



## EARLY CHILDHOOD

# Smart Parenting

UNIVERSITY OF MISSOURI EXTENSION ■ SEPTEMBER 2011

### Losing Money Weight Tips

- Establish a financial plan.
- Learn how to ask for HELP.
- Utilize community resources.
- Take time out for self.

“Make a change for the better and try something different. A wise person once stated that the definition of insanity is doing the same thing the same way and expecting a different result.”

- Understand how much money is coming into your household versus going out of your household.
- Track your spending through collecting your receipts on EVERYTHING that is purchased.
- Review your spending daily.
- Modify your budget monthly.
- Plan for the unexpected.
- Have \$ in reserves.

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Live. And Learn.

## Losing Money Weight

*Just like managing weight, managing money involves planning*

One and two and three and four...whew... making a dollar stretch takes a lot of hard work, sweat and tears!

Shatomi Luster, MU Extension family financial education specialist, reminds us that most people know that in order to lose weight, one should acknowledge the need for self improvement, allot time to exercise, adjust their diet or eating habits and stay consistent with this regimen to promote a healthy life style.

Just like weight-loss, most find losing money weight –money management—quite difficult and don't want to do it. In fact, losing money weight, for most people, is worse than losing physical weight. Why? Great question!

Most find it taboo to utter the words “money” and “budget”. It's an insult, it's my money and it's just too much to deal with! However, these are the reasons why one should manage their money like a weight-loss regimen.

**Acknowledge** the fact that your finances need attention and discipline. You and your family deserve it. There are so many times in life that we try to mask the situation. Admitting that there is a problem or that something needs to be addressed is hard for us.

**Fart**, yes...fart! Let go of the hot air; the excuses, the “buts”, the “well maybe, and “I'll start next time or tomorrow.” It's just ridiculous to let money problems build up; if it is within your control. Don't put off tomorrow what can be done today. Help yourself or ask for help.

**Adjust** and make the appropriate money

management decisions that suit you and your family. Do what it takes to get out of the situation. Letting a problem linger doesn't make it go away, it prolongs the pain.

**Stay consistent**, make a budget and stick with it. Focus to make it work and expect to learn along the way.

So, where does the money go? The Department of Labor's latest survey provides a detailed look:

<b>Subject</b>	<b>Annual Expense</b>
Entertainment	\$2,698/5.4%
Food	\$6,133/12.4%
Alcoholic Beverages	\$457/0.9%
Insurance/Pension	\$5,336/10.8%
Education	\$945/1.9%
Apparel and Services	\$1,881/3.8%
Personal Care	\$588/1.2%
Healthcare	\$2,853/5.7%
Miscellaneous	\$808/1.6%
Housing	\$16,920/34.1%
Tobacco	\$323/0.7%
Transportation	\$8,758/17.6%
Reading	\$118/0.2%
Cash Contributions	\$1,821/3.7%

For a graphic of this list go to this website: <http://www.doobybrain.com/wp-content/uploads/2009/07/where-does-the-money-go.jpg>

Why is this useful? It provides a concise snap-shot of personal spending. Use this as a guideline to look at your family's spending to make changes.

Source: Consumer Expenditures (U.S. Dept. of Labor, U.S. Bureau of Labor Statistics, April 2009)

Can you really communicate with an infant or toddler? “Yes you can,” according to Diana Milne, MU Extension human development specialist. Of course, it won’t be the same type of communication you use when talking with adults or even older children.

Why take the time to communicate with young children? Because one of the most important experiences that parents and caregivers can provide for children is to talk with and listen to them! Adults who care for children have a responsibility to create and maintain positive relationships with them. One of the most practical and rewarding ways to achieve this is through positive communication.

## Communicating with Infants & Toddlers

*When adults use positive attention and communication, children are less likely to act out or misbehave*

Research shows that the best parent-child relationships are characterized by lots of positive communication and interaction. It’s not always easy, though. Parents need to understand, then learn to use a variety of communication styles that are age-appropriate. Researchers say that when adults use positive attention and conversation, that children are less likely to act out or behave in ways that need to be disciplined.

Infants (birth to 12 months) communicate with coos, gurgles, cries, facial expressions and body movements. Parents and caregivers should respond to infant communication quickly—it’s not spoiling the baby. That’s how they learn to trust others and feel secure.

Toddlers (12 – 36 months) communicate with a combination of gestures and grunts, but they also start using one, two or three word sentences, positive and negative facial and vocal expressions and body language. Expand on your toddler’s brief sentences...such as: “Hot?” “Yes, the pizza is very hot”.

For more information on this topic, or to view the entire MU publication, *Communicating Effectively with Children*, go to the publications website: <http://muextension.missouri.edu/explore>

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### West Central Region

<b>Bates County</b>	660.679.4167
<b>Cass County</b>	816.380.8460
<b>Clay County</b>	816.407.3490
<b>Henry County</b>	660.885.5556
<b>Jackson County</b>	816.252.5051 816.482.5850
<b>Johnson County</b>	660.747.3193
<b>Lafayette County</b>	660.584.3658
<b>Platte County</b>	816.270.2141
<b>Ray County</b>	816.776.6961
<b>St. Clair County</b>	417.646.2419
<b>Vernon County</b>	417.448.2560

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## Bright Lighting Ideas for Your Home

“Lighting is one of the most important yet frequently overlooked elements of design in a home,” according to Marsha Alexander, MU Extension housing and environmental design specialist. A quality home lighting plan can make household activities easier, safer, and can save money when the right products are used. When children live in the home, planning, product selection, and care are particularly important.

One of the most important sources of lighting is natural lighting from the sun. Research indicates that daylight improves visual perception by providing better light for reading, writing, and other activities. In addition, daylight has positive psychological and physiological effects on children and adults. Maximize the use of natural lighting by furniture arrangements that take advantage of the sun’s rays. Use window treat-

ments that allow for good light control, privacy, as well as control for heat loss and heat gain.

When considering energy savings, fluorescents and LEDs, (light emitting diodes) are much more efficient than incandescent bulbs. In fact, fluorescent bulbs last six to twelve times longer and use one fourth the power of standard incandescent bulbs.

Compact fluorescents (CFLs) are available in a wide variety of sizes and wattages. There are specific CFL bulbs available that are dimmable and have three way options.

LEDs are even more energy efficient than fluorescent lamps but are more expensive. However, the prices of LEDs are becoming more affordable.

CFLs are available in a range of color temperatures,

from warm to cool colors. Selecting the right color temperature has become much easier. The new consumer labels provide information on the brightness of the bulb measured in lumens, the wattage used, and the estimated yearly energy costs.

Fluorescent tubes and CFLs contain a very small amount of mercury sealed within the glass tubing. With children at home, accidents can happen. Be familiar with proper clean up strategies.

Find out more information about proper cleanup of fluorescent lamps at <http://extension.missouri.edu>.