favorite professors and student organizations, and see the sights. Not every activity will be tops on your to-do list but seeing your child at home in their element could help ease some of your separation anxiety and see college life through their eyes.

5. Don’t overstay your welcome.

Even if your family is having a great time together, your student still has friends to see, work to do, and classes to study for. Though you may not be used to it, say goodbye on your child’s terms and try not to disrupt their schedule too much. Take advantage of some time apart to see more of campus or the larger city. Go for a run around the lake. Visit a museum or schedule a special dinner with your spouse. When you are together, try to resist any obtrusive parenting urges, such as cleaning up, commenting on the wardrobe, or rearranging the furniture. If your child isn’t displaying any erratic behavior or obvious warning signs that they are

struggling to adjust to this transition, be happy that they're happy.

And when you're heading home and the tears have dried, be proud as well. You have raised a young adult who's hopefully on a path toward sufficiency, academic success, and gainful employment. That's no small accomplishment – which is why we've had Paying for College on your Personal Pathway for such a long time!

So, now that you've seen your college plan in action, what's next? Would you like to review any upcoming life transitions affecting your other children? Have you been eying that empty bedroom and thinking about a remodel? Or do you want to get your college student and the rest of your family together for a big summer vacation next year? We're always on call to review your financial plan and help you prepare for life's biggest moments.

This article was prepared for Aaron Larson's use.

How to Start Teaching Your Kids About Money



It’s back-to-school season, which means it might be a good idea for parents to think about something their kids won’t be learning in a classroom this year: how to manage money.

While there has been a growing movement in some states to include financial literacy as a high school graduation requirement, most kids head into adulthood without a good understanding of money or a baseline for good financial habits. And finance is a taboo topic for many parents because they don’t want their kids to worry about money or get a distorted view of the family’s wealth.

Our advice: start small. Here are three easy ways that parents can teach children the value of a dollar and start them on a path toward greater financial literacy.

1. Let kids help budget for a family vacation.

When kids think about a big family vacation, they picture endless entertainment. Putting a value on what all those rides, shows, meals, and souvenirs actually cost can help

youngsters set realistic expectations and prevent the trip from turning into a spending spree.

Once you and your spouse have settled on a total budget, break out a whiteboard or a large piece of paper and start making line items. Start with essentials like airfare, hotels, and the price of admission to attractions. Add in the estimated cost of a meal or two at a destination restaurant. And so on.

As the leftovers from your top budget number get a little smaller, your kids will see how splurging at the gift shop could be the difference between an extra day in paradise and coming home early.

2. Help kids set short-term and long-term financial goals.

There’s nothing wrong with surprising kids between birthdays and holidays. But if you find yourself buying everything your kid points at any time you go shopping, your generosity might be sending the wrong message about how money works.

The next time your child is eying a new toy, talk to them about what that toy costs, how long you have to work to earn enough money to buy it, and how the child can help to pay. A couple of extra chores might help the child appreciate the connection between work, money, and spending. There can be a fine line between educating and shaming them about money, but you know your kids best, so consider tailoring your approach to each child.

It can be challenging to help kids think about anything in the long term. But simple money rules, like setting aside a set percentage of gifted money into the bank, can help kids start to understand concepts like saving, compound interest, and building wealth over time. You could also set family savings goals for that next big trip and talk to older kids about what they should contribute.

3. Encourage kids of all ages to earn money.

If your teenager doesn’t have a part-time job by the time they start high school, you might want to have a conversation about who’s paying what for college, and whose car they plan on driving when they turn 16. Even if you can afford these luxuries, working teaches teens teamwork, professionalism, and how to manage their time. They’ll also need a bank account to deposit those checks, which is a good opportunity for you to start talking about saving and investing early. One popular strategy is to match what your teen puts into a long-term savings account with contributions into a custodial investment account.

Point your younger children towards ways they can earn money in your home and neighborhood. Simple lawn care, collecting recyclables, cleaning up around the house, and babysitting are all valuable services that can help them pad their piggy banks.

When your children get a little older, consider bringing them into our office for a friendly money chat. We can help you introduce your kids to basic saving and investing principles so that getting the best life possible with the money you have becomes a value the whole family shares.

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Preparing to Send Kids to College



Between the student debt crisis, COVID-19 lockdowns, and post-pandemic changes to the workplace, it’s never been more important for students to make the most of their college experience. And if you’re a parent who’s preparing to foot the bill and hoping to turn that extra bedroom into a hobby room, it’s important that you set clear expectations for what your child needs to accomplish before graduation.

Here are three discussion points that can help you, your spouse, and your child establish some ground rules so that all of you get more value from the next four years.

1. Academic expectations.

C’s may very well earn degrees, as the old saying goes. But while your child is no longer competing for a spot in college, that doesn’t mean they should start slacking in the classroom. Middling academic performance could jeopardize a scholarship your child earned. It could also make it more difficult to secure spots in selective classes and programs later in college – particularly if a post-graduate degree is part of

the plan. Moreover, if your A student is suddenly struggling to get by, that could be a sign that he or she isn't taking classes seriously or is dealing with mental health issues that you should address as a family.

Beyond engaging in their classwork to learn, students should use college to sharpen skills that will help them succeed in the workforce: time management, collaboration, perseverance, focus, and curiosity. Push your child to do more than get by and they'll learn how to push themselves toward greatness.

2. Financial expectations.

In addition to building good work habits, college is also an opportunity to teach your child good money habits. Even if you can afford to pay for tuition, room, and board, you might have your child contribute to total costs as well. Having some skin in the game might motivate your child to put in that extra effort to excel.

Of course, the costs of college don't stop once the tuition and housing bills get paid. What is your child's plan for covering basic living expenses? Have a conversation about part-time work, setting a monthly budget, the importance of saving and investing early, and using debt responsibly. This last point is especially important as many credit card companies barrage freshman with enticing introductory offers including fine print they may not understand. It's likely your student will have enough debt to worry about when they start working without adding a high-interest credit card bill into the mix.

3. Networking expectations.

For motivated students who want to build a glide path from the classroom to a good job, the resources at a college or university are almost endless. High achievers who demonstrate a commitment to hard work can form invaluable relationships with professors, administrators, counselors, alumni, and other

mentors. Many schools have strong connections to local companies, community organizations, technical certification programs, and government offices.

Joining student organizations can help students connect with their peers and start addressing issues both on campus and in the broader community. And all these contacts and experiences can be resources when it’s time to start applying to graduate school or looking for a first job. Talk to your child about how they plan to make these important connections and start cultivating their first professional network.

Ultimately, college will be what your student makes of it. Once you’ve set your expectations, you’ll have to give your child some space to find their best way to meet those expectations and prepare themselves for adult life.

We can’t help with homework, but if you’d like to set up an appointment before move-in day, we’d be happy to sit down with you and your child to help him or her get started on the path to long-term financial success.

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