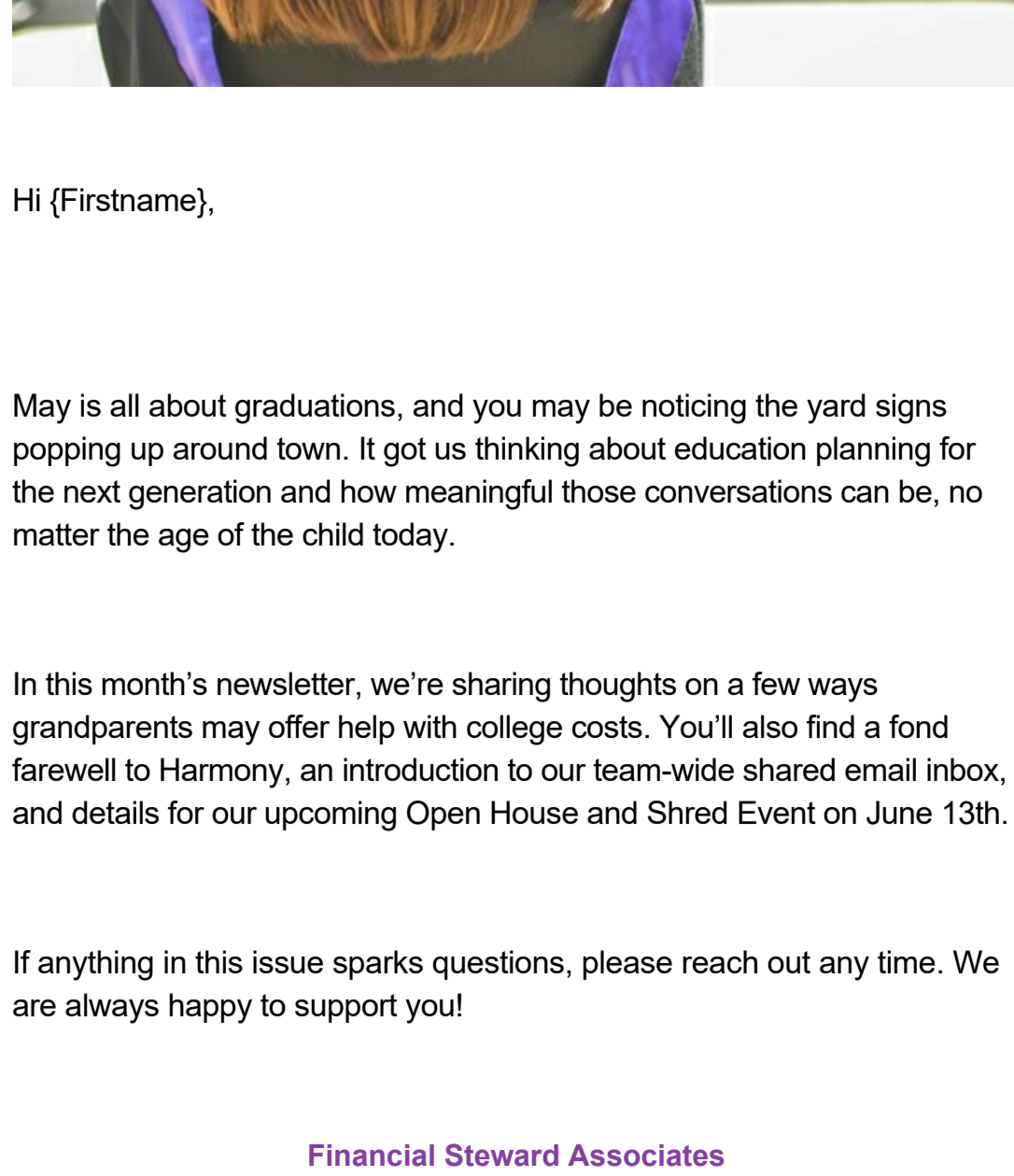


Issue #161: News & Events

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- You're Invited: Annual Open House & Shred Event
- Grandparent Support For College Costs
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Hi (Firstname),

May is all about graduations, and you may be noticing the yard signs popping up around town. It got us thinking about education planning for the next generation and how meaningful those conversations can be, no matter the age of the child today.

