

University *Living* MAGAZINE

Ann Arbor | Winter 2025-2026

Holiday Gifts for 2025

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***Your Guide to
Off-Campus Housing***



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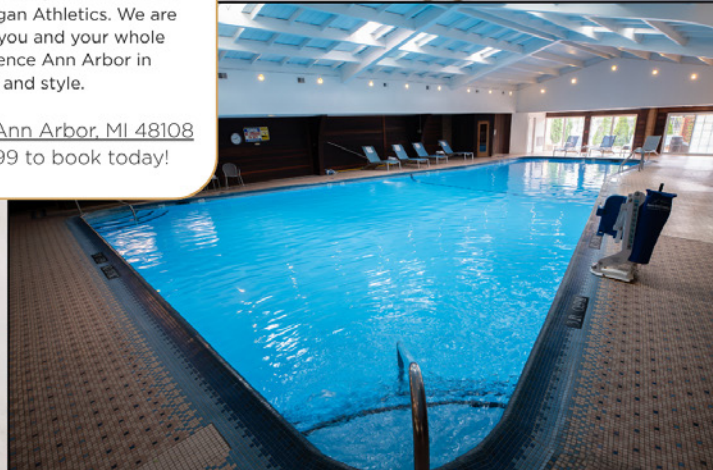
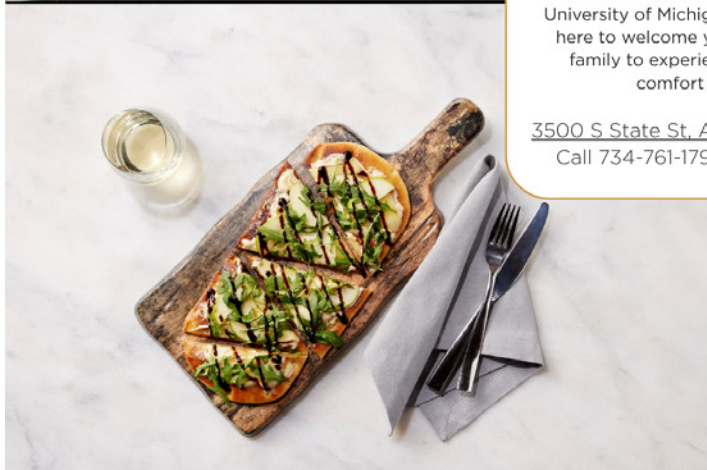
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University *Living* MAGAZINE

WELCOME



Dear Students and Families,

We hope you're enjoying winter break and having the happiest of holidays this season! There's nothing like the energy and optimism of ringing in the new year, reflecting on the past and stepping with intention into the future.

University Living Magazine is here to guide both students and their families throughout the college journey. Our pages are filled with valuable insights, addressing questions you may have (and some you might not have considered yet). Academics, health and wellness, residential and off-campus life, career prep, paying for college — it's all here!

Students, this is your time to explore, learn, and flourish. Lean into your academic and support resources on campus. Families, while your relationship may be evolving, your role remains critical during this phase of your student's life. The school's Parent and Family Program is your go-to resource and we encourage you to engage with it and participate in family programming on campus and off.

The college experience is transformative for all of you and we're here to support you every step of the way. There's lots more information on CollegiateParent.com — please visit!

Best wishes,

The Team at CollegiateParent

Publisher

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Winter Break Ready: Essential Tips for Safe & Stress-Free Holiday Travel

by CollegiateParent



The countdown is on: With Winter Break travel just days away, we're sharing the essential tips and tricks for your student to navigate a safe and smooth journey home this holiday season.

The upcoming holiday air travel season is predicted to be one of the busiest on record. With major airport infrastructure projects, limited gate space, and the ongoing potential of severe winter weather, every traveler should prepare for disruptions. Problems with any major airline, transportation hub, or weather system can ripple through the entire network.

It's crucial for students and families to plan as far ahead as possible and prepare for potential delays and cancellations. Here are our best tips for a stress-free journey!



Getting Ready to Travel

Whenever you help your college student prepare to travel, it's a good idea to double check the official dates of breaks and final exams.

- **Secure Your Booking:** When booking a flight or train this winter, consider travel insurance and be sure to read the fine print regarding cancellations and reschedules. Pay close attention to policies on weather-related vs. labor-related disruptions.
- **The Digital Wallet is King:** Suggest they save high-quality photos of their ID (driver's license and student ID) and any necessary travel documents to a separate cloud drive (like Google Drive or Dropbox) in addition to their phone. This provides a backup if the phone is lost or dies.
- **Health Check-In:** While COVID-19 tests and quarantines are no longer standard for domestic travel, the holidays are also peak Flu and RSV season. It might be a good idea for your student to take an at-home Flu/COVID test after arriving home, especially if they'll be spending time with older or immunocompromised family members.
- **Pack Smart, Not Heavy:** Encourage your student to travel light. The increased fees and risk of lost luggage mean a single, carry-on-sized suitcase is often the better choice.

Smart Planning

Any time your student travels by plane, they should be sure to bring a valid, unexpired ID, their phone and charger, and a credit or debit card.

A few more recommendations:

- **Download & Enable Alerts:** Remind your student to have the airline app on their phone, and to ensure text and push notifications are enabled. This is the fastest way to receive critical, real-time updates about flight status, gate changes, and delay compensation options.
- **Monitor Flight Status:** They (and you) can also view real-time flight delay and cancellation information on FlightAware.com or by searching their flight number on Google.
- **Charging Strategy:** Bring a portable battery bank (fully charged!) and their phone and laptop chargers. Airport charging stations are often crowded or broken.
- **Pack Entertainment:** Download their favorite movies, shows, or podcasts before leaving the house. A downloaded book or two is a lifesaver when Wi-Fi is spotty.
- **Essential Carry-On Kit:** If they check a bag, they must pack their toothbrush, toothpaste, any essential medications, and a change of clothes in their backpack.
- **Health & Hydration:** Bring a small supply of hand sanitizer and sanitizing wipes. Fill their water bottle after going through Security. Pack high-protein snacks in case they get stuck in an airport or on a plane.

CRITICAL TRAVEL ALERT:

Holiday Airport Disruptions

If you're traveling for the holidays, be prepared for potential airport shutdowns and major delays caused by winter weather, staffing shortages, system outages, or government-related disruptions. The holiday travel season is one of the busiest times of the year, and even minor issues can quickly cascade into widespread delays.

Key Disruption Factors to Watch For

Severe Weather-Related Closures

Winter storms, ice, high winds, and low visibility can temporarily shut down runways or entire airports. When this happens, expect:

- **Flight Cancellations & Diversions:** Aircraft may be rerouted or unable to depart.
- **Extended Delays:** Once runways reopen, airlines face significant backlogs.
- **Crowded Terminals:** Stranded travelers can overwhelm airport operations.

