

Gateway Grandparents/Kinship Network is a collaboration of organizations & agencies in the St. Louis Metro Area working to enhance the lives of grandparents and relative caregivers and the children in their care.

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- AARP
- The Boyhood Initiative of MO
- Cardinal Ritter Senior Services
- Children's Home Society of MO
- Foster & Adoptive Care Coalition
- Legal Services of Eastern Missouri
- Let's Start Caregivers Group, St. Vincent de Paul Church
- Mid-East Area Agency on Aging (MEAAA)
- Missouri Department of Social Services, Children's Division
- St. Louis Area Agency on Aging (SLAAA), Department of Human Services
- University of Missouri Extension

**University of Missouri Extension  
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[extension.missouri.edu/  
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EQUAL OPPORTUNITY/  
ADA INSTITUTIONS

# Kincare Connections

*A newsletter for grandparents and other relatives in a parenting role*

## Back-to-School Shopping Good Time to Teach Children About Money

**Janet LaFon**

*Family Financial Education Specialist*

University of Missouri Extension

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Many families are getting busy buying new clothes, shoes, book bags and school supplies.

Then when school starts, there will be more expenses: school lunches, after-school snacks, fees for extracurricular activities – the list goes on and on.

“Since these expenses are related to children, this is a great time to begin helping them learn to handle money,” said Janet LaFon, family financial education specialist, University of Missouri Extension. “From a very early age, children start using money, so why not help them learn to use it wisely?”

Start by taking a look at where children get their money. Usually this is from one of three general sources: cash gifts, earnings and allowances.

According to LaFon, each of these can be used to teach children money management skills.

**Earnings and Gifts**

Cash gifts, often received on birthdays and holidays, are “surprise” money and shouldn’t be included as a part of day-to-day expense money.

“Children should be given leeway to spend it as they wish. However, parents can discuss with children ideas for how the money can be used,” said LaFon.

Earnings may be at home or from jobs outside of the home. Many children are paid money for extra work they do around the house. The amount received for various tasks should be agreed upon by the parents and the child.

“When children are old enough to work outside the home, they still need guidance in money management. Teens should begin developing longer-term financial plans and an adult awareness of money, work, time and their own needs,” said LaFon.

**Allowance Money**

An allowance is a child’s share of family income and should be used as the child chooses on certain defined expenses. With an allowance, children can have some hands-on experience with managing money.

“They can plan their spending and learn to set some money aside for

*Continued on page 2*

# Medicare Questions? Ask CLAIM

**Shelley Miller, MS**

*Region 2 Regional Liaison/Trainer*  
CLAIM

1-800-390-3330

[smiller@primaris.org](mailto:smiller@primaris.org)

CLAIM is a non-profit program that answers Medicare questions for Missourians through a state-wide network of volunteers. Started in 1993, CLAIM is Missouri's official State Health Insurance Assistance Program (SHIP). All of CLAIM's services are free, unbiased and confidential.

CLAIM has more than 250 volunteer counselors providing local Medicare counseling in 130

Missouri communities. CLAIM trains and certifies these volunteer counselors to help Missourians work through and understand Medicare options, benefits or changes. CLAIM counselors can assist with:

- Medicare eligibility, enrollment and claims forms
- Employment and retirement health benefit questions
- Supplemental insurance policies
- Medicare Advantage options, such as HMO's and PPO's
- Medicare Prescription Drug Coverage
- Long-term care planning

- Public benefit programs
- Fraud and abuse

If you, a loved one or a client need help working through Medicare issues, you can contact CLAIM by calling 1-800-390-3330 or completing a contact form through [missouryclaim.org](http://missouryclaim.org) to request a referral.

The non-profit Primaris oversees the CLAIM program with funding provided by the Missouri Department of Insurance, Financial Institutions and Professional Registration; through a grant from the Centers for Medicare & Medicaid Services. CLAIM is a non-profit organization, not an insurance agency. They do not sell anything.

## Resources to Help Children with Family Changes

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University of Missouri Extension

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Is your family undergoing change such as foster parenting, caring for relative children or divorce? A book list and other helpful resources are available at <http://extension.missouri.edu/ecregion/grandparent/Kincare/index.html> or <http://extension.missouri.edu/ecregion/grandparent/index.shtml>

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future use. Allowances can help children learn that money is limited, that income must first cover needs and that the family's financial situation affects the amount of money each member can use," said LaFon.



An allowance should be enough to cover necessary expenses, leaving some money for the child to spend as he or she chooses.

When starting an allowance, parents should teach children how to set up a budget or spending plan, keep records and set money aside for savings. LaFon says to be sure and gear the information to the age and ability of each child.

