

# Extension to Families At Work...At Home

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Your  
money's  
worth



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## **Saving for Emergencies**

The recent recession has shown the importance of saving cash in case you lose your job or face any other costly crisis. Having to borrow, especially in a tight credit environment or cash out your investments could be at an inopportune time. This saving should be in addition to what you are already setting aside for retirement.

In the last two years, the percentage of disposable personal income put into savings increased by 3.8 percent. In the spring of 2010 a survey by the Consumer Reports National Research Center noted that 43 percent of Americans were putting more money into savings.

A reasonable goal is to save an amount equal to six to nine (and possibly twelve) month's income. The amount that makes sense for you depends on your job security, your health and the quality of your health-care coverage and the amount of debt you carry. The amount of savings you will need to accumulate will also be determined by the likelihood you'll that you will need to make a major purchase or repair; the number of wage earners in your household; the number of dependent children and your ability to access emergency sources of credit such as home-equity lines. To reduce the need of credit cards, create a separate capital fund for big-ticket expenses you expect within the next five years, such as a car, vacation or down payment on a home.

Your basic living expenses, including mortgage, rent, utilities, insurance, food and clothing should equal no more than about 60 percent of your income. The remaining 40 percent should be for discretionary spending, savings, retirement and investing. If your living expenses exceed that, consider changing your lifestyle or finding sources of additional income.

In the case of an emergency, it may be tempting to draw from your retirement fund. You'll pay income tax on IRA withdrawals and if you take them before age 59 ½ you might be subject to a 10 percent tax penalty. If you do not pay back a 401k or 403b within five years, the same penalties will apply.

After deciding how much to save each month, make it automatic. Have the money taken from your paycheck and directed into your emergency and capital funds. A savings account is generally the safest and allows you easy access to the funds in case of an emergency. Review your budget periodically and adjust your spending and savings as needed. Once your savings goals are met, reallocate money to investments like stocks, bonds, and mutual funds. Those are generally appropriate only for cash you won't need for at least five years.

For more information and worksheet to assist with budgeting and planning, contact your local Iowa State University Extension office and ask for Pm 1454 – Money Mechanics – Spending Plans.



## All in the family



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## Hot Temper, Cool Parenting: How to Handle Temper Tantrums

Temper tantrums are unpleasant for adults, but a normal part of growing up for children. Understanding tantrums at different ages helps parents better be able to deal with a tantrum.

A tantrum is a sudden, intense display of uncontrolled anger or frustration. Screaming, kicking, falling on the ground, or other forceful body motions are typical. Tantrums are most common in children ages 15 months to 4 years old.

Some think that a crying infant is having a tantrum, but this isn't true. Infants express their needs by crying because it's their only way of communicating that they need your care. Infants who are comforted and have their needs met quickly develop a sense of security. This leads to less crying in the future.

Toddlers are the kings and queens of tantrums. Toddlers are just learning how to talk, express their feelings, and problem-solve. Because their skills aren't very good yet, their frustrations sometimes erupt in a tantrum. Tantrums are most likely to happen when toddlers are hungry, tired, frustrated, or overexcited.

Preschoolers are less likely than toddlers to have temper tantrums, since most have developed better coping and communication skills. But they can still get upset and lose control. Pre-schoolers need adults to teach them to recognize and express their emotions, needs, and wants in more skillful ways.



### Steps to Handle a Tantrum

1. Stay calm. Model the desired behavior for your child by controlling your own emotions. Screaming and spanking make the situation worse.
2. Pause before you act. Take 10 seconds to decide the best way to handle the tantrum. Four ways to deal with a tantrum include: **distract, remove, ignore, and hold.**
3. Wait until your child calms down before talking about the situation. Then use it as a chance to teach your child acceptable ways to manage anger, such as asking for help or using self-calming strategies. Asking children to "use their words" is only helpful if adults have taught children what those words could be.
4. Nurture your child. Tantrums can scare kids because they don't understand the reason for losing control. They need to know there are better ways to behave, but also that you still love them.

### Prevention Techniques

- Try to understand your child's tantrums. When and where do they occur? What happens before, during, and after? Who is usually involved?
- Set realistic limits and regular routines, such as mealtimes and bedtimes.
- Offer acceptable choices. Don't ask if your child wants a nap unless they can say no.
- Choose your battles and avoid fighting over little things.
- Give your child a few minutes warning before ending or changing activities.
- Help your child find a balance between challenging activities and ones that are too hard.

## Healthy Holiday Eating

We all love holiday food! Holidays are a time of celebration, family, friends, and good food. But, with good food often comes some not so good weight gain.

What can you do to prevent weight gain and still enjoy the holidays? Here are a few simple tips to help guide you through the coming months of holiday feasts:

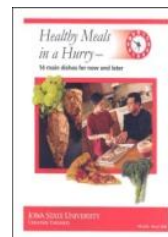
- Make healthy food and bring it with you to the holiday meal. This way you have something healthy to eat in a dining room full of high calorie dishes. What could you bring? A fresh fruit salad is always a healthy and appetizing choice. How about a big salad tossed with shredded carrots, grape tomatoes, and sliced cucumbers? Don't forget the low-fat dressing. Simply-prepared vegetables, such as steamed carrots or green beans, are healthy side dish options. You can also bring a simple vegetable tray.
- Eat something before you go. If you are starving when you go to a celebration, you may overeat. Eat something like yogurt, fruit, or lean meat. The point is not to go there really hungry.
- Take larger portions of healthier options such as the turkey, fresh fruit, and vegetables and take smaller portions of the more calorie-dense foods like mashed potatoes with gravy, sugary, marshmallow-topped sweet potatoes, or white bread rolls with butter. When it comes to dessert, take a half piece or eat just a few bites. Eat slow and savor each bite.
- Drink water...calories from beverages can add up quickly if you sip on apple cider, sweet wine, eggnog, fruit juices, pop, or hot cocoa. If holiday drinks are your favorite, try just a small serving.
- Choose your favorite foods and only pick the things you really love. Leave off the items that are there as part of traditional holiday celebrations, but are not really your favorites. Also, it is very important to watch portion sizes. You can enjoy all of your holiday favorites in moderation.

Hopefully these tips will help you navigate your way through holiday feasts so you can not only enjoy them, but also stay healthy!

## Great Gift Ideas from ISU Extension

Are you looking for an inexpensive teacher gift, stocking stuffer, or do you just want to thank someone in your life? Here are some great gift ideas from ISU Extension:

- *Healthy Meals in a Hurry* book (PM2035)--This publication has recipes for 14 main dishes and 3 dry mixes. The entrees are economical, low in sodium and fat, and quick and easy to make. Cost is \$2.50



- *Healthy and Homemade 2011 nutrition and fitness calendar (FAM SSES 0230A)*--This calendar features simple, healthy recipes, plus much more. Each month's featured recipe is accompanied by menu plans as well as fitness tips for the whole family. The calendar is available in English or Spanish. Cost is \$2.00

- *Healthy and Homemade DVD (FAM SSES 0230DVD)* This DVD has 15 lessons in English on how to prepare simple, nutritious, and inexpensive recipes. Full demonstration preparations and shopping tips are provided, along with food safety tips. Ideas on what to serve with each dish are included, along with downloadable files for each recipe which can be printed in either English or Spanish. Each recipe has a picture, menu suggestion, tips, and nutrition label. Cost is \$4.00

You can purchase these items from your local county ISU Extension Office or from the online store at: [www.extension.iastate.edu/store](http://www.extension.iastate.edu/store)



# For your health



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