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Pink Underwear and Other Lessons for the College-Bound



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A teenager headed for college needs to know how to handle a few grown-up tasks. Among them, experts say, are how to keep track of a bank account, how long certain foods stay fresh in a refrigerator and what to do if pulled over by a police officer. And knowing how to boil water can't hurt.

By ALINA TUGEND Published: July 15, 2011

NEXT month, many parents will drop off their children at college, laden with newly bought sheets, lamps and hampers.

They're as ready as they'll ever be to start their new lives. That is, until the next phone call or text asking why the clothes came out of the dryer an odd shade of pink. Or why is the microwave buzzing in that weird way? Or, even more scary: what exactly does the car insurance cover?

I'm a few years away from seeing my firstborn off, but in the downtime between worrying about SATs and G.P.A.'s I may as well arm my son with the skills he needs to venture out on his own.

First, I had to figure out what those skills should be. Some are no different from what I needed to learn before my freshman year, oh so long ago. But many things have changed. Microwaves were rarer then, for instance, so my generation probably had a better idea of how to cook.

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We were also expected to do chores. Sadly, many teenagers don't even make their beds anymore.

Nor did we have to deal with online banking and debit cards or the ability to just click a mouse and buy something — and the ensuing problems these conveniences can bring.

And there was little expectation that our parents would be there to clean up every mess or solve every problem.

So what does the recent high school graduate need to know? I asked some experts I've interviewed in the past as well as some newly wised-up parents to draw up a (highly subjective) list.

Laundry, certainly not newfangled, was surprisingly high on many lists. Know how to do the basics like separating colors, darks and whites and what water temperatures to use, as well as what shouldn't go in the dryer. My friend Miriam, whose was attending a college orientation for her son when I posed this question, suggested loading up on Shout Color Catchers. I'd never heard of these, but apparently they absorb loose dyes in the wash water to prevent discoloring, in case your daughter throws that bright red top in with the whites.

Also, as a previous article of mine noted, there is [no need to fill up](#) the soap container in the washing machine. Less is better in this case — clothes come out cleaner, the machine lasts longer and everyone saves money.

Speaking of money: if your teenager is opening her first checking account, make sure she knows how to make out a check properly.

Most teenagers won't go to college with their own credit cards, but they may have a parent's debit card or a bank account they can access with an A.T.M. card. Of course, they'll need to keep track of their spending. But Lewis Mandell, an emeritus professor of finance and dean emeritus at the University at Buffalo, said he didn't think balancing a checkbook was such a necessity anymore.

"They need to have some sort of budget and a general concept of how much they need to get through each period, and what large payments need to come out," he said. "But they don't have to balance to the penny."

Greg Daugherty, the executive editor of Consumer Reports, said that students still needed to monitor their accounts to see if there were any A.T.M. or debit transactions that didn't ring true. "Pay attention," he suggested, "and if there's a problem, get in touch with the bank right away."

Professor Mandell, who has taught financial literacy for years, said it was crucial to emphasize to your child that credit records get established very early, in ways they may not realize.

"If they're late on payment for a cellphone or a cable bill, they begin to injure their credit rating, and it can be on their record for seven to 10 years," he said. And that can really hurt down the line.

He also urged parents to teach their children to have "a healthy dose of skepticism" when buying anything, whether it be a shirt online or a service from their own university.

"Check out all hidden fees," Mr. Daugherty said. "Know return policies, and find out if the company charges a restocking fee for returns," which is becoming more common both online and in stores.

And if they're unfamiliar with a company, go online and search for the company's name along with "scam" or "rip-off" to see the company's reputation on the Web.

What about driving? Many students won't have their own cars or even need to drive, particularly if they go to colleges in cities. But in other cases, some will be driving frequently, far from home.



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I figured that most parents made sure their teenager knew the basics, like how to fill up the gas tank (shame on them and you if they've been driving and have no idea how to do that), and where the jumper cables are in the car.

But Philip Reed, senior consumer advice editor for Edmunds.com, offered some suggestions I never thought of. Here's one: What to do if stopped by a police officer. First, though you may panic if you see the red flashing lights in the mirror, be sure to pull over safely.

"It's a scary situation," Mr. Reed said. "Keep your hands in sight. Don't get out of the car. Roll down the window."

"I told my kids that they will be very nervous and they should know where the [insurance](#) and registration cards are," he said. "We always keep one insurance card in the car and one in a wallet."

What if you have an accident? First, safely get out of traffic if you can. If there are injuries, immediately call 911, he said. If not, exchange insurance information and take photos with your cellphone of any damage.

While it may be helpful to know how to change a flat, even better is to make sure your teenager knows whom to call (besides you) if he needs roadside assistance, like AAA. A number of years ago, I wrote a column about how I was once [caught without brakes](#) on the Long Island Expressway and had to sort it out by the side of the road.

It was not a pleasant experience.

Also, Mr. Reed suggested that carrying a tire inflation kit in the car could spare you the need to change a flat on the spot.

I will end with a bunch of random, yet helpful, tips garnered from a variety of sources. Make sure your son or daughter knows how to sew on a button or a repair a hem, change a light bulb (yes, honestly some have never done that at home), tie a tie, defrost a refrigerator (some dorm fridges aren't self-defrosting) and judge how long different foods can stay in a refrigerator before going bad.

And here are a few more: How to tip properly, use a microwave safely, strip and make a bed, pack a suitcase and safeguard valuables. That might even include getting a lock for the computer. I heard stories of them being stolen from dorm rooms.

And what do parents need to learn? To step back. Try not to fix every problem. Saying "figure it out yourself," or nicer words to that effect, is perfectly acceptable.

And believe it or not, somehow they will — just as we did.

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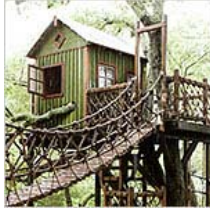
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