Technology or Power Outages

Airline system outages, cybersecurity issues, or airport power failures can halt operations nationwide. These events often cause:

- **Ground Stops:** No flights are permitted to depart.
- **Delayed Check-In & Boarding:** Systems used for ticketing and baggage may be offline.
- **Ripple Effects:** Even after systems return, nationwide delays may continue for hours.

Staffing Shortages

A lack of essential personnel — whether caused by illness spikes, labor shortages, or a U.S. government shutdown — can significantly slow travel.

- **Longer TSA Lines:** Reduced staffing slows checkpoint processing.
- **Flight Delays:** Fewer Air Traffic Controllers mean the FAA limits flight volume for safety.
- **Cumulative Impacts:** Individual delays mount quickly during peak travel days.

Passport, Global Entry & Customs Delays

Even though passport services are fee-funded, emergencies or government shutdowns can slow processing times. Travelers may see:

- Delayed Passport Renewals
- Temporary Suspension of Global Entry Interviews & Approvals
- Longer Reentry Lines at U.S. Airports

Heads Up! — Starting February 2026, TSA will charge \$45 to passengers without a Real ID. Avoid the extra cost by getting your Real ID ahead of time!

Your Holiday Travel Strategy

Arrive Earlier Than Normal

During peak holiday periods or when disruptions are possible, plan to arrive:

- 3+ hours before domestic flights
- 4+ hours before international flights

This buffer helps protect you from long security lines or sudden schedule changes.

Check Airport & Airline Status Frequently

Conditions change rapidly. Before leaving home, check:

- Your airport's website or social feeds (for security wait times & closures)
- Your airline's mobile app (for real-time updates, rebooking options, and gate changes)
- The FAA airport status page for ground stops and flight delay maps

Monitor Weather & Backup Airports

If severe weather is expected:

- Track conditions at both departure and arrival airports
- Know your airline's weather waiver policies
- Identify nearby alternative airports in case you need rerouting

Confirm Global Entry or Passport Readiness

Before international travel:

- Ensure your passport is valid for the required time period
- Check your Global Entry application or renewal status
- Have a backup plan in case kiosks or expedited lanes are impacted





The Lost ID Crisis

Parents, when you get the text from your college student that they are at the airport and have misplaced their wallet or ID, take note of these tips that may help your student get home:

Your student should immediately see a TSA (Transportation Security Administration) agent and be prepared for the identity verification process:

- **Backup Proof:** While a photo of their ID alone won't get them through security, they should be prepared to show a backup copy (a photo on a smartphone, or a printed copy).
- **Deep Recall Test:** The student must be prepared to answer "on the spot" personal questions that will assist the TSA in confirming identity, such as:
 - Social Security Number (full or last four digits)
 - Both parents' birthdays including the year
 - Siblings' birthdays
 - Previous home addresses or details about a car they owned.
 - The TSA agent will also pull up public records and databases to verify the answers.

The crucial point is that they must be able to answer the questions with no hesitations. Advise your student to study these details before they travel!

Don't Travel If You're Sick

This remains the most important rule. Stay home, call your doctor, and get tested for the appropriate illness (COVID, Flu, or Strep). Don't risk your own health and the health of others. Many airlines have flexible change policies, but this should always be the priority.

Visiting Older Family Members

If you hope to visit with high-risk individuals after traveling this holiday season, take thorough precautions:

- **Test First:** Take an at-home COVID and/or Flu test 1-2 days before the visit.
- **Ventilation Matters:** When indoors, allow for proper airflow (open a window slightly). If the weather permits, spend time together outside.



Cozy Winter Break Conversations

by CollegiateParent

You won't have all these chats by the fireside, of course. They'll happen in the kitchen, in the car, and while walking the dog or building a snowman.

Whether you and your student need to check in about practical things like grades, their budget, or roommates or dive into weightier topics, we've got tips to help you navigate these important conversations.

* Roommates

Your student may be at school for a week, a month, or even a year before they have a roommate issue, but it's bound to happen at some point.

Most of the time, roommate conflict is short-lived. In other cases, the drama can be more complicated. If your student shares details, feel free to offer sympathy and advice but remember that they should resolve these disagreements on their own. Learning to get along with all kinds of people is part of the growing up process.

Encourage your student to address any concerns first with their roommate. If things don't improve, they can enlist the help of their RA (Resident Assistant/Advisor). And point out that getting along is a two-way street — your student is responsible for communicating and adapting as well.



* Academic Adjustments

Of course, you'll want to talk to your student about how school is going. What was their favorite subject last term, and where could they use help? Should they make it a goal to be more proactive in the future: go to faculty office hours, join study groups, and find a tutor when needed?



Learning to Manage Time

The "time budget" conversation is a valuable one to have now that they've spent a semester at school and can recognize the importance (and challenge) of good [time management](#).

Help your student create a time budget. How can they best align how they spend their time with their goals and priorities?

Time Inventory

Suggest they start by keeping a time inventory for a week when they get back to campus. They'll log the minutes and hours they spend on each daily activity: studying, working, going to class, eating, sleeping, using social media, hanging out with friends, etc. The object isn't to pass judgment but simply to see how they currently use their time so they can make the adjustments they need to be successful students.

Hand-Written Planner

An old-fashioned planner is more useful than ever in college. Encourage your student to buy one at the campus bookstore or any office supply store. Choose a consistent system to manage task with, such as [Bullet Journaling](#).



Update Their Tech

Can they count on their current laptop to make it through the year? Students still using an older high school laptop may be overdue for an upgrade. A new laptop or tablet could be in order for Christmas or Hanukkah, or a backup hard drive or new charger.

* Money Check-In

Winter break is a perfect time to assess your student's bank balance. Together, look at how much money they spent each month this past fall, and on what. Did they stick to their budget?

In general, do they appear to [have enough spending money](#) to cover food outside the meal plan, toiletries, clothes, and school supplies? What about extra expenses like going out to eat, or an occasional off-campus activity or trip?

If they're not making ends meet, or if they saving up for something big, major adjustments may be needed. Sometimes, just a little belt-tightening is in order, and they may realize that they're spending too much on coffee and snacks.

Our [budgeting worksheet](#) might be exactly what you and your student need to realign your financial expectations and stay on budget for the rest of the school year.

If your student needs an on- or off-campus job to help pick up the slack next semester, here's how you can [help them with the job search](#).

* Drinking and Drug Use

College is the first time most freshmen have lived away from home. Many find themselves making tough decisions on their own for the first time.

One challenge that every generation of college students seems to face is the social pressure to drink and experiment with drugs. From a distance, you can't control what your student does in their spare time. But keeping a dialogue going about drugs and alcohol can be key to helping your student make better, healthier choices.

Their visits home offer a terrific opportunity to talk about their social life and how they are managing stress.