In this month's newsletter, we're sharing thoughts on a few ways grandparents may offer help with college costs. You'll also find a fond farewell to Harmony, an introduction to our team-wide shared email inbox, and details for our upcoming Open House and Shred Event on June 13th.

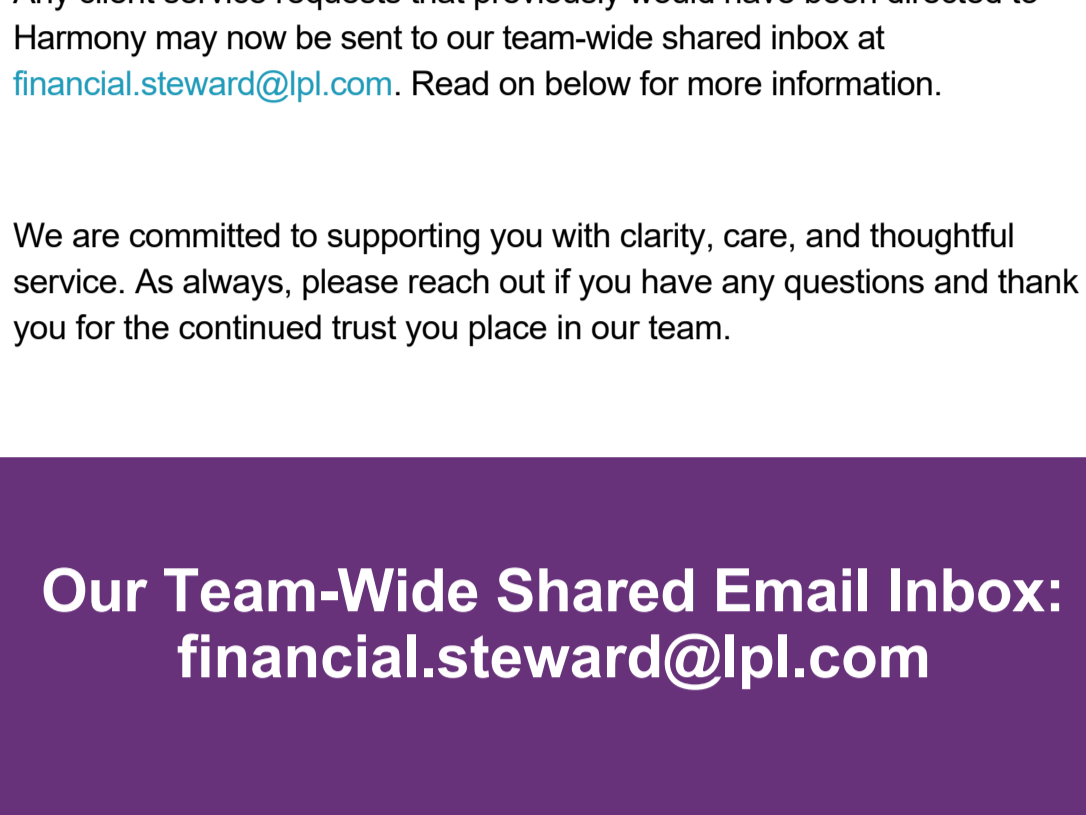
If anything in this issue sparks questions, please reach out any time. We are always happy to support you!

Financial Steward Associates
 303-444-5440
financial.steward@ipl.com

"I believe that education, and only education, is the key which can open the dungeon of ignorance and allow our youth to share in the glory of a life lived joyously."

