Path to school success begins with parent involvement

Teresa L. Mareschal, MAT
Human Development Specialist
MareschalT@missouri.edu

Research indicates that children of all ages have greater school success when their parents are involved in their education both at home and at school. Even a small investment of time and energy will pay off in creating a successful student.

Parents’ actions have the most influence when convincing children about the value of education. In addition, studies have shown that when parents and teachers have a good working relationship, teachers tend to expect more from a child and to offer them more encouragement.

Speak positively about the value of an education and insist on respect for teachers, children and parents. Parents’ attitudes and expectations relating to education shape their children’s approach and outlook about school achievement. Communication with your children and the school is the key. This communication should take place before school begins and continue all year.

Imagine getting a new job every year, a new desk, boss, and co-workers.

Even though this may sound exciting, you might also be apprehensive. You have concerns about being able to do the work, getting along with your co-workers, or even whether you’ll like this job. This is what children go through each time they begin a new school year. Their anxiety may increase with the transition year between preschool, elementary, middle and high school, as well as college.

Your child will probably have other concerns too. For instance, children may worry about what (continued on page 5)
Take a snack and activity break

Linda S. Rellergert, MS
Nutrition Specialist
RellergertL@missouri.edu

Back-to-school season is a time when many families switch back to orderly routine from the more unstructured days of summer. This year, make sure that healthful eating and activity habits are part of that routine for your family. Both adults and children benefit from a break that includes a snack and some activity.

Snacks

After-school or mid-afternoon snacks can take the edge off hunger and supply energy to keep going until dinnertime. They can be especially important for students who may have eaten lunch as early as 10:30 a.m. A substantial snack can also make up for a less-than-ideal breakfast or lunch.

Timing is as important with snacks as other things in life. Snacks should be limited to 1 to 2 hours before a meal. Constant grazing will keep children or adults from enjoying healthful and important family meals.

Keep a variety of snack foods available and accessible. After all, if they can’t see it, they won’t know it’s there. Consider designating a specific pantry or refrigerator shelf for snacks. That way, everyone knows the food there is “fair game” and not something you plan to serve for dinner.

Think about different categories of snacks. Chilled fruit or juice sounds refreshing in warmer weather, while hot drinks appeal when it’s cold. Likewise, sometimes only a salty, crunchy food will do, while the next time the sweet tooth wants to be fed.

Start with the suggestions on this list and customize to suit you or your child’s fancy.

Juicy snacks

Teach children to wash all fruit before eating, even ones that get peeled like bananas and oranges.
- Citrus fruit cut in wedges
- Berries -- good for learning colors
- Melon chunks or slices
- Other fruits like plums, grapes, etc.
- Fruit juice Popsicles made from 100% juice

Crispy snacks

One trick to entice kids to eat vegetables is to offer them raw and ready to eat. Make sure snacks are on an easy-to-see shelf in the refrigerator, not hidden away in the crisper drawer. Salad dressing or yogurt dips add appeal.

Cold and hot drinks

- Water -- best choice
- Unsweetened 100% fruit juices
- Fruit juice mixed with sparkling water
- Ice-cold milk
- Cider plain or mixed with other juices like cranberry
- Hot cocoa made with reduced-fat milk

More filling snacks

- Cereal with milk or stirred into yogurt
- Cheese and crackers
- Cottage cheese with fruit
- Cinnamon toast
- String cheese
- Leftover waffles or pancakes with fruit
- Trail mix

Activity

An activity break is another healthy habit to make. By mid-afternoon, children who have been desk-bound most of the day need a chance to move. Adults benefit too, with increased ability to concentrate and more energy to finish their workday.

Before the kids hit the couch or computer station, get them outside for at least an hour of active play:
- Bike or scooter riding
- In-line skating & skateboarding
- Jump rope & kickball
- Basketball & hula hoop
- Dance or play old-time games like Hide & Seek, Red Rover, Statues

At work, adults might try a stretch break instead of a coffee break.
- Get out of that chair and walk around the building.
- Shut the office door, turn on some music and dance.
- Go through range-of-motion stretches. Ask gawkers to join in.
- Set a reminder on your computer to take a stretch break.