The [holiday party season](#) brings extra risks and temptations. Make sure you're clear about the rules you expect your student to follow when they're out with friends, especially if/when they'll be driving. Remind them they can always call you if they need a ride — or take Uber or Lyft.





* Personal Safety

By this point in the year, your student has acclimated to their new routine and environment. That makes it the perfect time to check in about what they do on a daily basis to keep themselves safe. Are there places near campus where they shouldn't walk, jog, or bike? Are they good about using the buddy system?

You can help by supplying good advice and the best safety tools available. Make sure your student has a personal safety app on their smartphone and share this [essential safety checklist](#).

* Healthy Relationships

When your student was in high school, you were probably in the habit of talking about relationships and dating (even if these conversations weren't always comfortable). You knew their boyfriend or girlfriend, if they had one, and the friends they socialized with.

Typically once college starts, parents are in the dark about their students' romantic relationships. And students often want to keep it that way!

Nevertheless, it's important to [keep talking about sexual health and consent](#), and you can do this while respecting your student's privacy.

You might talk in a general way about the social scene on campus and their new friends or crushes. News stories can springboard a discussion. Your student will be able to tell you about the culture on their campus and how they're proactive in their own behavior.

And don't be afraid to ask them if they are using online dating apps like Tinder and Bumble or if any of their friends are.

Make sure they know that if they're sexually active, they can get check-ups, contraception, and advice at the [campus health center](#). They can also get mental/emotional health support at the counseling center for issues relating to personal relationships or any other college-life pressures.



* Lingering Homesickness

If your student was homesick earlier in the school year but has hit their stride, you're probably feeling pretty good. But if they're still struggling to find a place on campus, you will share that pain.

It may help to know that it takes many students a full semester or longer [to settle in and feel at home](#) and happy in college — even if they enrolled at their “dream” school.

A burned-out student may brighten up after a few restful weeks at home. However, if your student insists they [don't want to return to campus](#) in January and would rather take time off or transfer, you'll need to listen and be supportive while helping them dig into why they're not satisfied with their college experience.

There are practical and financial as well as personal considerations when taking such a step. Together you can come up with an action plan.

The Most Important Chats to Have?
— *The relaxed ones about books, movies, sports, clothes, food...and how great it is just to be together.*

The Transition to Off-Campus Life

by Suzanne Shaffer

When my daughter moved off-campus it was an eye-opening experience. She was not prepared for the roommate disagreements, dealing with a landlord, getting along with neighbors, or handling broken lease agreements. She also wasn't prepared for the temptations that came with the newfound freedom.

Is your college student living off-campus for the first time? Initiate these discussions with them so they can come prepared.



Living Logistics

There is much more responsibility when renting off-campus than there was in the residence hall. When several students live in the same home, there are many tasks to share:

- **Rent and utilities** — Determine each roommate's share of the basic expenses and keep track of due dates and payments. [Splitwise](#) is a free app that can help with this, and with other shared expenses like meals out.
- **Groceries** — Most roommates find it convenient to go in together on pantry basics like milk, coffee, cereal, bread, fruit, snacks and cooking ingredients. They can share grocery lists through [OurGroceries](#). Want to help your student eat well on a budget? Check out "[Grocery Shopping 101](#)."
- **Meal prep** — Roommates may want to cook dinner together or take turns cooking. They should discuss preferences and pay attention to each other's allergies. Apps such as [Paprika](#) and [Mealtime](#) make meal planning easy and fun.



- **Cleaning** — Roommates should share the responsibility for keeping the home clean. Start by identifying and assigning chores. Apps like [Tody](#) can help the group keep track of everyone's chores so they stay on top of it and accountable.
- **Property maintenance** — If your student is renting a house, there will almost certainly be maintenance responsibilities. They should check with the landlord about yard work and property upkeep. If renters are responsible for mowing the lawn, weeding and watering, trimming bushes and keeping the driveway and sidewalk clear of leaves and snow, these chores can be added to the master chore list.

Staying Safe

Safety is an added concern when living off-campus. The absence of campus security measures means students are responsible for their own [personal safety](#).

When choosing off-campus housing, consider the building's security features, the neighborhood, fire exits, safety alarms, and detectors. Consider these simple safety rules:

- Don't let a stranger into your apartment or house without viewing through the peep-hole or window first. **When in doubt — don't answer the door.** Ask repair or service techs and delivery people to show official identification.
- Keep doors and windows locked, both when you're at home and when you go out.
- Keep windows covered with shades and curtains at night and when no one's home.
- Don't use laundry rooms, lounges, or common areas in your apartment complex when alone.
- Don't hide keys under mats or flower pots (the first places a burglar will look). Instead, give a spare key to a trusted friend or neighbor.

- If you'll be away, don't advertise this on social media or by leaving a note on the door.
- If all the roommates will be out of town (for example, over break), lock up your home and ask a neighbor to pick up any mail, packages, or newspapers that might be left at the door or in the driveway. Mail can be held by the USPS.
- When you're out of town, put a few lights and the TV on a timer so it looks like someone's home.
- If you come home and it appears that your apartment or house has been broken into, get to a safe place and call 9-1-1 — **do not enter**.

Protecting Belongings

Your student should purchase [renters insurance](#) to protect their personal property. The cost is nominal and they will be covered in the event of a fire, flood, or theft. Renters insurance will also protect your student against any accidents or liability claims from visitors to the property.

Avoiding Temptations

Students who live off-campus face any number of temptations. It may be more tempting to skip class, especially when they're running late. They may also be tempted to become less involved in campus activities and social life, which can result in feelings of separation and loneliness. They may find their commitment to an on-time graduation weakening somewhat.

Living off-campus lends itself to parties which often include alcohol. With no campus restrictions against underage drinking and no supervision, it's easy for these parties to get out of control. Your student should remember that they are responsible for any underage drinking that occurs on their property and any bad behavior as a result of the drinking.

Off-Campus Housing Search Tips

by Wendy Redal with Suzanne Shaffer and CollegiateParent



Moving off-campus is an exciting rite of passage. The transition brings valuable independence and responsibilities, but challenges, too.

Parents and students alike want to secure a safe, clean, convenient, and affordable place; students are much more likely to have a successful housing search if they go about it the right way. Explore these five essential steps in the search process!

1) Make a Budget

Before students start looking (unless they are funding their housing 100%), it's important to have a family conversation about what the family can afford for rent, utilities, and other living costs. Even for students who are paying their own way, parents can be a helpful sounding board because they have more experience managing these types of expenses.