Maya Angelou

Saying Farewell to Harmony



A Fond Farewell

After nearly six years with our firm, our Senior Client Service Associate Harmony Dunnick will be leaving Financial Steward Associates, with her last day being Friday, May 15th.

Many of you have experienced firsthand the warmth, attentiveness, and care Harmony brings to her work. She has played an important role on our client service team, helping our clients feel known, valued, and supported. She has also been a thoughtful and uplifting presence here in the office, bringing joy to our team in ways that will be greatly missed.

We wish her every success and happiness in her next chapter!

Client Service Assistance

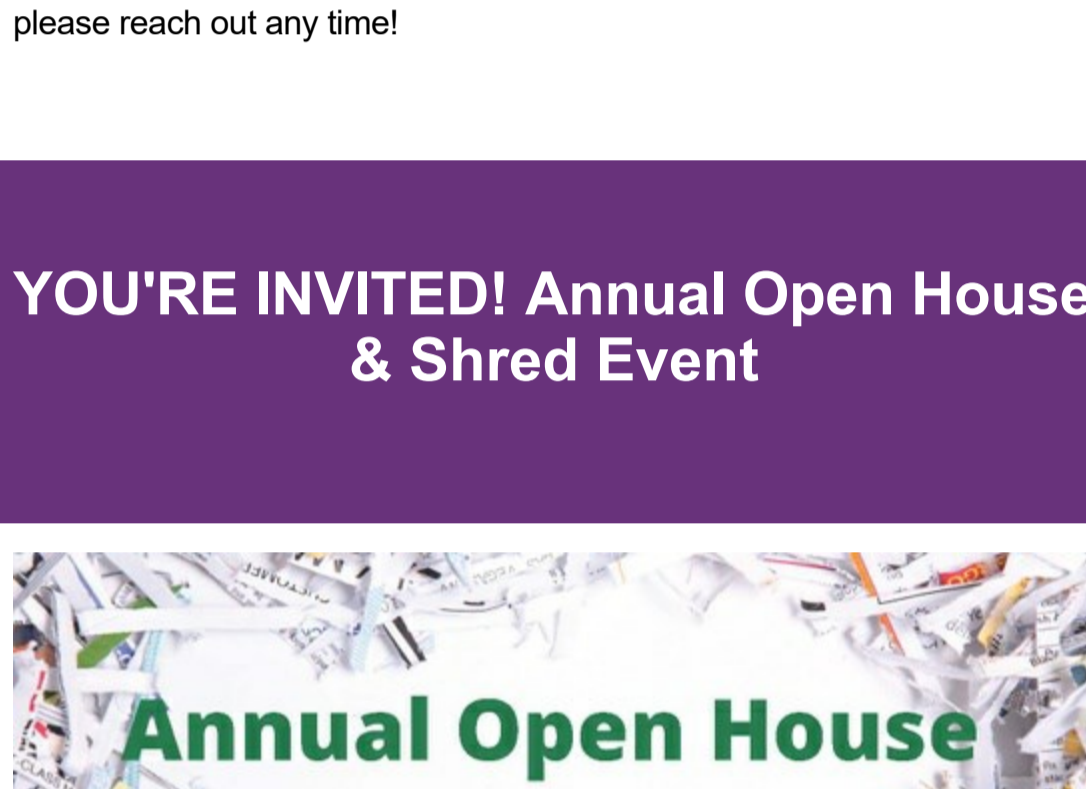
We deeply value the trust and confidence you place in our firm, and we are taking great care to maintain the same high level of service you have come to expect from our team.

As part of this transition, our LPL Admin, **Jessica Arendt**, will be stepping in to assist our Client Service Team, and you may see emails from her coming from admin1.steward@ipl.com.

Any client service requests that previously would have been directed to Harmony may now be sent to our team-wide shared inbox at financial.steward@ipl.com. Read on below for more information.

We are committed to supporting you with clarity, care, and thoughtful service. As always, please reach out if you have any questions and thank you for the continued trust you place in our team.