Adults, at home, take time to play with your kids. It’s good for them, good for you, and good for your relationship.
So, how do I pay for my child’s college?

Suzanne Zemelman, MS, JD
Consumer & Family Economics Specialist
ZemelmanS@missouri.edu

As your children head back to school, it’s a good time to think about how their college costs will be paid if they want to continue education beyond high school. If your children are young, you still have time to save; the sooner you start, the better. But what if your child is in high school and you have not saved much? Or at all?

Don’t worry, there’s still hope! If your children are young, first figure out how much you will need. It may be difficult to determine now if your child will attend a public or private college, local or out of state, but it’s better to overestimate than underestimate the amount you will need. Here are some options to consider to save for college:

Under a Missouri Saving for Tuition Program (MO$T), account, opened on behalf of your child, the amount you contribute each year can be deducted from your Missouri state taxable income up to $8,000 per taxpayer per year.

When your child is ready for college, the account can be used to pay for qualified education expenses at eligible schools in Missouri or anywhere in the country. Earnings on the account will be exempt from Missouri state income taxes. Federal income taxes are deferred until withdrawn, and then taxed at the student’s rate. Get started with just $25 a month. (Call 1-888-414-MOST.)

Education IRAs are for college savings, not for retirement. You must meet certain income requirements to contribute, and your contribution is limited to $500 a year per child. Although contributions are not tax-deductible, earnings in an Education IRA accumulate on a tax-deferred basis and can be withdrawn tax-free as long as they are used for qualified college purposes. You may not contribute to both an Educational IRA and MO$T, Missouri’s state-sponsored plan, in the same year.

Series EE Savings Bonds can be cashed in and used for college tuition tax-free; however, there are income restrictions, and the bonds must be in one or both parents’ names, not the name of the child. Check with a tax professional.

(continued on page 4)
Mutual Funds, rather than investing in individual stocks, allow you to diversify without having a great deal of money. Many have relatively low initial deposits, but generally have much better returns than leaving money in a passbook savings account, money market or certificate of deposit. The closer your child is to attending college, the less risk you want to take.

Prepaid tuition plans lock in your child’s tuition at today’s cost. When your child is young, you or other family members start paying your child’s tuition to the college he/she will attend. When your child is ready for college, the fees are already paid. The drawback is that your child may not choose to attend the college you chose, and you could lose all or part of the tuition paid.

Uniform Gift to Minor’s account. There are pluses and minuses to setting up this type of account in your child’s name. It allows each parent or grandparent to give up to $10,000 per year to a child who is under the age of 21, without having to pay gift taxes on that money. Money can grow until the child is ready to go to college. On the flip side, once your child reaches 21, he/she can choose how to use the money, and it may not be for college. Another drawback is that if your child applies for financial aid, he/she will be forced to use much of the money from that account before qualifying for financial aid. If the money is left in the parents’ name, only a small percentage of the money would need to be used before the family could qualify for financial aid.

What if your child is ready to attend college soon and you have not saved enough or at all?

Don’t despair! Almost half of all college students receive some type of financial aid.

Grants and scholarships do not have to be repaid. The key is to start researching them at the library or on the Internet as soon as possible. They often have application deadlines up to a year or more in advance of when your child will enter college. Apply for as many as possible. Some grants and scholarships are merit-based or based on financial need. However, there are others that go to people because they meet certain requirements (live in a specific town, belong to a certain club, etc.) The Pell grant is a federal grant for lower-income families. Also check with your child’s college of choice to find out what types of scholarships are offered. Beware: Do not spend money on scholarship finding services. They won’t do anything for you that you can’t do yourself by visiting the library or the Internet.