Key Considerations:

- **Number of bedrooms divided by the number of roommates** — A one-bedroom or studio is more expensive per person than sharing.
- **Typical utility costs in the area** — Electricity, gas, water, and internet.
- **Transportation costs** — To get to and from campus. Do you need parking spots? Will you carpool?
- **Furniture and appliances** — If not included in apartment.
- **Moving expenses** — Renting a truck, buying boxes, paying for a storage unit over the summer.
- **Food costs** — Students can save money cooking for themselves, but it can be convenient, and healthier, to keep a partial meal plan.
- **Renters insurance** — Remember that money is needed up front as soon as the lease is signed (typically first and last months' rent plus a security deposit). Check out our complete budget worksheet at bit.ly/cp-budget.

Good News: Students enrolled at least half-time in a degree-granting program can use 529 college savings account funds for off-campus housing expenses. But not necessarily the full amount — the college or university determines the allowable off-campus-room-and-board figure. Contact your Financial Aid office to find out more!

2) View the Properties

- View the room/unit/house actually for rent (not a model) and confirm that the property is as advertised.
- Be sure to view the property in person; don't rely on photos or hearsay from a friend or the property owner.
- Have questions ready, such as: What are typical utility costs? Is subletting allowed?
- Check security features of the unit, the condition of appliances, storage space, and parking availability.
- Take pictures inside and out, including the neighborhood — it'll help with recalling details.

3) Study the Lease

This may be the first legal document students have encountered. It's very important to review it carefully. Parents and guardians should take a close look, too (even if not required to co-sign).

Be Clear About the Following:

- What's required up front in addition to a security deposit?
- What are the conditions for getting the full security deposit back?
- What dates does the lease cover?
- What utilities are provided (heat, water, garbage collection, etc.)?
- What are tenants' responsibilities for upkeep — lawn mowing, landscape maintenance, snow removal, minor indoor repairs, etc.?

4) Document the Condition

The roommate(s) will do this after signing the lease. Make notes and take photos, paying special attention to stains on the ceiling, holes in the walls, a cracked bathroom sink, etc. so that, if there is a dispute at the end of the lease, you can prove your case and get the security deposit back.

5) Purchase Renters Insurance

Renters insurance is a must for students living off-campus. Personal belongings will not be covered by a parent's homeowners policy or the landlord's insurance. Renters insurance is affordable — typically less than \$20 a month — and will cover the loss of possessions in case of fire, flood, or theft. Renters insurance also provides protection if a student accidentally damages another person's property or if someone is injured in their apartment or house.

Happy searching!



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Best Ways to Save on Living Expenses

by CollegiateParent

Moving off-campus for the first time can be daunting. There are so many things your student needs to learn how to do and keep track of!

As you help them navigate their new living arrangements — especially the financial side of things — be sure to consider these questions:

- Do they still need a meal plan?
- Do they understand what their bills are, and how and when to pay them?
- Do they know how to buy groceries or cook?

If the answer is mostly “no,” don’t despair. Budgeting for off-campus life may seem like a totally different ballgame than it was when they lived in the dorm, but it will be manageable if you break it down — and there are still plenty of ways to save money.



Stretch the Food Dollars

If your student hesitates to cook for themselves (whether they’re not sure how, or simply don’t want to take the time), encourage them to check out different frozen food options. Trader Joe’s has some excellent frozen dishes that they can easily stick in the microwave or onto a stovetop to heat through.

Remind them to be mindful of how grocery prices vary from store to store. They may find that Trader Joe’s is the cheapest for frozen food, or Walmart is the cheapest for produce or canned goods. If they pay attention while they shop, they’ll soon find a favorite store with the best prices.

If they like to cook, or are ready to learn, they can check out [these quick simple recipes](#) to jump start their culinary journey or mix up their weekly meal prep. An ingredient list is provided to make shopping a breeze.

Many students choose to stay on a partial meal plan after moving out of the residence halls, as it makes for an easy lunch or snack option while they’re on campus. It also makes it hard to justify splurging on lunch in a restaurant simply because it’s close to their next class!

Finally, your student can save a substantial amount of money by brewing their coffee or tea at home rather than buying it prepared at a café. A one-time investment in a tea kettle or coffee maker and a sturdy thermos will do wonders for their budget!

Understand the Bills

Take the time to make sure your student fully understands the bills they will be responsible for. Certain things like renters insurance, cable, and internet require a little research to find the best rates, while water, gas, electric, and trash removal are usually set rates.

Have a conversation about how their personal habits will affect their bills; unless utilities are included with rent, habits such as leaving the lights on, blasting the A.C., and taking lots of long showers will increase their monthly expenses substantially.

If your student has roommates, the household may choose to split up responsibility for certain bills — one person may be in charge of setting up the internet, another for the electric or water bill, etc. However, everyone in the household should know when those bills are due and share responsibility for paying them on time.

Your student should feel comfortable talking to roommates about the breakdown of the bills so everyone knows up front exactly what they’ll owe month to month. They should also make sure they fully understand all [the terms of their rental agreements](#) so they aren’t surprised by deductions from their security deposit or any other charges.



Rethink the Car

If you were planning to send your student off in one of the family cars, it's worth reconsidering. The costs of maintenance, gas, and parking permits really add up. Most college campuses have readily available public transportation to help students get around, and biking is a great way to get some extra exercise in!

Shop (and Sell) Thrifty

Encourage your student to take the time to walk through their local thrift stores. They might just find themselves falling in love with thrifting. Even if they don't care to buy anything this way, there are many consignment shops that will take old clothing, shoes, or accessories in exchange for store credit or cash.

Textbooks

They should also do their research before buying textbooks from their campus bookstore. They might be able to find a cheaper option on Amazon or even a free digital version online. If they do need to buy the textbook directly from the bookstore, they can always choose to buy a used version or rent the textbook for the semester instead.

If none of these are viable options, they can check out local stores that buy back textbooks and compare prices between those stores and their campus bookstore. It might be the case that their campus bookstore will not offer them quite as much money for a used textbook as a local competitor.

Failing all that, have them take to the internet! They can see if anyone on eBay, Facebook Marketplace, or Craigslist is interested in their used textbooks, clothes, furniture, etc.

Electronics

[Sell Broke](#) is a website that offers cash in return for used or broken electronics such as laptops, phones, tablets, cameras, you name it! Their service is ridiculously easy to use — all you need to do is select your device, decide how you want to be paid (PayPal or check) and send it to them using the shipping label they provide. Though your student may not get as much money as they would on an e-commerce platform, Sell Broke is easily the most convenient option and a quick way to trade old electronics for cash.

Furniture

The biggest budget concern may be furnishing your student's space. However, there are a lot of ways to play the system and make sure you find the best deal possible.

Facebook Marketplace is perfect for finding secondhand furniture at low prices and many sellers are open to negotiation. Both Facebook Marketplace and Craigslist will occasionally have free furniture in decent condition as well! The key is to start looking early, and pay extra attention around popular moving times (start of school or end of a semester) when many students or recent graduates are looking for a hassle-free way to get rid of their furniture.

