



Family Matters

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A Family Newsletter prepared by Iowa State University Extension Family Specialists

Kids and Allowances

Back-to-school season creates many opportunities for children to learn financial skills like comparison shopping, planning ahead, and identifying priorities. This is also the season in which many parents begin giving allowances to their children.

Experts overwhelmingly agree that children need to learn and practice three uses of money: *saving, spending and sharing* (giving gifts and/or donating to charity). However, experts debate many aspects of allowances.

Parents may want to consider these ideas when thinking about allowances:

\$ When? Some parents begin an allowance as soon as children can identify coins, others wait until children begin school to start allowances.

\$ How much? Some experts suggest the dollar amount match the child's age: \$7 for a 7-year old. Others say \$1 for each year in school. Still others say the amount should be governed by what the allowance is to cover. If a teen must buy clothes, pay for school lunch, buy gas as well as recreation and church donations, then the allowance must be generous enough to cover the categories.

\$ How often? Pay younger children their allowance every week at the same time. For older children, increase the time between payments to help them learn to stretch those dollars and to more closely match the real world of pay checks.

\$ Allowances and chores? Some encourage connecting allowance to completion of chores, to help children learn the connection between work and earning money. Others say a basic allowance should be independent of chores; the child is part of the family and shares in the family's resources. The second approach has the advantage of creating a steady, predictable income, which gives children an opportunity to practice planning ahead – an important life skill. A compromise approach is to give a base allowance while also acknowledging that everyone in the family has to do some work to make the household function. Then if a child does an extra chore - something parents might hire someone else to do - the child earns extra money for that work.



\$ Don't bail out. You've given the allowance. Your child spent every last cent and wants an advance because a great spending opportunity has come along. Remember: if you cave in, he misses the lesson about keeping money in reserve.

For more information on kids and money check out the Iowa State University Extension Web site at www.extension.iastate.edu/financial/youth.html. Download The Allowance Game to play with children. The Web site offers several links to other sites with information on kids and money.

Easing Bedtime Battles

Of all the daily hassles parents deal with, bedtime seems to be one of the most frustrating! By late in the evening, both parents and children are running low on patience and capacity to cope. Despite best intentions, parents often enter the bedtime witching hour being tired, thinking more about the unfinished tasks of the day than of spending quality time with the little ones, more full of tension than lullabies.

So what can we do? Here are some tips to help ease the path to bed.

- Deal with your own stress and emotion before you begin the bedtime routine. Spend a few minutes in deep breathing. Settle down the worries about the day. Seek a calm tone and gentle hand.
- Look for ways to ease the transition for your child. Give plenty of warning that bedtime is approaching. Start earlier, if necessary, to avoid rushing all the tasks.
- Negotiate rules with your children (age appropriately). If you find you are arguing day after day about the same issues, it is time to set a rule. Kids follow rules more consistently when they help make the rules. Grade school children are old enough to help set rules, such as: Do they lose story time if they are slow getting ready for bed? Could they stay up later on special evenings if they nap the next day?
- Remember that most experts recommend at least 9 hours of sleep each night for children ages 7-12, more for those younger.
- Create an environment that helps them sleep. Cut down on distractions like TV and active toys in the room. Make the room dark and quiet. Don't feed them large meals or caffeinated drinks close to bedtime. Read a story to help them settle their minds.

Don't sweat the small stuff. While bedtime schedules and routines are important, an extra 15 minutes now and then won't hurt. Remember that children are less able to cope with emotions and stress than you and they are just learning how to manage time.

Coach them along and be compassionate. Focus less on closing the door tonight and more on how you can get them through this phase. Then bedtime will be more successful for both of you next week, next month, and next year.

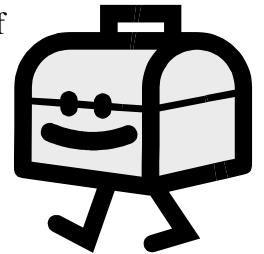
(Information adapted from Family Information Services, May 2004)

Pack a Safe, Wholesome Lunch

With school starting, parents are thinking about lunches for their kids. These guidelines will help you pack a healthy lunch:

Clean hands, counters and utensils will help prevent food from being contaminated by illness causing bacteria. Kids should be encouraged to wash their hands before lunch, too.

