

# Help your student avoid hassles

As hundreds of thousands of parents send their kids off to college in the coming months, many of them will be wondering if it marks the last time their children will be living under their roofs.

According to a study conducted by Twentysomething Inc., a consulting firm specializing in young adults, 85 percent of the class of 2011 will wind up moving back in with mom and dad once they get their degrees. The cause? A combination of a shrinking entry level job market and crushing college loan debt.

"The average student accumulates over \$23,000 in student loan debt and \$4,000 in credit card debt during their years as an undergraduate student," said Gabe Albarian, a former college student who avoided his own credit crisis during his college years by following the advice he offers in Financial Swagger (www.financialswagger.com), a guide for young people who want to escape the pitfalls of credit disaster. "All these stats basically tell the same story: our next generation of college graduates will enter the next phases of their lives in a personal finance hell composed of a combination of crushing debt and poor credit."

But it doesn't have to be that way. Albarian has composed a few tips aimed specifically at

helping those who are just entering college or about to graduate, establish and keep a good credit rating. They include:

- **New Credit Cards** - Credit card companies love to hammer new students and new graduates with seemingly generous offers of unsecured credit cards. Don't take the bait. There are other ways to establish credit without opening yourself up to the slippery slope of introductory interest rates that change after 6 months or the temptation to use that credit to live above your means.

- **Authorized Users** - If your parents are financially responsible (not always the case sometimes) and pay their bills on time every month, I suggest that you be added as an authorized user on their credit card. Make sure to provide your personal information and social security number to the credit card company so that your credit history report will reflect transactions performed on this account. In about six months, after you've learned with the authorized user training wheels how to manage your credit reliably and maintained a responsible payment history, you will receive your own credit card offers.

- **Secured Credit Card** - The temptation will be to apply for an unsecured credit card, but that's still not wise or neces-

sary to establish good credit and good habits. Instead, apply for a secured credit card at your local bank. With a secured credit card, you place a nominal amount of money in a savings account that cannot be withdrawn as it is used as recourse to pay back your debts in case you do not pay them yourself. In essence, your spending limit on your secured card is exactly the amount you place in the linked savings account - hence, your debt is secured by the money in your account. Just like a normal credit card, you will receive a monthly statement to pay off a portion or all of your debts but meanwhile your payment history will be reported to the credit bureaus. Within months you will receive offers for other unsecured credit cards. It's not necessary to have more credit cards than you need, because not only will it present temptation, but it may also lower your credit rating.

"The bottom line here is that once you have use of a credit card, you want to pay your bills on time, keep your balances low, don't take on more credit than you need and if you've missed a payment you should get current and stay current," he added. "Good credit can be your best financial friend as you go through life and bad credit can be the ball and chain that drags you down."

# Crash

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into a Ford Explorer, driven by Teal Stewart, which was facing northbound at the stopsign on Second Street.

No injuries were reported from the accident,

but Annon was issued a citation for Failure to Yield on Right-of-Way.

The Norton Police Department, Kansas Highway Patrol and Norton County Sheriff officers responded to the scene of the accident.



Heidi Lane-Davis looks over the damage to her vehicle Wednesday afternoon after it was involved in a three-vehicle crash at the intersection of Highway 36 and Second Street. No one was injured in the accident.

-Telegram photo by Carleen Bell

# State launches online program

The Kansas Department of Health and Environment Enhanced Prior Authorization System for prescriptions went live recently. Kansas Department of Health and Environment has worked with Affiliated Computer Services since January to design the system.

"This is just the first step in our work with Affiliated Computer Services to streamline PA processes for Medicaid providers, improve the coordination of care and establish additional savings," said Andy Allison, PhD, Director of Kansas Department of Health and Environment's Division of Health Care Finance.

Enhancing the Prior Authorization process allows the state to migrate from a mostly manual process to a more automated process with the objective of minimizing the overall time required to fill prescriptions and receive medical services, thus reducing administrative costs

for payers and providers. This enhanced option will be implemented statewide and will affect the Medicaid population. "We expect savings from the implementation of Enhanced Prior Authorization will meet or exceed the original estimate of \$1.5 million per year," said Barbara Langner, State Medicaid Director.

Kelley Melton, Senior Pharmacy Program Manager, said the state initially proposed automating the prescription drug prior authorization system in a Fiscal Year 2008 budget enhancement.

"We recognized it would save money and reduce the administrative burden experienced by providers," said Melton. "We are very proud to have now reached the milestone of activating the electronic Prior Authorization system."

Kansas Medicaid currently operates a mostly manual Prior Authorization system for phar-

maceuticals, which requires a review of certain prescription drugs by a trained health provider before the drug is authorized. PA requests in the Kansas Medicaid program are generally submitted by mail or fax and simple requests are reviewed by nurses.

Launching the Enhanced Prior Authorization will ensure medical services and prescription drugs provided to beneficiaries are medically necessary and cost effective. This new system queries patients' medical and pharmacy claims history in real time to determine the appropriateness of therapies based on established best practices criteria.