Make sure your student takes their time! The first few options they come across won't necessarily be the best. Given a little patience and legwork, they'll find something they love for the right price.

If your student is concerned about having fun while on a budget, have them check out these tips and tricks for [thriving in college while staying within a budget](#). There's no shortage of ways for them to enjoy their free time while still being mindful of their spending.

Learning how to manage money is a crucial skill. There's no time like the present!

A photograph of three young women standing in front of a modern building with a glass facade. The woman on the left has curly hair and is wearing a brown jacket and blue jeans. The woman in the middle has blonde hair and is wearing a beige sweater and white pants. The woman on the right has curly hair and is wearing a denim jacket and blue jeans, holding a yellow phone. They are all smiling and posing for the camera.

Understand Your Rights as a Renter

by CollegiateParent

Students have rights that should be respected, especially if they fulfill their own tenant responsibilities.

Many of a tenant's rights and responsibilities will be spelled out in the lease (another reason to encourage your student to [read their lease CAREFULLY](#) before signing, and to share it with you so you can look it over, too).

Pass this advice along to your college student who is moving, or has moved, off-campus!

Do I have a right to get my full security deposit back?

Your [security deposit](#) should be returned in full if you vacate the unit in the condition it was in when you took occupancy. This means repairing damage (including any done by a pet) and cleaning the unit thoroughly (or having it professionally cleaned) when you move out.

You must also pay your rent on time and give adequate notice before you move out; otherwise, the landlord can use your deposit to cover unpaid rent.

If the full security deposit isn't returned, you have the right to receive an itemized list of any deductions. In some states, the deposit must be returned with interest within a certain number of days. Check your state law!

Does my landlord need to ask permission to enter my unit?

In general, you have the right to live undisturbed in your rental home and typically a landlord must give 24 hours' notice, in writing, along with a valid reason to enter (for example, to make a repair). Of course, in an emergency you may need someone to come in and help you right away.

Check to see if there is a "privacy clause" in your lease. State law will define the exact rules.

If something breaks, who fixes it? What about bugs?

You have a right to live in a comfortable, environmentally-sound residence where plumbing and appliances work, windows and doors function properly, the roof doesn't leak, and locks are changed before you move in, so you can be sure no one else has a key.

As part of your lease agreement, your landlord must respond promptly to requests for repairs. **Don't wait to make a request.** Something minor could become something major, which isn't good for either of you.

If you have an infestation that you did not introduce (like mice or bedbugs), your landlord must address the problem immediately — ideally by hiring a professional exterminator.

If your landlord doesn't respond promptly to a request to make a minor repair, you may have the right to fix it yourself and withhold the amount from rent, but check your lease and state laws first!

Do I have a right to be safe in my home?

Yes, and if the condition of the property, inside or out, makes injury likely, or if the landlord is negligent about repairs to the unit that might make it easier for someone to break in, the landlord may be liable.

If another tenant's noise or behavior is a problem, you have a right to request that your landlord deal with this.

Your landlord also has a responsibility to mitigate any potential environmental hazards (mold, etc.) as well as maintain smoke and carbon monoxide detectors.

Can I have a pet in my rental? Can I smoke or vape?

You only have a right to have the kind of pet that is allowed by your lease, and landlords often prohibit all pets or pets of certain sizes, types and/or breeds. Landlords must not prohibit service animals (per the

[Americans with Disabilities Act](#)). Most likely, you will need to pay an additional pet security deposit.

Your lease will indicate whether smoking or vaping is permitted on the property.

Can the landlord change the terms of my lease?

Not without both of you agreeing on a change in writing. If the landlord sells the property, the new owner must respect the terms of your lease for the duration.

Note: Landlord-tenant laws vary from state to state. The U.S. Department of Housing and Urban Development (HUD) maintains a state-by-state listing of Tenants Rights on their website. Find [your state here](#).

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Let's Get Crackin':

Gathering Kitchen Basics

by CollegiateParent

Your Starter Kitchen Checklist

Building a functional kitchen doesn't require breaking the bank or filling every cabinet. The key is gathering versatile basics that support healthy, long-term cooking habits. Whether students are heading off to their first apartment or families are helping set up that starter kitchen, focus on quality essentials that will grow with developing culinary skills and busy schedules.



Appliances

Not every student needs a stand mixer on day one, but there are still some essentials worth prioritizing. Start with a toaster oven and a coffee maker if needed. A plug-in kettle can be incredibly versatile for quick meals, and a hand mixer covers most basic baking needs.

Bakeware

- ☐ Glass dishes that can go in the oven or microwave with lids for easy storage
- ☐ One large sheet pan for everything from roasted vegetables to cookies
- ☐ A basic loaf pan for quick breads and meatloaf
- ☐ Muffin tin for portion control and meal prep

Action Tip: Look for bakeware that nests together to save precious storage space.

Canned Goods • • • • •

- ☐ Pasta sauce as a base for quick meals
- ☐ Canned beans and vegetables for when fresh produce runs low
- ☐ Soups for busy weeks and comfort food emergencies
- ☐ Canned tomatoes for cooking versatility

Action Tip: Stock up during sales and rotate stock. Write purchase dates on can tops with a marker.



Cookware • • • • •

Students need a range of pot and pan sizes to handle different cooking methods:

- ☐ One large stockpot for pasta and soups
- ☐ A frying pan and a saucepan with lids
- ☐ All sizes should have oven-safe handles when possible

Action Tip: Buy a cookware set on sale rather than individual pieces — it's often more economical and ensures matching lids.



Dry Goods • • • • •

- ☐ Unopened pasta and rice last nearly indefinitely in a cool, dry place
- ☐ All-purpose flour and sugar for basic baking needs
- ☐ Baking powder and baking soda for leavening
- ☐ Oats for quick breakfast options

Action Tip: Use clear, airtight containers to store opened dry goods; students can easily see what they have and prevent pantry pests.

Oil, Vinegar & Condiments • • •

- ☐ Olive oil for cooking and salad dressings
- ☐ One versatile vinegar like apple cider or white wine vinegar
- ☐ Basic condiments that match personal taste preferences
- ☐ Hot sauce or other flavor enhancers



Action Tip: Buy smaller bottles initially to test preferences before committing to larger quantities.

Prepware • • • • •



- ☐ Cutting boards in different sizes
- ☐ Sharp knife set with proper storage
- ☐ Mixing bowls that nest for space efficiency
- ☐ Measuring cups and spoons

Action Tip: Invest in one really good chef's knife rather than a large set of mediocre knives.

Seasonings • • • • •

Beyond salt and pepper, herbs and spices transform simple ingredients into flavorful meals:

- ☐ Garlic powder, onion powder, and paprika for versatility
- ☐ Italian seasoning blend and chili powder for quick flavor profiles
- ☐ Fresh herbs when possible, dried when practical

Action Tip: Buy small quantities of spices initially — they lose potency over time and students can build their collection based on cooking preferences.