Our Team-Wide Shared Email Inbox: financial.steward@ipl.com



We are pleased to introduce our team-wide shared inbox at financial.steward@ipl.com.

Going forward, please use this email address for any questions, service requests, or messages for our advisors or Client Service Team.

Emails sent to an individual team member's email address may experience longer response times.

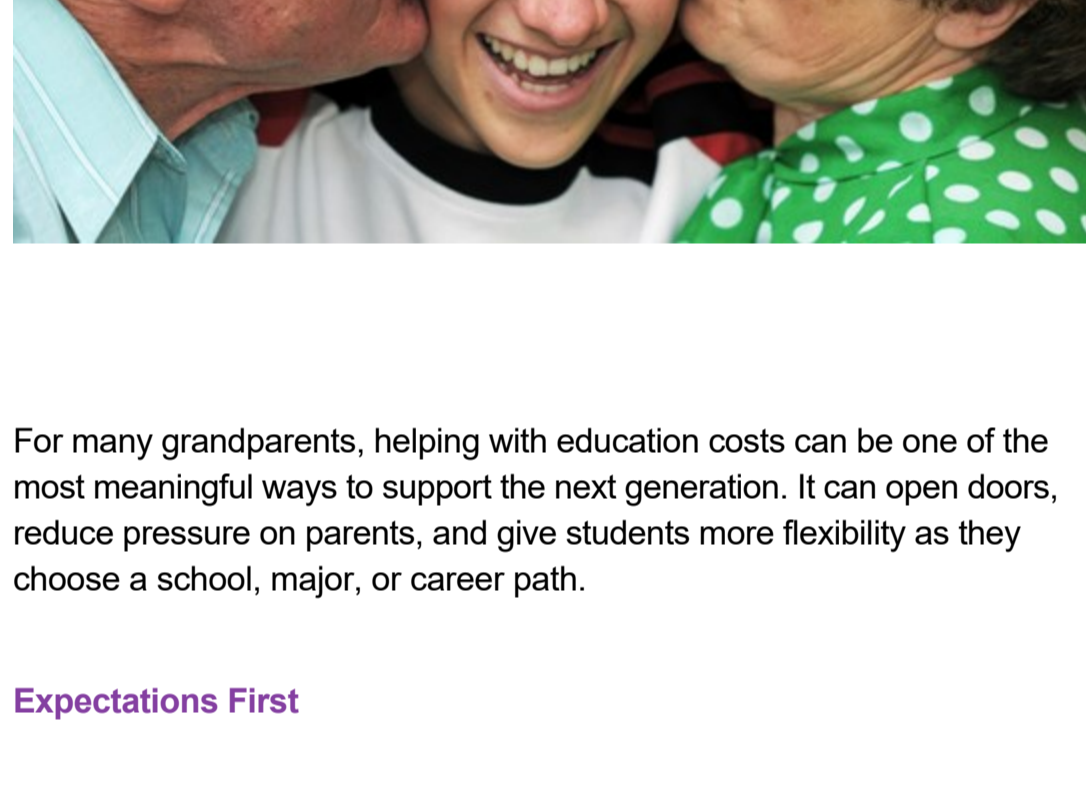
This gives you one central point of contact for anything you may need and allows our team to provide you with quick and consistent support.

One Inbox, Seamless Support

- **Speed:** Quicker responses and coordinated teamwork
- **Efficiency:** Less waiting on any one person's availability
- **Visibility:** Right people engaged from the outset
- **Continuity:** Consistent follow-through from start to finish

