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Life Times

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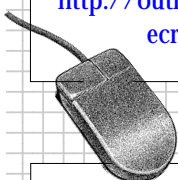
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Extension's Mission

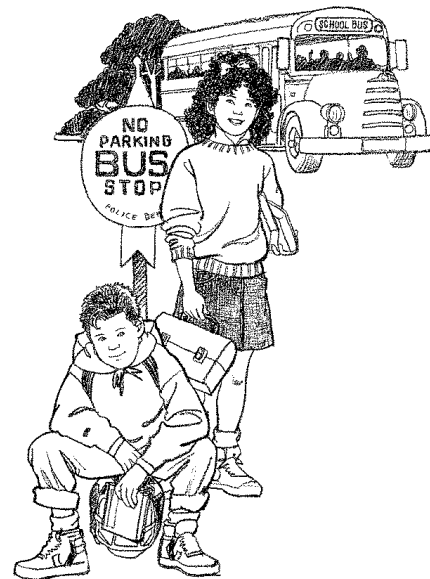
University Outreach and Extension serves Missouri by extending research-based knowledge and high-quality educational programs to address the high-priority needs of citizens at the local level.

Remember to pack nutrition in your child's school bag

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As families prepare for children going back to school, their plans may focus on ensuring their children have the right equipment—pens, notebooks, clothing—to make it through the day. Yet far fewer families think of proper nutrition as a vital part of those back-to-school plans.

Nutrition and learning go hand-in-hand. Proper nutrition and a balanced diet are not only key for growth and development, but they also fuel brain cells for optimal learning. If you truly want your children to be at their best, be sure they receive the proper nutrition essential for back-to-school success. Nutritionally fit kids are more likely to have energy, stamina and self-esteem that enhance their ability to learn.



What's for breakfast?

Jump-start your children's day with a well-balanced breakfast consisting of a grain (toast, cereal, bagel, etc.), fruit or a glass of fruit juice, and a cup of milk. After eight to 12 hours without a meal or snack, a child's body needs fuel. Children who skip breakfast often feel tired, irritable or restless in the morning, but those who eat breakfast have a better attitude towards school and more energy by late morning.

Breakfast eaters tend to have more strength and endurance, as well as better concentration and problem-solving skills. They have higher school attendance, less tardiness and fewer hunger-induced stomachaches in the

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Back to School



Suggestions that may help avoid the homework hassle

✓ **Establish a regular routine.** This will help get your child into the homework habit. You and your child should agree on a time and place for homework. By having your child's involvement in this decision-making process, he/she will be more likely to follow through. Specific rules can also be established, such as no TV, phone, etc., until homework is completed.

✓ **Be a homework coach.** If necessary, help your children understand instructions, then back off and let them do the assignments themselves. Encourage them to look for the answers. Ask open-ended questions such as: *What do you think you should do next?*

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Avoid the homework hassle

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As children start back to school, homework can be a stressful issue for both parents and children. There is a lot of focus now on raising performance on standard testing, so our children may be doing even more homework in the future.

Some researchers have said that parents who let their kids take the lead in homework teach the best lesson. However, this does not mean that parents will not worry or get stressed over their child's homework assignments.

There seems to be a fine line between showing concern and interest in a child's homework and taking it over. We want to be there when our children ask for help, but one goal of homework is to help children work on their own and manage the resources that will help them. If we are constantly checking to see if homework is getting done "right," our children may tend to feel that whatever they do is not good enough.

According to research, children who do best in school have parents who show interest in their work. It is very important to



listen to their ideas, pay attention to what they are learning and give help when it seems appropriate. Early encouragement of consistency and routine will help to support good homework skills.

The age of your child can determine how much "help" is required. Younger children, perhaps up to the third grade, need a parent to be available to step in if necessary. Some children like to know that a parent is nearby at homework time, while others may prefer to work alone. Children this age can be conflicted at times, wanting to do homework by themselves at the same time as they seem to want help. This conflict may cause a child to be "grouchy" and even reject any suggestions that a parent thinks is appropriate.

