

# Top 10 Cosigner Tips



1) Most leases off-campus are 11 ½ month leases, divided into 12 installments.

2) Typically, landlords require students under the age of 23 to have a cosigner.

3) Most leases contain a joint and several liability clause, meaning you individually could be held responsible for the *entire* lease amount, for the *entire* lease term. Make sure your student chooses their roommate(s) wisely! Neighborhood Services and Collaboration (NSC) would suggest you contact all cosigners prior to signing the lease to ensure that everyone is on the same page.

4) Properties found on [offcampus.osu.edu](http://offcampus.osu.edu) are not University endorsed or approved. NSC is here to provide the tools to guide students when making their off-campus decision.

5) The Student Legal Services (SLS) office is a full service legal office. We strongly urge students to stay opted in by paying the \$40 annual fee. SLS can provide a lease review, assist in landlord-tenant issues and even represent a student in court for free as long as your student stays opted into the SLS program.

6) All tenants should purchase renter's insurance. Even if your student is covered under your home owner's insurance, it may be beneficial to purchase their own policy in order to have a more affordable deductible.

7) NSC provides free window/door alarms and safety timers to all students. Send your student to 3106 Ohio Union to pick them up today!

8) Always pay with a check. Never advise your student to pay rent/utilities in cash to the landlord and/or the roommate(s). A paper trail is always important.

9) Make sure your student sets up their utilities at least 2 weeks in advance. It is advisable to put one utility bill in each roommate's name, versus taking on all bills under one person's name.

10) Let NSC support your student during their off-campus living experience.