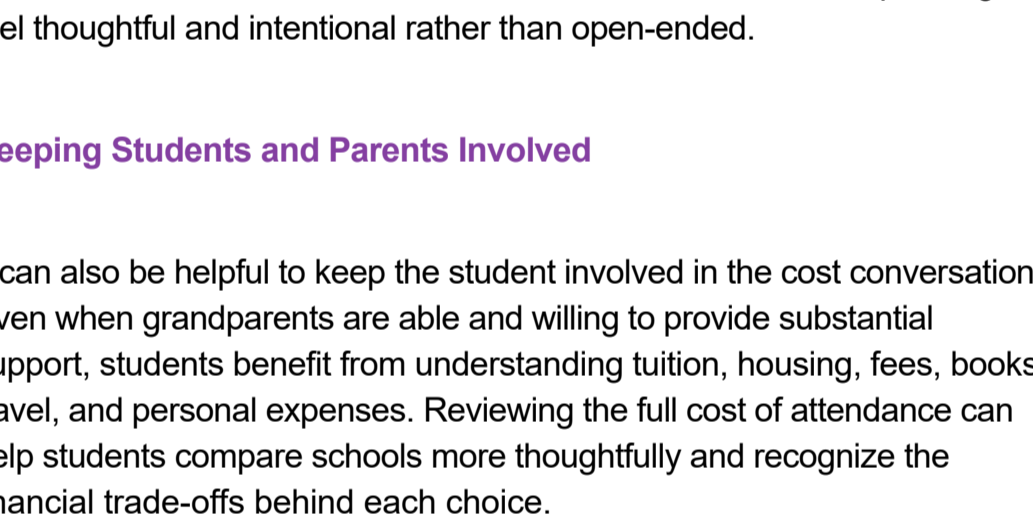
We're looking forward to serving you from financial.steward@ipl.com - please reach out any time!

YOU'RE INVITED! Annual Open House & Shred Event



Tidy up your files and bring your old personal documents for secure, professional shredding. Refreshments will be available.

We look forward to seeing you then!



[Click here to enlarge or download invitation](#)



