



Starting university checklist: Steps to complete

- ✓ Investigate scholarship options early – and not just academics and sports. Your workplace, associations or various charities may also offer alternatives you may not have thought of
- ✓ Make sure any tuition fees owing are paid and you know – or your child knows – where funds for next semester's tuition will come from
- ✓ Teach your child how to prepare and stick to a budget
- ✓ Talk to your child about household management issues like cleaning and getting along with roommates
- ✓ Ensure your son or daughter has sufficient funds to buy textbooks
- ✓ If necessary, help your child find a place to live (if going to school in another city) and roommates
- ✓ Depending on how far away your child's school is, discuss how to finance trips home and frequency. Will you provide a calling card, cell phone or vehicle?
- ✓ If your child is moving from a small community to a metropolitan city, you may want to discuss transition issues and investigate the public transit system
- ✓ Agree with your child on the extent to which you'll support them financially, so they can budget accordingly. And be prepared for some bumps along the road to fiscal responsibility
- ✓ Coach your child about using funds from student loans, scholarships or bursaries responsibly to minimize debt after graduation
- ✓ Check with your group benefits provider to confirm that your child is eligible as an over-age dependent for health and dental coverage under your employee benefits plan





WealthStyles[®]

Compliments of:

Manulife Investments is the brand name identifying the personal wealth management lines of business offered by Manulife Financial and its subsidiaries in Canada. As one of Canada's largest integrated financial services providers, Manulife Investments offers a variety of products and services including; segregated funds, mutual funds, principal protected notes, annuities and guaranteed interest contracts.

WealthStyles, Manulife and the block design are registered service marks and trademarks of The Manufacturers Life Insurance Company and are used by it and its affiliates including Manulife Financial Corporation.

www.manulife.ca/investments

 **Manulife Investments**
With you every step of the way[®]