

Advice for the College Bound

From one parent to another, here are FOUR KEY LESSONS your kids must learn as they head off to college.

I stood in the doorway of David's college room and beckoned to my wife. "C'mon, Amy, we've got to go. He'll be fine."

My two younger sons were already loading up in the car. My wife stared tearfully at my oldest son, who was standing in the middle of an empty dorm room amid piles of clothes, his laptop, his tennis racket and other items that somehow needed to fit into half a closet and one chest of drawers.

Tears filled his eyes too. They seemed to call out, "Don't leave me here alone!" I gave David one last hug, speaking words of blessing over him as we embraced. Then we left. The ride home was eerily quiet.

That was in the fall. The following spring I headed back to help David load up and come home for the summer. The atmosphere was entirely different. There was laughter and stories of adventures with kids I'd never met but who had clearly become part of David's friendship circle. What a difference nine months makes!

When kids head off to college, it's a significant transition for them and for their parents. For David and me, most of the issues that came up during his first year of college fell into four areas: money, freedom, choices and relationships.

Want to help your kids deal with these issues successfully? Here is some straightforward advice you can offer to make the transition to the college years as smooth and joyful as

possible.

Watch your wallet. Part of becoming a responsible adult is learning how to manage money. Unfortunately, we are a nation of spenders who abhor the concept of saving for the future.

The problem is that most of our kids have received allowances through the years for doing next to nothing, and they have not been well coached in how to budget their money. So don't let them get out from under your roof without sitting down with them and coming up with a specific plan for who pays for what and how living expenses will be handled.

David and I went to our local bank, which has branches in the college town where he would be living for the next four years. I had him set up a checking account and apply for a credit card as well. I went with him, but he had to do the work.

When he came home for Christmas and for spring break, we went over all his receipts together. He had to tell me which expenses he considered basic necessities and therefore my responsibility, and which expenses were his responsibility as "fun things."

Make sure you have access to your child's bank and credit card accounts so you can monitor expenditures and also more easily deposit money when necessary.

I know there are good reasons not to get involved with credit cards, but they can be a great tool if you have the discipline to use them properly. As part of his financial training, I wanted David to begin to develop the habit of spending only what he had and paying off his credit card every month.

Come up with your own guidelines and procedures. But bottom line, don't assume your son or daughter will instinctively handle money well or even possess basic financial skills such as balancing a checkbook. Use your child's leaving for school as an opportunity to teach good financial stewardship.

Set boundaries. Ask your child to share candidly with you what standards and priorities he plans to adhere to in college on issues such as grades, finances, commitment to Christian fellowship (that is, church attendance), and sexual purity. Ask him what controls or limits he will place on himself in order to keep within the boundaries he wants to maintain.

Warn your child that though he can have good intentions to excel academically, be financially responsible and remain sexually pure until marriage, if he doesn't set up lots of little fences along the way, he may one day find himself in a situation in which circumstances or the emotion of the moment can easily get him off track.

Look ahead. Plan on sitting down with your child and speaking candidly with him about some of the bad choices you made when you first went off to college. There will be times throughout his first year of college when your words will come back to him and give him the strength to make the right choices.

As your child prepares to head off to college he has a greater awareness that he's no longer a kid-that he is now responsible for his actions and will have to suffer the consequences of them. Use this realization as an opportunity to remind him that the habits he develops and the decisions he makes are going to have a huge impact on the kind of adult he will become.

Help him set up some guidelines ahead of time for when and how long he will hit the books-and encourage him to remain accountable. Don't let him do poorly that first year and then have to fight the remainder of his college years to pull up his grade point average.

Young people have a difficult time predicting the consequences of their actions. They like to live for the moment. But we are created with and for a divine purpose. Young people want to live for something and to know that their lives matter. Help your child see that every choice can have eternal significance.

Respect the rules of the house. When your child leaves for college, he is your child, living under your roof and following your rules ... most of the time, anyway.

When he comes home, in your mind he is still your child, and the tendency on your part is to see him pretty much the same as when he left. But in his mind, he's an adult now. He's tasted a new level of independence and will likely want to run with it-and he'll expect you to be OK with that.

His coming home will be a bit of a shock to both of you. The best thing to do is to manage the relationship by talking about your different perspectives up front. Be willing to give him more space and flexibility as you see fit; but also let him know which "house rules" you expect him to follow.

Above all, never stop praying for your kids, asking God to guide them into the divine destiny He has prepared for them. He declares in His Word that the steps of the righteous are ordered by the Lord (see Ps. 37:23), and He will be faithful

to ensure that the path your children take is the one He has laid out for them.

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