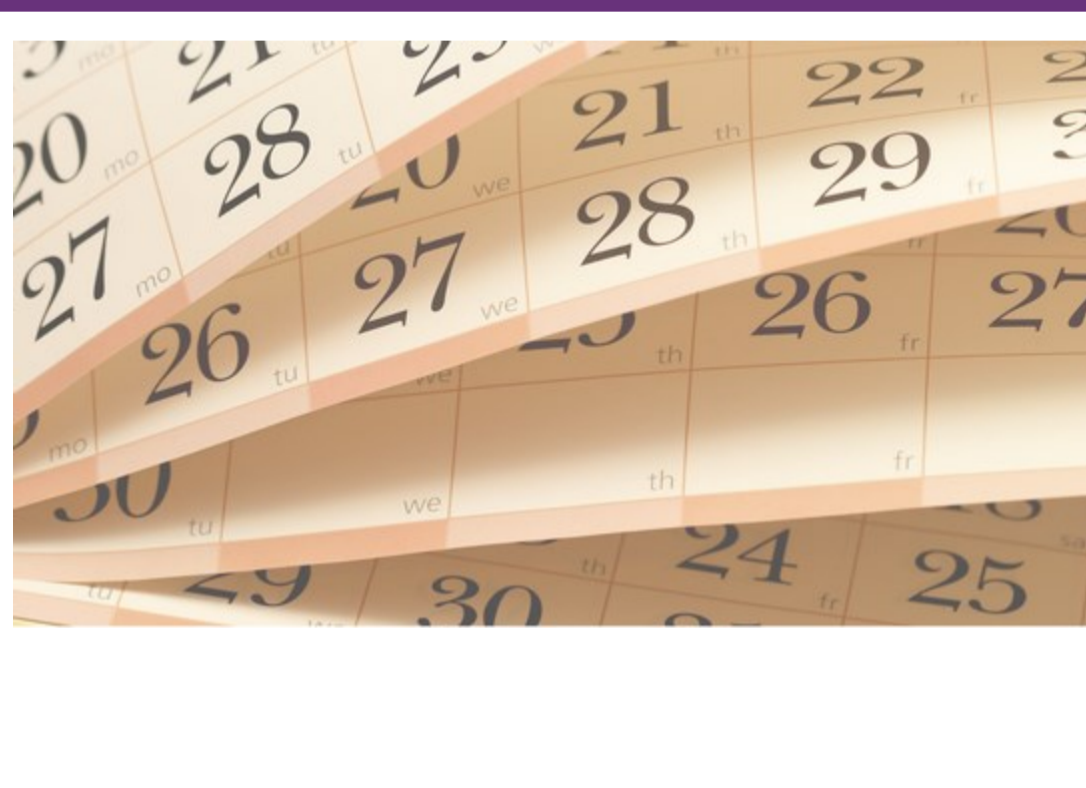
4 easy ways to RSVIP

(it's not required but it helps us plan!)

- **Online:** [RSVP Form](#)
- **Email:** financial.steward@ipl.com
- **Phone:** 303-444-5440
- **Text:** 720-807-9700

We hope you can join us!

Grandparent Support For College Costs



For many grandparents, helping with education costs can be one of the most meaningful ways to support the next generation. It can open doors, reduce pressure on parents, and give students more flexibility as they choose a school, major, or career path.

Expectations First

The challenge is that generous support can sometimes blur responsibility. When grandparents simply offer to "help with college," families may interpret that in very different ways. Does it mean tuition only? Room and board? Books? Travel? Graduate school? Spending money? Four years at any school the student chooses?

The most helpful college funding conversations may often begin with expectations, not account balances.

Define the Support

One approach is to define the support clearly. For example, grandparents may decide they want to contribute a specific annual amount, cover a particular category of expense, or provide support only after parents and the student have reviewed the total cost of attendance. This helps the gift feel thoughtful and intentional rather than open-ended.

Keeping Students and Parents Involved

It can also be helpful to keep the student involved in the cost conversation. Even when grandparents are able and willing to provide substantial support, students benefit from understanding tuition, housing, fees, books, travel, and personal expenses. Reviewing the full cost of attendance can help students compare schools more thoughtfully and recognize the financial trade-offs behind each choice.

Parents should also remain part of the discussion. Grandparent support works best when it complements the parents' plan rather than replacing it. Parents may have their own expectations around school choice, student loans, work-study, spending limits, or graduate school support. Without coordination, grandparents may unintentionally change the family's approach or create different expectations among siblings or cousins.

Balanced Help

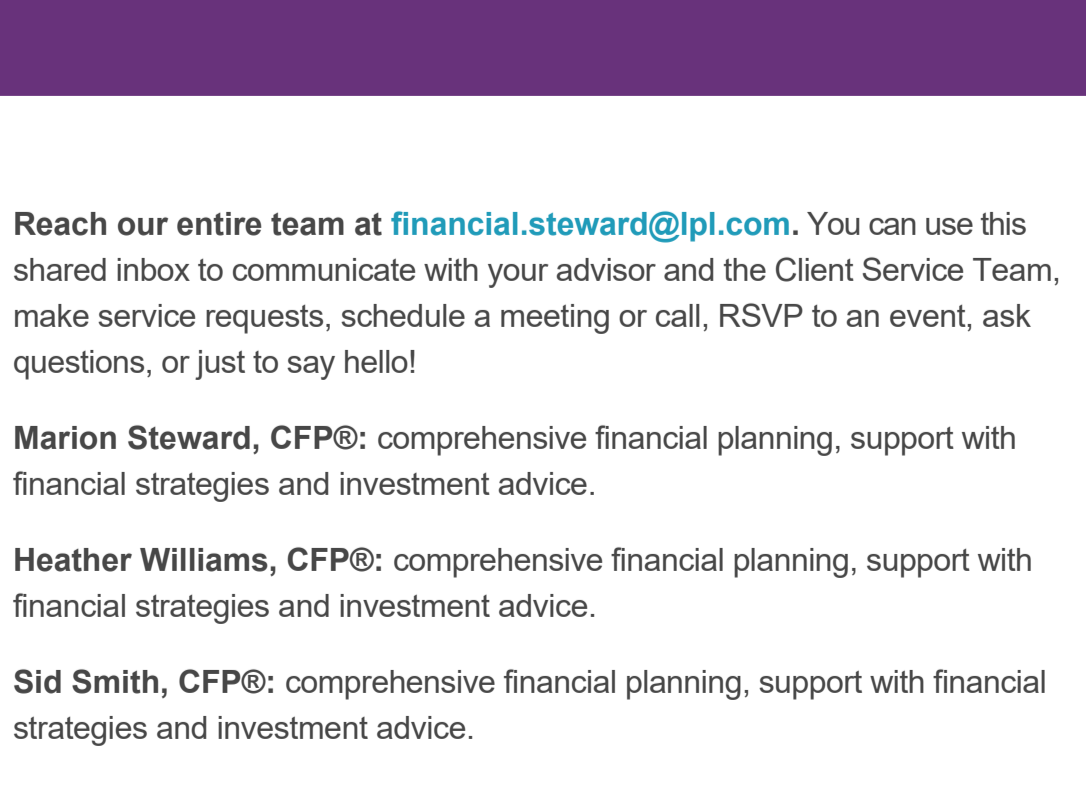
The big planning question is how grandparents can provide support while still encouraging parents and students to make informed, engaged decisions.

