1. **INTRODUCTIONS**
   Introduce yourselves! Check in. Everybody good? Everybody happy to have 2020 behind them?

2. **HOW HAS COVID-19 IMPACTED COLLEGE PLANNING?**
   David Bowman and Joe Messinger talk college planning in a pandemic. What are some ways your clients are changing how they think about college planning? What are some ways you're changing how you advise clients on college planning?

3. **PANDEMIC PLANNING LESSONS**
   Jonathan Guyton writes about the lessons he's learned about planning techniques in the pandemic. What are some lessons you all learned?

4. **TRANSPARENCY IN COLLEGE COSTS**
   Read Cozy Wittman's article on the lack of transparency in college costs. Do you help families interpret award letters? What are some things you've found families should watch out for?

5. **LIABILITY INSURANCE. MORAL IMPERATIVE?**
   David Cordell writes in his column that he feels liability insurance is a moral imperative. What do you think about that?