With older children, the need may be for help in organizing assignments rather than a physical presence. They may prefer not to have parents around, but still need to feel the interest and support of the parents.

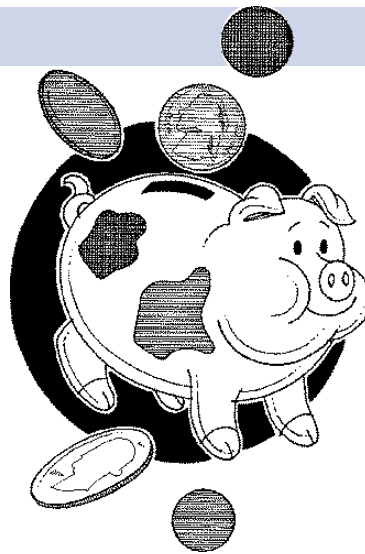


Bridging the gap: Setting an allowance for kids in two-household families

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When I was young, I remember getting five cents every Sunday and blowing it on my favorite thing—candy. My parents gave me an allowance, but they did not give me guidance on what to do with it. If used as a learning tool, an allowance provides the opportunity to teach a child how to handle money well and how to be a good consumer.

Deciding how the allowance system should work can be difficult enough with parents under the same roof, but it is really a challenge if the parents live in two separate households. Just remember, having a financially adept child is worth the effort to work together.



You can teach your children about the importance of saving money, doing for others, and how to spend money wisely. The goal is to guide your children in making good decisions, not to dictate how they should spend.

If you think your child is at an appropriate age to begin receiving an allowance, initiate a dialogue with your child's other parent(s). Don't make the mistake my parents made by "telling" each other what they should do or what they "expected" each other to do—a method that ensures failure.

Emphasize the benefits of giving your child an allowance, and stress that the money is strictly for the child's use. Get a feel for whether your ex-spouse is open to the idea, willing to share the responsibility, or has no interest. If possible, joint decision-making is ideal for best results.

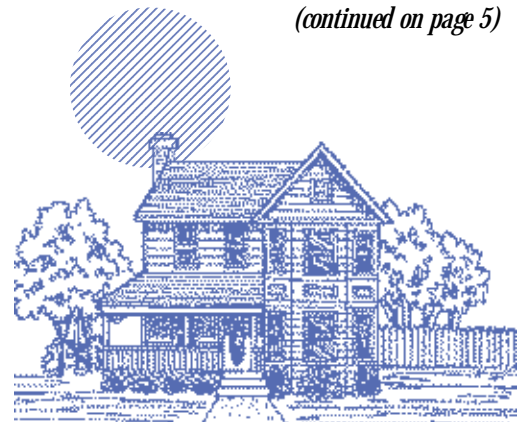
How much allowance depends on your child, his/her age, and for what the money is to be used.

Some parents give a dollar amount equal to the child's age, while others give money equal to the child's grade. Other parents match what their child's friends get, or they adjust for inflation what they received as a child. Whatever you decide, make sure the amount fits into both families' budgets.

Once you settle on an amount, decide whether that amount will be split evenly between households, alternated weekly or monthly, allocated according to income, or paid by some other arrangement. If your child's other parent chooses not to participate, decide what you can afford to do on your own. Don't try to keep up with the Jones' if you can't afford it. Remember, children learn about money by seeing as well as doing.

In addition to how much allowance your child will get, you need to negotiate when or how often he/she will receive that allowance. Also communicate to your child how you expect the allowance to be used. If possible, be consistent between households.

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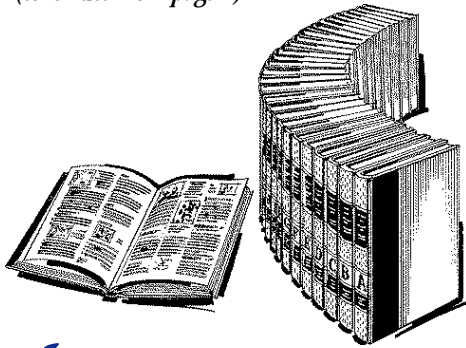




Back to School

Suggestions that may help avoid the homework hassle

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✓ If your child has no homework, suggest other activities.

