

Life Event Planning Checklist

Children Going to College

- Review College-Dedicated Assets vs Cost of Tuition
- Review FAFSA Options
- Review Payment Options (Federal Student Loans, Scholarships, Private Loans, 529 Plan, Retirement Accounts)
- Open a HELOC to Help Pay for Expenses
- Create a Budget for Spending at College
- Decide if a Credit Card is a Good Idea
- Speak to an Attorney about HIPAA, POA, Healthcare Directives
 - Once the child turns 18, parents do not get access to records, and are no longer allowed to make medical decisions without these documents in place, which is why it is so important to get the legal documents completed
- Review Car Insurance
- Review Health Insurance to Make Sure Student is Still Covered Properly at School (Especially if School is Out-of-State)
- Review all of these items with your financial advisor



Securities offered through Cetera Advisor Networks LLC, Member FINRA/SIPC. Investment advisory services offered through CWM, LLC, an SEC Registered Investment Advisor. Cetera Advisor Networks LLC is under separate ownership from any other named entity.