Part-time work and work-study. Many students work during the summer and/or part-time during the school year to help pay for college. As part of a student’s financial aid, many colleges offer work-study programs. The jobs are usually on campus, and the money earned is used to pay tuition or other college-related expenses. Other work-study programs can be in cooperation with businesses; students alternate working a semester then going to school a semester paid for by the company.
So, how do I pay for my child’s college?

(continued from page 4)

**Student loans.** Many loans are available to both students and their parents to pay for college. All loans must be paid back eventually, but with federally subsidized and unsubsidized Stafford loans, or Perkins loans, you do not have to start paying them back until six months to a year after graduation, or after leaving school, or if you drop below a certain number of hours. PLUS loans are personal loans for parents that are not based on financial need. As with grants and scholarships, it is wise to complete and submit the application forms well ahead of when your child will start college.

One last thing: It never hurts to ask grandma and grandpa if they would like to contribute to your child’s education; they may surprise you. They can give up to $10,000 a year each without gift tax, and more if they write the check directly to the college of choice.


---

**Path to school success begins with parent involvement**

(continued from page 1)

will happen if they forget their lunch, book bag, or an important assignment. What if the teacher won’t let them go to the restroom, or if the other kids laugh at them? Parents can play a major role in helping their children adjust happily to a new school situation. Teacher’s suggestions to parents include:

- Let your children know that school is their full-time “work,” that it’s important, and that you are confident they can handle it.
- Speak positively about the school experience, encourage your children by reminding them of their accomplishments from the previous school year and relate some of your own school stories.
- If possible, take your children for a visit to their classroom before the first day of school.
- Anticipate and talk about feelings and questions your children may have. Children who truly feel listened to can handle change better.
- Listen with empathy when your children describe difficulties in school; resist the urge to jump in with solutions, but help your children to problem solve.

Establishing a school-year routine is another way to support your child’s success with school. Routines help families maintain a sense of security. Knowing what to expect and what is expected can reduce stress and also be a time saver for family members.

Communication between family members is essential to developing routines. To establish a communication system for routines, create and post a big calendar. You can use a piece of poster board and put two months on each side.

- Write down events, deadlines, teacher workshops, holidays.
- Assign a certain color marker to each family member.
- Use stickers for young children’s events.
- Post important telephone numbers next to the calendar.
- Let children help decorate it.

(continued on page 6)
Path to school success begins with parent involvement
(continued from page 5)

Plan ahead for emergencies. What if your child is sick? You are late getting home from work? School is canceled?
Keep a different colored folder for each child. Teach children to use it for important papers such as permission slips, schedules, and teacher notes.
Create an inviting learning environment at home. Assist your child in setting a schedule and place for homework, keeping in mind your child’s learning style and personality.
Designate “family quiet time” where all family members are working -- homework, office work, bill paying, reading, coloring or writing letters.
Every few months, use the calendar to evaluate the family routines. Is there enough “down time” for each person? Is everyone getting exercise? What parts of the day or week need better organization?
To encourage and support parent involvement, many schools hold an open house before school begins. The open house lets children and parents visit their classroom, meet teachers and administrators, and learn about school policies and procedures. Plan to attend this event each year.
Find out how your child’s teacher likes to communicate with parents. Some prefer a phone call, some a visit and others like things in writing. Mark it on your calendar so you’ll think of it at least once a month. Teachers appreciate feedback from parents. Be sure to comment when you notice positive things happening too.
When it’s time for parent-teacher conferences, remember that the purpose is not to judge your performance as a parent. Many parents are intimidated by teachers and feel they don’t speak the teacher’s language. Interestingly, teachers are sometimes afraid of parents because there are so many criticisms of educators. Conferences allow parents and teachers to share insights about a child’s strengths as well as areas that need attention.
Relax! Keep in mind, that you and the teacher are on the same team, working toward the same goal: a positive school experience and education for your child. Children are more motivated to learn when they see their parents involved in school.

Adapted in part from: Tips from the Working Parent Resource Center (WPRC), for Family Information Services, Minneapolis, MN.