Although a “no-homework night” may be a rare occasion, encourage your child to spend at least part of “homework time” reading a book, doing artwork, or participating in a physical activity or some creative endeavor instead of vegetating in front of the TV.

✓ Look over assignments if asked.

It’s okay to point out items that are wrong, but let them decide whether or not to correct them. Dr. Judi Craig, author of *What Happened at School Today?* says, “This policy makes it clear that homework is your child’s responsibility and is less likely to create power struggles . . . than if you *demand* that he redo the incorrect work.”

✓ Notice “forgotten” or “lost” assignments.

They may indicate your child needs help getting organized. If they frequently answer “no” when asked if they have homework, it would be wise to check with the teacher to see if this is true. If it is not, then you may need to try to figure out why. (Does he doubt his ability? Could she be rebelling for some reason?)



✓ Focus on content, not appearance.

Sloppy or incorrect work may not meet our standards, but it is important to focus more on content than on how it looks. Being positive will help keep children more confident and motivated. Let the teacher point out areas for improvement. Point out to your children what you appreciate about their homework. For example:



“I like the way you described that.” or *“You were really thinking when you suggested that.”* Please note, however, that incomplete homework and dropping grades should have agreed-upon consequences that parents enforce consistently.

✓ Support the teachers as team members.

According to Dr. Harris Cooper, professor of psychology at the University of Missouri-Columbia, “Parents supporting teachers could be the single most important ingredient in keeping their child’s academic progress on track. Supporting teachers through cooperation over homework tells the child that the parents and teacher are a team.” It also shows them that learning takes place at home as well as at school.



✓ Realize your limitations.

Not everybody knows every thing! Dr. Jane M. Healy, has said, “Admitting your confusion . . . may be the best teaching you can do. Even if you don’t get the answer, you are working together to solve the problem—and that is the basis for the most lasting learning.”

Source: *Mizzou Magazine*,
University of Missouri-Columbia,
Fall 1996.



Bridging the gap: Setting an allowance for kids in two-household families



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For example, for a younger child, the allowance could be given every Sunday in both households. For an older child, the money could be paid the first Sunday of every month. Make sure you pay on time, don't give advances and try to avoid giving loans. Stress the importance of learning to live within their income.

If your child is living primarily in one household, the allowance could be combined, while letting him/her know it is from both households and is to be used to cover purchases in both households. Be consistent in how the allowance is to be used. Is it to pay for extras, such as candy, video games and movies? Or is it to be used for these purchases plus others, such as clothing and haircuts? Whatever rules you both set, apply these standards in both households.

Allowances should not be tied to household chores. Children have a responsibility to help out around the house because they are members of the household,

not because they are getting paid. Don't use an allowance as a reward or punishment; there are better ways to teach good behavior.

At times, parents may not be able to agree on whether to give an allowance, how much it should be, and what the rules should be. If this is the case, your only choice may be to give your child an allowance to cover only your household, and set the rules for your household.

Avoid competing over your child's affections by seeing who can give the bigger allowance. The goal of an allowance is to teach your child how to manage money effectively. The lesson is lost if your child receives an excessive amount and can spend without having to learn to make choices or distinguish between wants and needs.

Working out an allowance arrangement by bridging the gap between two households may be challenging, but the results will be positive for your child.



Extension class to help women gain confidence in money management

A Women's Financial Education Series to be offered this fall is designed to help individuals, especially women, increase their financial knowledge, develop confidence in their decision-making ability, and gain control of their lives through informed money management.

This five-session series will be held from 6-8:30 p.m. Thursdays, September 26 through October 24, at the Women's Support and Community Services Building, 2165 Hampton, St. Louis, MO.