Lunches are often prepared in the early morning and held in a school locker until lunch, resulting in room temperature food at lunch. In this situation, a warm moist environment such as a meat sandwich will favor the growth of illness causing bacteria.



The best way to keep bacteria from multiplying in this product is to keep it cold. Making the sandwich the evening before and freezing it will help keep it cold throughout the morning. Other ideas to keep food cold are the use of a freezer gel packs, frozen juice boxes, or frozen sides such as applesauce. An insulated lunch box to store the food in is ideal. If these products are used, the safety of the lunch will be improved.

When choosing commercially prepared luncheon items, pay attention to the nutrition facts label. Some of these products are very high in sodium, fat, and simple sugars, making them a less than ideal lunch for growing kids. Ready to eat items such as applesauce, fruit cocktail, fresh fruits, and shelf stable puddings are more nutritious and as acceptable to the child. Look for fruit juices that are 100% juice or allocate money for milk.

How to Parent a College Student

Having a college student opens another realm of parenting. College represents our children's first chance to really spread their wings and put to the test the lessons we have taught them.

Karen Coburn and Madge Lawrence, in their book *Letting Go -- A Parents Guide to Understanding the College Years*, have identified developmental patterns of the first semester at college. Each child is unique, but these patterns can help you in this next stage of parenting.

Initial frantic pace: classes begin, instructors are sized up. Most kids have good intentions and high expectations for success.

Explosion of new activities: parties, sporting events and impromptu get-togethers. Some students thrive on the activity; others may be overwhelmed.

Settling-in period: three or four weeks into the semester the first wave of homesickness sets in. Some will reach out to old high school friends and others will call home more often. In this stage there is a strong desire to establish a community.

Clearer friendships: the novelty of new friendships wears off. During this stage parents can encourage their children to continue to look for friendships that support them and their interests.

Midterms approach: the difference between high school and college sets in. College medical clinics see more illnesses now. Parents can continue to encourage their children and be aware of available counseling services if their children need assistance.

First visit home: parents get a clearer picture of the identity that their children are forming. Be prepared for new clothing preferences, hairstyles and habits. Often children will push their independence by staying out late.

Finals: a time of increased class pressure, studying and finishing last minute projects, as well as increased social holiday gatherings.

Home for the Holidays: a changed child. Beware! What comes home may not be what you remember taking to college. Holidays for your college student represent a time to relax and get away from it all. Remember, this just is part of the initial rhythm, as you are deep in your own holiday preparation stress.

Winter Break is over: your student returns to school, more confident and aware of what to expect.

Caring for late summer's bounty



Tomatoes are a rich source of vitamin A and C and the phytochemical called lycopene is a cancer-fighting antioxidant. The lycopene content in processed tomatoes is absorbed more effectively by the body than lycopene from uncooked tomatoes. Choose tomatoes that are ripened on the vine and deeply colored. Unripe tomatoes can be ripened in a paper bag at room temperature. Do not refrigerate fresh tomatoes before cutting because their texture will become mealy and their taste watery.

Fresh blueberries are a great taste treat. Before refrigerating berries, pour out the contents and remove any that are moldy or crushed. Fresh berries should be stored covered in the refrigerator and washed just before using. Use within 10 days of purchase. The secret to successful freezing is to use berries that are unwashed and completely dry before popping them into the freezer. Store in an airtight, resealable plastic bag or freezer storage container. Or arrange dry berries in a single layer on a cookie sheet. When frozen, transfer berries to plastic bags or freezer containers.

The Peel Deal

Even if you don't eat the peel of a fruit or vegetable – such as melons or oranges – it's important to wash them. Rinsing under running tap water helps remove bacteria.



Wash fruits and vegetables just before using them, not before you store them. Refrigerate fresh produce within two hours of peeling or cutting.