Utensils • • • • •

- ☐ Basic silverware set with a few extra pieces for guests
- ☐ Wooden spoons and heat-resistant spatulas
- ☐ Can opener, whisk, and ladle
- ☐ Colander for pasta and washing vegetables

Action Tip: Choose utensils that can multitask; for example, a large slotted spoon works for serving and straining.



Community Kitchen

Building cooking skills and kitchen essentials doesn't have to be a solo endeavor. Smart collaboration can stretch budgets, build relationships, and create lasting healthy habits.

Bulk Buying Partnerships

Team up with roommates or neighbors for warehouse store runs. Split large quantities of rice, oil, and frozen vegetables to get better prices without waste.

Action Tip: Create a shared shopping list app where housemates can add items and coordinate who's making the next bulk run.



Farmers Market Adventures

Make local farmers markets a social activity. Students can split larger quantities of seasonal produce and discover new ingredients together.

Action Tip: Bring a cooler and ice packs for group market trips — fresh produce lasts longer when properly stored from purchase to home.

Weekly Meal Planning Circles

Gather friends or housemates for 30-minute weekly planning sessions. Share recipe ideas, coordinate ingredient purchases, and plan complementary meals.

Action Tip: Use a shared calendar to plan who's cooking when, preventing food waste, and ensure everyone contributes.

Thrift Store Treasure Hunting

Make finding kitchen equipment a group activity. Hit yard sales, thrift stores, and online marketplaces together to spot deals and quality pieces.

Action Tip: Test electrical appliances before buying; bring a phone charger to check that outlets work at yard sales.



Potluck Night Traditions

Establish regular potluck dinners with friends, clubs, or study groups. Everyone contributes one dish, building cooking confidence and expanding palates.

Action Tip: Create a themed rotation system: Meatless Monday, Taco Tuesday, Fried Food Friday, or International Cuisine Night keeps things interesting.

Appliance Sharing Networks

Coordinate with neighbors or classmates to share occasionally-used items like stand mixers, food processors, or specialty baking pans.

Action Tip: Set up a simple checkout system using a shared document. Track who has what as well as when items are due back.



Your Financial Fresh Start: Smart Money Moves for College Students

By Nadine Hohnke | Public Service Credit Union

Starting college is a major milestone—and for many young adults, it's also the first time managing money independently. Between tuition payments, housing, textbooks, and everyday expenses, the financial decisions you make today can have a long-term impact on your credit, savings, and stress levels.

At Public Service Credit Union, we believe financial education is one of the most valuable tools a student can carry. As a local credit union committed to helping you thrive, we've put together a few practical tips to help you build a strong financial foundation.

Understand Your Financial Aid Before You Spend It

Know exactly how much money you're receiving and what it's intended for. Differentiate between grants, scholarships, and loans. If you're getting a refund, consider using part of it to start an emergency fund rather than spending it all at once.

Track Your Spending and Set a Budget

Apps make it easier than ever to create a basic budget. The key is knowing where your money goes. Set a monthly limit for essentials like food and transportation, and keep discretionary spending in check.

Build Credit the Right Way

College is a great time to begin building credit. If you're using a credit card, choose one with low limits and no annual fees. Always make your payments on time and pay more than the minimum. Responsible use today can help you qualify for car loans or apartments after graduation.



Protect Yourself From Identity Theft

College students are frequent targets for scams and identity theft. Monitor your accounts regularly and avoid sharing personal information online. This includes not sharing things like your debit card PIN with anyone or leaving your ID and debit cards exposed in unsecured places like dorm rooms. If your financial institution offers free identity theft protection, take advantage of it.

Know Where to Turn for Help

Public Service Credit Union offers free financial coaching for students and young adults. Whether you have questions about student loans, setting up your first account, or building credit, we're here to help you navigate every step.

Ready to Start Smart?

Scan the QR code to visit our student loan page or schedule a session with a financial coach by visiting us at pscunow.com/financial-coaching. You don't need to be a member to access our resources, but we'd love to have you join.

Let's Make This Your Smartest Year Yet.



Winter Break Money Check-in: *Preparing for Financial Independence*

by Amy Baldwin, Ed.D.

About 10 years ago, in an effort to help our kids learn skills for managing their money, my husband (a CPA I may add) brought home a legal-sized spreadsheet to share with the family at dinner time.

"Kids, this graph represents the lifetime earnings for a mutual fund. If you had invested a hundred dollars in 1950, thirty years later you would have...."

Honestly, neither of our kids really heard how much the return on investment was after 30 years. In fact, I'm surprised they even remember the conversation. They just remember that their father was passionate about imparting his financial insights. All the time.

Welcome to Adulthood Where Everything Is a Bill!

The family calls him "Keepin' It Real Kyle" because he believes it's always a good time to talk about financial matters and the realities of how much it costs to be an adult.

As emerging adults themselves, our kids can now mockingly repeat their father's pearls of wisdom: "When is a good time to save? Yesterday!" and "Do you know the beauty of compound interest?"

We certainly have a great time teasing him about his sometimes-unsolicited advice, but we all must admit that he has set them on a path to developing skills in managing their money.

How can you help ease your college student into financial freedom? Here are some tips for what to talk about and when.



A Dollar for Your Thoughts

The first thing that we did was talk early and often about money. At different ages, we talked to them about different aspects of finances, but we were always an open book.

While you may have a need for privacy in some matters, these topics can be a starting point.

- **Talk about how much things cost.** When we casually asked our daughter once how much she thought we paid for the internet each month, she blurted, "\$700!" We got a good laugh about that. Then, we realized she had no frame of reference, so we started sharing the costs of basic utilities, services and goods.
- **Discuss costs of living.** If you don't want to speak specifically about your salaries and expenses, then talk about general costs of living in your community. This is a good opportunity to discuss how our choices (where to live, what to buy) can affect our money management practices.
- **Be honest about what you want to afford.** Instead of always telling our kids we "can't afford that," we preferred to tell them we did not *want* to afford that. This helped them understand that, even when we had the disposable income, we were making choices based on our values and our long-term plans.

I Know You Want It, But Do You Need It?

I believe it was Shakespeare who wrote, "Get thee to a budget manager!" Maybe it wasn't Shakespeare, but it's sound advice for entering college students as well as soon-to-be graduates.

- **Teach them how to budget.** This is, by far, the most frequently requested skill college students want to learn. And there is nothing more frightening to young adults than having no clue how to manage their money.

→ **Track income and expenses.** There are many apps and websites that can assist in the tracking of money, but a good, old fashioned spreadsheet can do the trick. Ask them how they will generate income (savings, part-time job, allowance) and what do they expect to spend their money on?