The sessions will focus on goal setting, financial management, credit, insurance, investments and estate planning. Each participant will receive "Financial Fitness for Life," by Jerry Mason; a workbook; and other resources.

This financial program is sponsored by University of Missouri Outreach and Extension, the Older Women's League (OWL), St. Louis Community College at Forest Park, and other local coalition members.

The registration deadline is September 20. For information, contact Suzanne Zelman, (636) 970-3000, email: ZelmanS@missouri.edu, or visit the Web (outreach.missouri.edu/ecregion/wfes.htm).

Remember to pack nutrition in your child's school bag

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morning. Kids who eat breakfast are less likely to be overweight.

Short on time? Keep quick-to-fix foods on hand, or get breakfast foods ready the night before. If kids use the excuse of not being hungry, start them out with a little bite, perhaps juice or toast. Then send them off with a nutritious mid-morning snack.

How about lunch?

Lunch is an even bigger challenge for parents of school-age children. Because your children often have access to snack bars and vending machines, you must include excitement and variety in prepacked lunches that children will eat unsupervised.

Lunch should contain foods from all five essential food groups: breads, fruits, vegetables, meat products and dairy products. Limit the amount of potato chips, cookies, soft drinks and other non-nutritious foods. Include some variety in the menu to prevent children from getting bored with their lunch and straying to other unhealthy choices. For example, sandwiches, raw veggies, crackers, string cheese, whole fruit and pudding are fun foods that still supply good nutrition.

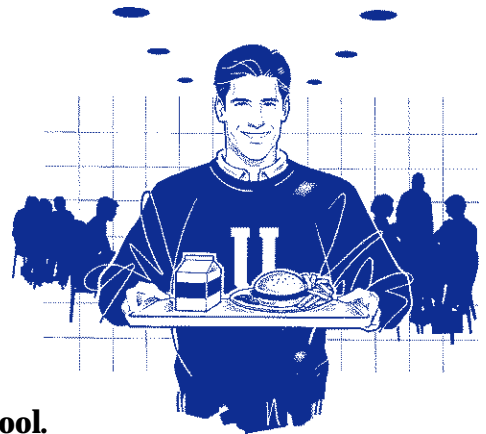
If your child is served lunch at school:

• **Get familiar with the menu.** Go over the menu with your child. Talk about making healthy choices in the cafeteria line, and practice at home.

• **Get involved.** Join the parent advisory committee for the school food service program. If none exists, take charge and work with the school staff to set up one.

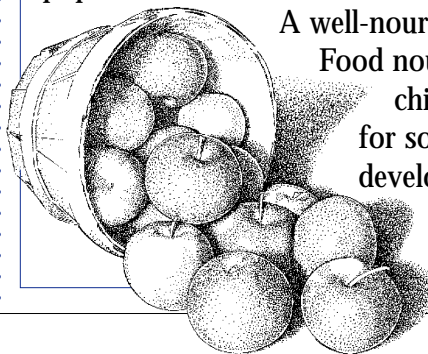
• **Support the nutrition education efforts at school.**

Find out what your child is learning and try to apply those lessons at home.



What about snacks?

Most children need a snack mid-morning and mid-afternoon to keep them from losing energy and becoming hungry and irritable. Snacks can supply needed nutrients that can be missed in meal choices. Stock your refrigerator and cabinets with ready-to-go snacks: yogurt, cottage cheese, lean deli meats, 100% fruit juice, milk, washed ready-to-eat fruits and vegetables, animal crackers, popcorn and cereal.



A well-nourished child is ready to learn. Food nourishes at every age and stage in a child's life. Proper nutrition is crucial for social, emotional and psychological development.

LifeTimes is written by University Outreach and Extension specialists for individuals and families living in East Central Missouri. This newsletter is provided by your local Outreach and Extension Council. **Articles may be reprinted for educational purposes only. Please credit as follows:** By (author's name), (author's title), University of Missouri Outreach and Extension.

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