Some families may find it useful to discuss questions such as:

- What education expenses are grandparents intending to support?
- Is the support a fixed amount, a percentage of costs, or decided year by year?
- Should the student be responsible for any portion of the cost?
- How will scholarships, lower-cost schools, or unused 529 funds be handled?
- Will support be equal across grandchildren, or adjusted for different circumstances?
- Who is responsible for tracking qualified expenses and keeping records?
- How will the family discuss school choice when one option is significantly more expensive than another?

Education support can be a meaningful expression of family values. It can also become complicated when generosity moves faster than communication. A conversation with your financial professional can help clarify how education support fits with retirement cash flow, family gifting, account ownership, and the broader family plan.

Upcoming Important Dates



Monday, May 25th

Office closure in observance of Memorial Day

Saturday, June 13th - 10:00 am to 12:00 pm

Annual Open House and Shred Event in Boulder, CO

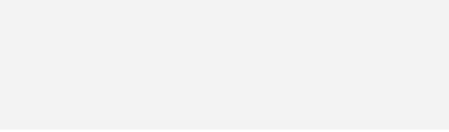
Friday, June 19th

Office closure in observance of Juneteenth

Tuesday, July 21st

Office closing early at noon for our annual Team Volunteer Day

LPL Market Research



Street View Video

After-Tax Returns and Why They Matter For Long-Term Wealth

[Watch](#)

Market Signals Podcast

Inside Private Credit: What the Market Is Missing

[Listen](#)

Weekly Market Commentary

A New Fed Regime: Warsh, Policy Direction, and Treasury Market Consequences

[Read](#)

Who to Contact

Reach our entire team at financial.steward@ipl.com. You can use this shared inbox to communicate with your advisor and the Client Service Team, make service requests, schedule a meeting or call, RSVP to an event, ask questions, or just to say hello!

Marion Steward, CFP®: comprehensive financial planning, support with financial strategies and investment advice.

Heather Williams, CFP®: comprehensive financial planning, support with financial strategies and investment advice.

Sid Smith, CFP®: comprehensive financial planning, support with financial strategies and investment advice.

Client Service Team: opening new accounts and facilitating account transfers, coordinating contributions and withdrawals, and scheduling financial reviews.

Christina Boykin, Operations & Office Manager: answers on operations, general info, and special events.

How are we doing?

Leave us a [Google review](#).

financial.steward@ipl.com
 (303) 444-5440

Account View

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Lincoln

Pacific Life

Prudential

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