→ **Chart a budget for a week, month, and semester.** If your college student earned \$2,000 over the summer and oversees managing it throughout the academic year, they can look ahead at what they may be spending and start making informed decisions. If they want the money to last all year, they'll need to spend no more than \$250 a month or about \$60 a week. This exercise can bring clarity to their budget.

→ **Discuss ways to reduce expenses and increase income.** If they are not satisfied with their budget, you can help them brainstorm ways to make adjustments. Can they rent their books instead of buying them? Can they work on campus 10 hours a week to earn more money? These are good exercises in dealing with a budget later on in life.



Insuring the Future

When we started preparing our daughter for life after graduation, we remembered to talk about insurance. What she should get, how she should shop around for it, and what we would still pay for.

Health insurance? We will keep you on ours until you find a steady full-time job. Renters insurance? You can afford that on your own. Car insurance? Let's talk about that further.

Understandably, she had anxiety about all of this and needed some guidance.

- **Help them determine their insurance needs.** This is where you will determine what you may continue to pay for and what is reasonable for them to take on. We are taking the graduated approach to our new college graduate: Let's ease you into the costs as you get your feet under you.
- **Encourage them to shop around.** No doubt you know someone in the insurance business and can point them to people who can help them find competitive quotes. Review the different offers with them to help them make a final decision.
- **Suggest that they monitor their needs and make changes.** Getting older, buying a new car, adding more furniture and electronics to the apartment all can signal a change to their insurance needs. Teach them to check in each year with the company or agent for review.

A Penny Saved Is a Penny That Can Compound to \$10

Saving and investing seem like luxury topics, especially for college students or recent graduates. While my kids now budget for saving part of their income (even if it's summer job), it may be difficult to convince your young adult that it is necessary.

Don't skip this part. If you don't feel comfortable talking about investments, 401Ks and emergency funds, find someone in your community who can.

- **Learn about compound interest.** If you haven't seen examples of how \$1,000 invested over 30 years without adding to it can grow to over \$10,000, then make it a family night activity. Websites such as NerdWallet provide investment calculators for this very purpose.

→ **Be prepared.** Young adults will learn too quickly that emergencies happen and that the dream vacation they were saving for now needs to cover a new AC unit. Helping them prepare for tough times is essential to their long-term financial skills.

→ **Invest in the future.** Whether your young adult is starting a full-time job after graduation, or just working odd jobs while in college, encourage them to set up a retirement account. A financial advisor can help you choose the best option depending on your student's situation and income level. It's never too early, according to my husband, to let compound interest work its magic.

There are no certainties in parenting, but I feel pretty confident that my kids are in a far better position financially and mentally than if we had not prepared them for leaving the nest and paying their own way.



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What to Consider When Choosing Next Year's Roommate

by CollegiateParent

It may seem too soon to be thinking about next year's housing, but in many college towns it's time to pre-lease off-campus apartments.

If your student is deciding between living in a residence hall again or moving off-campus, you'll want to [discuss the options](#) to help them get ready either to apply for on-campus housing or start their off-campus search in earnest.

Whether they'll live on or off-campus, one of the most important things to consider is who they want to room with. First-year students are still settling in and getting to know people, and

authentic friendships can take a while to build. But the calendar doesn't give anybody a break. Your student needs to take action!

Some lucky students get along fabulously with their freshman roommate and it's a no-brainer that they'll stay together. If the choice isn't so obvious, you can help your student make a wise move.

Think about why your friends are your friends.

Some of us gravitate toward friends whose energy picks us up and who guarantee fun and adventure. While this is a great quality in a friend, if you're an introvert who appreciates quiet time, a friend who's always on the go might not be the best choice for a roommate. Alternatively, if you like to socialize, it might be best to room with someone who shares your high energy.

Get to know your prospective roommate before you move in together.

Some people may advise you against rooming with your best friend, but rooming with someone you don't know well can be just as problematic. Since you'll spend significant time together and share personal space, knowing your potential roommate's habits beforehand can help you avoid future conflicts. Consider their lifestyle preferences: Are they neat or messy? An early riser or night owl? Super talkative or more reserved? Do they party regularly or just occasionally socialize?

You should also think about schedule compatibility. Do their classes align with yours? Are they involved in athletics or clubs that might affect their availability? Do they frequently stay out late, travel on weekends, or like to have friends over?

Share your housing goals.

When selecting a roommate, or a group of roommates, to live with off-campus, it's important to be sure everyone is on the same page when it comes to housing goals. This includes the type of housing you prefer, proximity to campus, amenities, price, etc.

The last is possibly the most important. People can be flexible about many things, but when it comes to money, you may not have a lot of wiggle room. Start out knowing how much you can each afford to pay per month. Financial advance planning is required — when you sign a lease, you'll need to put down at least first month's rent and a security deposit, along with fees. Each roommate must be ready to make this commitment and take on the responsibility of managing a household together.

Be respectful, communicative and flexible.

No matter how well you and your roommate mesh, there is no way to avoid conflict completely. However, you can greatly mitigate problems and the harm they might do to your friendship if you respect each other, talk openly about what bothers you, and are ready to adjust.

If you aren't willing to confront your roommate in a respectful and constructive way, even a minor problem like leaving dirty dishes in the sink can turn into a major source of resentment, frustration and drama. Instead of hoping they get the hint, or being passive-aggressive and leaving notes, ask nicely and explain that coming home to a dirty kitchen makes it hard for you to cook dinner. They may not have realized that

their actions impacted you. For your part, put yourself in your roommate's shoes and consider the impact your actions have on them.

Rooming together, like any relationship, takes work. Both your student and their roommate(s) should be prepared to work to make their home the best it can be.





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8 Tips for Being a Good Tenant and Neighbor

1. Pay your rent on time every month.
2. Treat the property the way you treat the home you grew up in.
3. Alert your landlord as soon as something breaks so they can fix it before a small problem becomes a big one.
4. Be responsible when you host parties and control the number of guests.
5. Introduce yourself to your neighbors. They will really appreciate this, and that way, if they have a concern about noise or anything else, they will feel comfortable speaking with you (rather than calling the police).
6. If you live in a house, take care of the landscaping if this is your responsibility. Keep trash and recycling in the proper bins and out of sight.
7. Do not illegally sublet your room/unit. (If you want to sublet, and it's permitted, [here are steps to follow](#).)
8. When you move out, allow time to sell or donate unwanted furniture, dispose of all your garbage, and thoroughly clean the unit. Leave it like you found it so you can [get your full security deposit back](#)!

If an Off-Campus Move is in the Future...

Choosing Roommates

It's one thing to have a bad roommate while in a college dorm — it's another to be locked into a lease with someone who parties constantly, is messy and inconsiderate, or doesn't pay bills on time. A good roommate is willing to contribute to maintaining the household, takes budgeting seriously, and respects the property of others.