### Thoughts to Ponder . . .

The quickest way for a parent to get a child's attention is to sit down and look comfortable. ~ Lane Olinghouse

Kids spell love T-I-M-E. ~ John Crudele

The one thing children wear out faster than shoes is parents.  
~ John J. Plomp

## 2010 Relatives as Parents Picnic

for St. Louis Metro area Relatives as Parents and the children in their care



### Saturday, September 11, 2010

Shaw Park in Clayton  
south shelter, picnic pad 1

11 am to 2 pm  
free food, crafts and fun



**Registration is required**  
**Deadline: September 3rd**

#### Mail

University of MO Extension  
St. Louis County  
Picnic for Relatives as Parents 2010  
121 Meramec, Ste 501  
Clayton, MO 63105

#### Phone

314-615-2911-- ask for Arlene

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_

Number in reservation

Adults \_\_\_\_\_ Children 10 & under \_\_\_\_\_ Children over 10 \_\_\_\_\_

For flyer & map: <http://extension.missouri.edu/ecregion/Documents/2010Picnic.pdf>

UNIVERSITY OF MISSOURI  
 Extension

## New Support Group

Parent & Older Youth Support Groups

Olivette Community Center

9723 Grandview

6-8 p.m.

Must register to attend by calling/e-mailing

Nickie Steinhoff

314.367.8373 x35

[nickiesteinhoff@foster-adopt.org](mailto:nickiesteinhoff@foster-adopt.org)

Tuesday, August 31

Tuesday, September 14

Tuesday, October 26

#### **Nickie Steinhoff**

Director of Training & Community Support

Foster & Adoptive Care Coalition

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## Free subscription to Kincare Connections

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Kincare Connections Newsletter

St. Louis County Extension Center

121 S. Meramec, Suite 501

St. Louis, MO 63105

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**Raising your grandchildren? Do you have parenting questions?**

**Call: 1-800-552-8522 or visit: [www.extension.missouri.edu/parentlink](http://www.extension.missouri.edu/parentlink)**

Parents and professionals can call ParentLink's toll-free WarmLine to access nutrition information, parenting information and receive problem solving support. The WarmLine is available in English and Spanish and answered Monday-Friday from 8:00 a.m.—5:00 p.m. by a family support specialist.

***Need information? Don't know where to go?***

**Call a Warm-Line!**

**Relatives As Parents/Grandparents Information Warm-Line**

▶ **St. Louis area: 314-961-8000, ext. 242**

**Answered by:** Cardinal Ritter Senior Services

**Sponsors:** Cardinal Ritter Senior Services  
Legal Services of Eastern Missouri



Get answers to questions on custody, guardianship, adoption issues, public benefits, legal services, support with groups and other community services. When you call, be prepared to leave a message and contact number. Within 2 days, you'll receive a follow-up call.

*This service is not for emergencies.*

**Kincare Connections** is written and published by Gateway Grandparents/Kinship Network for grandparents and other relatives in a parenting role in the St. Louis Metropolitan Area. Contributing writers are staff members of member organizations of the Network. **Articles may be reprinted for educational purposes. Please credit as follows:** Author, Organization, *Kincare Connections*. Kincare Connections is available in print or on the web. **To subscribe**, contact Elizabeth Reinsch, Human Development Specialist, 121 S. Meramec, Suite 501, St. Louis, MO 63105, Ph: (314) 615-7605, Email: [reinsche@missouri.edu](mailto:reinsche@missouri.edu)

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**[extension.missouri.edu/ecregion/grandparent](http://extension.missouri.edu/ecregion/grandparent)**

## St. Louis Metro Area Support Groups

### *St. Louis City*

**Carver House Grandparents Group**  
Contact: Brenda Manon 314-652-8485

**Keepers of the Flame**  
Contact: Kathleen Mc Aleenan, 314-961-8000 ext. 302

**Let's Start Caregivers Group**  
(Grandparents raising kids of incarcerated or chemically dependent parents)  
Contact: Cynthia Stevenson-Johnson, 314-241-2342

**Proud Grandparents**  
Contact: Kathleen Mc Aleenan, 314-961-8000 ext. 302

### *St. Louis County*

**Kimble Cares Relatives As Parents Program & The Boyhood Initiative of Missouri**  
Contact: Huey Hawkins, Jr., 314-882-6840 or  
Ericka Webb 314-882-6830

### *Greater St. Louis Metro Area & Neighboring Counties*

**Children's Home Society of Missouri**  
Contact: Sarah B. Boeker, 314-968-2350 ext. 235

**Foster & Adoptive Care Coalition**  
Contact: Nickie Steinhoff 314-367-8373 ext. 35