

Shoes Off with KC

Teen College Prep Checklist



What to *Do Before They* Graduate

“Simple Steps. Real-life guidance”

College Prep Checklist for Teen & Family

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**What to Do
Before they
Graduate**



Scholarship Prep (Start Early)

- ☐ Attend the Senior Awards Ceremony *freshman year
- ☐ Listen for repeated scholarships & patterns
- ☐ Research school + local scholarships
- ☐ Start a running list
- ☐ Create a simple resume
- ☐ Save essay answers to reuse

Activities = Opportunities

- ☐ Join at least 1 club or sport
- ☐ Explore scholarship-related groups (FFA, arts, etc.)
- ☐ Stay consistent (years matter!)
- ☐ Look for leadership roles



Volunteering

- ☐ Choose causes they care about
- ☐ Track volunteer hours
- ☐ Stay consistent over time



Part-Time Jobs

- ☐ Look for jobs with Scholarships
- ☐ Start around 15-16 yo
- ☐ Save at least 50% and start a college/car fund

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Build Credit Before 18



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Building Credit Checklist for Teen & Family

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**Build Credit
Before
18**



Authorized User

- ☐ Add them to your credit card
*Only if you have good credit and good habits
- or
- ☐ You can open a new lower limit card and use it minimally and make payments on time and with your teen so they learn the process

Discuss options with your trusted banker.

Secured Credit Card @18

- ☐ This is for you teen and they must apply and put down a set amount of money and that is their limit.
- ☐ Use + pay off monthly

Discuss options with your trusted banker.

Make sure this will help their credit with monthly payments. My Credit Union confirmed this would help their credit.



Money Talks

Discuss with your Teen...

- ☐ Debit vs. Credit and do this often
- ☐ Bills & real-life expenses. Show & Tell!
- ☐ Budgeting basics and how you manage your finances and the Do's & Don'ts
- ☐ Who pays for what in college or when turning 18 (Insurance, Rent, Phone, etc.)



This content is for informational purposes only and reflects personal experience. It is NOT financial advice. Please do your own research or consult a financial professional.

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Life Skills



What to *Do Before They* Graduate

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Real Life Readiness for Teens

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**Prepare Teen
for what to
expect @18**



Real Life Discussions

It will be here before you know it!

- ☐ Safe driving habits and take some courses with your teen
- ☐ Time management
- ☐ Responsibility expectations
- ☐ Decision-making skills
- ☐ Explain "If it's too good to be true, it usually is" - Call us if you feel this
- ☐ Internet Scams including Job offers that want you to cash their check and you send them a gift card
- ☐ Job Interview Role Play
- ☐ Car Insurance and what they will be responsible for
- ☐ Phone bills and what they will be responsible for
- ☐ Rent and what they will owe if or when
- ☐ Health Insurance premiums, copays, deductables and prescriptions and what they will be responsible for at 18
- ☐ Have them schedule their own doctor and dentist appointments starting at 16 or 17 and have them add the phone numbers to their phones
- ☐ Using a public wifi and how they are not protected when using this
- ☐ Banking on their phone at 18 if they are ready
- ☐ What happens if you are late on a payment and what this does longterm with loans and interest rates
- ☐ Explain Credit Scores and what it takes for better loan rates. Note that even some jobs check credit scores
- ☐ Job: What is 401K and planning for your retirement
- ☐ Job: What to claim on their W4 and how taxes work
- ☐ Vehicle upkeep like oil changes, tabs, and to get a second opinion on needed car repairs
- ☐ General life safety tips. Know your surroundings, don't walk alone at night, etc.

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You've Got This



Starting early
gives your kids
options, confidence,
and a real head start

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