Pharmacists will receive real time notification, generally within seconds, of Prior Authorization denials or requirements for additional information allowing them to select more appropriate therapy at the point of care.

# Local consultant attends training

Randy Clydesdale, new Pioneer sales professional from Thiele Crop Consulting, Norton, attended a two-day meeting at Pioneer Hi-Bred's headquarters in Johnston, Iowa, Aug. 2 - 3. The event was the culmination of the initial training and orientation to Pioneer for Randy Clydesdale

and included laboratory and plot tours to showcase the newest research innovations and experimental trials. Presentations by Pioneer scientists and senior leadership provided further insight into research and growth plans.

# Picnic

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Following the speakers, the evening program concluded with the Pinkerton duet leading the crowd in the singing of the Kansas song, 'Home on the Range'.

**U.S. Senator Pat Roberts**  
In his speech, U.S. Senator Pat Roberts was very critical of regulations that are invasive to citizens in every walk of life but especially to farmers.

"Our farmers feed the world," said Roberts. "Why do anything regulation or tax wise to hinder our producers?"

"The overall regulation problem is serious. There were 51,000 regulations passed this year alone. We need to get rid of many of them.

"These government regulations stand in your way.

"Despite our current problems, I don't think that our best days are behind us. We have problems but we have challenges. Let's go to work and make sure the American dream is still available.

"We'll get through this challenge. Give us a Republican Senate and President."

**Congressman  
Tim Huelskamp**

"It has been a pleasure to serve you in Washington, D.C.," said first term First District Congressman Tim Huelskamp, Fowler.

"Our country has serious problems."

He was critical of the Environmental Protection Agency for their many, many regulations, most of which he said are unnecessary.

Huelskamp, himself a farmer, praised America's farmers for their dedication.

"Look around America and you'll find that agriculture is our only business where we have a trade surplus," he said.

"The president's only answer to our economic problems is to spend more money. His ideas are not working.

"We have problems but we're working on it. We can't afford to leave a massive debt for our next generation.

"The American people are ready and willing for changes. I'll continue to push for American values.

"Pray for our nation. We will restore the American dream!"

**State Senator  
Ralph Ostmeyer**

"I'm so proud to serve the people of western Kansas," said Ostmeyer.

"I'm a member of the re-districting committee and I think we will have a good re-districting.

"I also chair the water resources committee. We have some major water and irrigation issues to deal with.

"Our budget will be a big problem again in our next session."

**State Representative  
Ward Cassidy**

First-term Kansas Representative Ward Cassidy has 40 years of experience in education as a teacher, counselor and principal.

This is his first time in politics.

He thanked everyone for sending him to Topeka to represent this area. He said he has made many friends in the Legislature and enjoys the work and will continue to work hard for northwest Kansas.

**Kansas Attorney General  
Derek Schmidt**

"We've seen a dramatic shift in focus since the last election," said Schmidt.

He listed a number of things his office is fighting for, which includes joining with other states to get the national health-care law changed.

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**NORTON COUNTY ARTS COUNCIL, INC.**  
**HOMES TOUR AND MEMBERSHIP DRIVE**  
**Sunday, September 11, 2011**  
**2:00 - 4:00 P.M.**

**Brian Schulze**  
15290 Robinson Creek Lane  
W. on Hwy 36, turn south at the Ambulance Barn (W1 Rd.)  
E. on Lincoln Rd., south on Robinson Creek Lane

**David and Charlotte Kindall**  
14999 W. Hwy 36 (Join us for refreshments)

*Purchase a membership at any home on the tour  
or by mail: \$5.00 admission for non-members*

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**2011-2012**  
**NORTON COUNTY ARTS COUNCIL**  
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**SINGLE — \$25.00 • FAMILY — \$50.00 • PATRON — \$100.00**  
— \$5.00 Admission for Non-Member —

**Saturday, October 15 - 7:00 p.m., Gary Shortall as "Johnny Cash"**  
Non-member: Adults -\$15.00; Students-\$5.00; Reciprocity - \$8.00

**Friday, November 11 - Bureau of Lectures "Math Magic"**  
Eisenhower Elementary, 9:00 a.m., East Campus Gymnasium

**Saturday, November 12 - 9 a.m.-4 p.m., Annual Arts and Crafts Fair**  
National Guard Armory and 4-H Building

**Friday, Jan. 27, 2012 - Bureau of Lectures "Living in Space"**  
Eisenhower Elementary, 1:30 p.m., East Campus Auditorium

**Saturday, January 28, 2012 - 7:00 p.m., Sam Adams, Comedian**  
Non-member: Adults - \$5.00; Students - \$1.00; Reciprocity - \$3.00

**Saturday, March 10, 2012 - 8:00 p.m., The Kelly Irish Band**  
Non-member: Adults - \$6.00; Students - \$1.00; Reciprocity - \$3.00

**Sunday, April 15, 2012 - 3:00 p.m., Joseph Hall as "Elvis"**  
Non-member: Adults - \$20.00; Students - \$10.00

**Norton County Arts Council Inc.**  
For more information, or to purchase memberships,  
contact Ruth at 785-877-2627