Before signing a lease, the future roommates should discuss schedules, chores, bills, and house rules (including party expectations and significant other sleepovers). Once the discussion is complete, they should write a **Roommate Agreement** and require that everyone sign it. This helps ensure that everyone in the group understands their joint obligations and responsibilities, and will make it easier to avoid and mediate conflicts.

[Download a Roommate Agreement >](#)

Finding a Place and Signing the Lease

Many colleges and universities have an off-campus housing support team that maintains lists of approved landlords, property management companies, and properties that previous students have rented. This is a good place to start when searching for off-campus housing.

- Once your student has chosen the rental, they should [read the lease carefully](#) in its entirety before signing (and it's a good idea for parents to read it as well even if not co-signing). What happens if one of the roommates defaults on the lease? Is your student responsible for that portion of the rental? Is your student allowed to [sublet](#) and what are the rules? Pay attention to the lease termination guidelines, late fees, recurring monthly fees, terms for deposit refund, and maintenance policies.
- Before moving in, your student should complete the move-in checklist. Make note of anything that is missing or damaged, write it down, and photograph it so they won't be charged for the damage when they move out.
- Impress upon your student the importance of paying rent on time and maintaining a positive relationship with the landlord. This lease will affect future rentals and serve to establish a positive credit history.
- Parents, think long and hard before you co-sign a lease with other roommates. It's one thing to be responsible for your own student and another to be responsible for other renters. If any of them default or damage the property, you will be responsible since your name will be on the lease.

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Gift Cards for Life and Fun

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College students value experiences and convenience. These gift cards lighten the burden of living off-campus and unlock fun outings.

- ❑ **Rideshare & Transportation:** Uber, Lyft, or Zipcar (essential for errands and late-night study sessions).
- ❑ **Entertainment:** Live Nation or Ticketmaster, or a gift card to a local movie theater chain.
- ❑ **Food & Fuel:** A local grocery store gift card (way better than a generic prepaid card) or a gift card to the most popular coffee shop in their college town.
- ❑ **Digital:** Spotify Premium or Apple Music subscription for ad-free studying and workouts.

Every Day Tech Upgrades

Productivity & Vibe

Focus on gear that enhances study time, travel, and their personal space.

- ❑ **Audio Gear:** Noise-cancelling earbuds (like the latest AirPods Pro or Sony WF-1000XM5) for studying in loud libraries, or a compact, rugged Bluetooth speaker (like the JBL Charge 6 or Ultimate Ears WONDERBOOM 4) for dorm parties.
- ❑ **Power Essentials:** A high-capacity power bank (10,000mAh+) that can charge a phone multiple times, or a fast-charging block (e.g., 65W GaN charger) that can handle a laptop and a phone.
- ❑ **Smart Display:** A compact digital photo frame or a smart speaker with a screen (like the Google Nest Hub) to set timers, check the weather, and display family photos.

The Cozy Zone

Comfort & Self-Care

Help them turn their cramped dorm or apartment into a sanctuary.

- ❑ **High-Quality Loungewear:** A weighted blanket for anxiety/stress, a soft Monogrammed oversized sweatshirt, or an ultra-plush robe and slipper set.
- ❑ **Atmosphere:** A diffuser and essential oils (much safer than candles/wax melts) or a portable sunrise alarm clock to make waking up for early classes easier.
- ❑ **Food Fun:** A mini waffle maker (perfect for small spaces and quick snacks) or a college-friendly cookbook focusing on 5-ingredient meals or easy air fryer recipes.





Unique Stocking Stuffers

Nifty Trinkets

These are the small, practical items they need but never buy for themselves.

- ❑ **Long-Reach Power:** A 10-foot braided phone charging cable (Lightning or USB-C).
- ❑ **The Commute Kit:** A Mini-emergency kit for their backpack (small first-aid, pain reliever, stain stick) and an updated PopSocket, MagSafe grip, or phone loop.
- ❑ **Bathroom Humor (Practicality):** Poo-Pourri Toilet Spray (still a winner for shared living spaces) or a portable waterproof speaker for the shower.
- ❑ **Desk Essentials:** A nice set of gel pens or a Moleskine notebook for class notes and journaling.
- ❑ **Tiny Handheld Vacuum:** Clean up those hard-to-reach crumbs with a small but mighty vacuum (perfect for keyboards and tiny spaces)

Unexpected Gifts

Campus Life & Adventure

These gifts elevate their social life and help them explore.

- ❑ **Hydration Gear:** A Hydro Flask, Stanley Cup, or Yeti tumbler in their school colors or a trendy finish.
- ❑ **School Spirit:** New school-branded gear from the campus bookstore or an official fan shop.
- ❑ **Active Games:** Spikeball, Kan Jam, or a highly-rated, fast-paced card game like Codenames or Taco Cat Goat Cheese Pizza (great for parties).
- ❑ **Relaxation Spot:** An Eno or Kammok camping hammock for hanging out in campus green spaces.
- ❑ **Local Exploration:** A "Scratch-Off Adventure" book or a collection of gift certificates to local, highly-rated hidden gems (pizza place, bakery, dive bar) to help them feel more connected to their college town.



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Top 10 Classic Holiday Movies

1. *Elf* (2003)

Have some great laughs with this family comedy about a human being who was made to believe he was an elf traveling to New York City in search of his real parents.

2. *Home Alone* (1990)

Kevin gets left at his house when the family leaves for a family vacation and finds himself home alone for the holidays.

3. *How the Grinch Stole Christmas* (1966)

All three versions of this movie are amazing. You can't pick just one to watch — so you'll just have to watch all three!

4. *It's a Wonderful Life* (1946)

While this movie has a harsh beginning in which the main character believes that he has so many problems that he should end it all, there's a quick turnaround when his guardian angel shows up to show him what his town would be like if he never existed.

5. *Love Actually* (2003)

A holiday rom-com on its own may not be extremely inventive, but one that follows five different couples? Yes, please!

6. *The Polar Express* (2004)

Who doesn't want to go on a Christmas Eve trip to the North Pole? This is a classic movie to watch on Christmas Eve and fall into the magic of it all.

7. *A Christmas Story* (1983)

We've all dreamed of our ideal holiday gift as a child; relive that memory — with hopefully more twists and turns — with this holiday classic.

8. *Klaus* (2019)

If you're looking for a great movie that doesn't follow the traditional holiday film plotline, this movie is a must-watch!

9. *The Nightmare Before Christmas* (1993)

If you want a spooky holiday-themed movie to watch, this is the one to go with!

10. *The Santa Clause* (1994)

For a Christmas movie twist, this film follows a divorced business man who accidentally killed Santa and must now take on Santa's role.

It's time to get cozy with loved ones and enjoy some holiday movies!

