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Name



# Formula <sup>4</sup>®

## For Healthy Families

Marcella Willhoite



# Student Handbook

An Educational Program of  
North Channel ROC  
(Renewing Our Community), Inc.

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# Acknowledgments

A great team effort! That's how life's greatest achievements are accomplished. And without the contribution of a multitude of dedicated hands, feet, voices, and minds, this handbook could never have been placed in your hands.

May we introduce you to those dedicated individuals who made this project come alive. First on the list is Melanie Ayers, the super lady who knows how to organize and make things happen. Setting up appointments with school administrators, spending endless hours on the phone, prioritizing schedules, and keeping us all on target are just a few areas of her expertise.

Our greatest community supporters on this team were Linda Sherrard, Director of Community Education for Galena Park I.S.D., Stephanie Schraeder, Public Relations Director for Channelview I.S.D., and Debbie Pilcher, Public Relations Director for Sheldon I.S.D. These three ladies were constant supporters in this unusual venture between churches, schools, and businesses.

Without the graphics genius of creative people like Raquel (Rocky) Vega and her sister Jessica, this project would have been very unprofessional. Rocky knows how to put sparkle and snap into everything she touches. Coming from a most talented family, her mom, Janie Vega, wrote the script and songs that introduced Formula - 4- Healthy Families© to North Channel kids, with the help of daughters Geneva Gomez, Sonia Becerra and Sharon Vega.

A special thanks to my granddaughter, Micale Willhoite, for her great ideas about incentives that would inspire teenagers to get involved in this program. Others who assisted in producing the DVD were Doug Griffith, David Waltmon, Melanie Ayers, Dan Watts, and Kevin Miller. Roy Anthony, an instructor at Channelview High School, edited the DVD so that it could be shown in classrooms via TV screens. But Chris Gamez and his team of Urgeworks performers made the show really come alive with their hip-hop dance performances in thirteen of the schools.

Team players who assisted with writing, editing, and proofing the material are Patsy Hyman, Donna Jones, and Sharron Montgomery. When it was time to make those vital contacts with business owners, we immediately turned to two ladies who know just about every leader in North Channel—Lurlean Dixon and Charlotte Jackson. Making phone calls and appointments for donations were Melody Layton, Betty Carter, Dottie Davis, Geneva Gomez, Savannah Owens, and Cindy Davis. Nancy Young headed a team that distributed literature, materials, and prizes to more than 30 schools. Melinda Martinez and Leticia Lopez graciously offered to make translations from English to Spanish.

Working in conjunction with this educational campaign was a steering committee of ROC pastors and leaders—Dale Jones, Irvin Clark, Nathan Hyman, Wes Hershberger, Barbara Morris, Charlotte Jackson, Melanie Ayers, Constance Zehner, Sherry Lucas, Kathy Powell, and Patsy Hyman. Our hats are off to these remarkable people for a job well done!

So, when you hold this book in your hands, remember that many behind-the-scenes people were responsible for giving life to a project that we trust will make a great impact upon the families of our community.



# Instructions for Parents



According to recent studies, when a parent or guardian takes an interest in their children's schooling, students are more likely to . . .

- Earn higher grades and test scores
- Be promoted and earn credits
- Adapt well to school and attend regularly
- Have better social skills and behavior
- Graduate and go on to higher education

So, we want to congratulate every parent who is actively encouraging a son or daughter to get involved in Formula -4- Healthy Families®. As you scan through the pages of this handbook, begin visualizing some meaningful changes and new habits that *your* family might form during the next few weeks. Just an occasional idea or suggestion always adds a spark of enthusiasm to brighten the routine of daily living.

We know how tough it is for moms and dads, especially a single parent or guardian, to make all those right decisions that will motivate their children to become responsible adults. A major reason for introducing this program was to give parents hope for becoming a stronger, more loving and caring family.

Now, please look at the score card that came with this handbook. It's a five week calendar, front and back, with a small box for each day. On the left side of the score card, you will see some interesting activities under four main headings Family & Fun, Food & Fitness, Learning & Earning, and Respect & Kindness. The first activity for Family & Fun is, "Talked together at family meal - 1,000 points." This means that your family ate a meal together and had some good conversation. Each of your school children can put a check mark on their score card when this happens. Every day of the five weeks, they can earn 1,000 points if one or both parents eat a family meal with the children. To understand the meaning of "talking together," turn to page 7- "Develop Communication Skills at Family Mealtime." This page gives ideas about learning better conversational skills.

The next activity is, "Parent/Guardian read to me." This means that *once a week*, each child in your family can earn 2,000 points if a parent or guardian reads a story to them. On page 8 of this handbook, you'll find this to be one of those memorable experiences that last a lifetime.

As you continue comparing the activities on the score card with the information in the student handbook, you'll find all kinds of exciting things that will teach meaningful principles and bring your family closer together. To fully understand what each activity means, keep reading this handbook.

Now, we come to the best part. Students earn points for completing the activities on the score card. And those points will earn prizes. Each week that a student participates in the program, they will earn a small gift. But if they *really* get involved by completing lots of activities, their name will be placed in numerous drawings for big prizes, coupons, and awards. During the next five weeks, students will hear announcements at their school about certain prizes that will be given away in a free drawing. The only qualification for having their name in a drawing is to complete the activities.

The leaders of our community are so committed to building strong, healthy families, a multitude of gifts have been generously donated to the school kids of North Channel. And now, it's up to you, the parent or guardian, to see that they honestly and consistently place a check mark on their score card when an activity is completed.

Have fun . . . as your family becomes stronger and healthier!



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# Formula 4<sup>®</sup>

## For Healthy Families

### Activities and Point Value

(Score Card Information)

	Points	How Often?
<b>FAMILY &amp; FUN</b>		
1. Talked together at family meal	1,000	daily
2. Parent/guardian read to me	2,000	weekly
3. Planted flowers or vegetables	2,000	weekly
4. Went on a picnic with family	2,000	weekly
5. Played a game with family	2,000	weekly
6. Completed a household chore	1,000	daily
7. Asked forgiveness for a mistake	1,000	daily
<b>FOOD &amp; FITNESS</b>		
1. Ate a healthy breakfast	1,000	daily
2. Ate "live" fruits and veggies 6 a day	1,000	daily
3. Drank 6 glasses water/milk a day	1,000	daily
4. Exercised 20 30 min. a day	1,000	daily
5. Played an aerobic outdoor game	1,000	daily
6. Slept 9 to 10 hours at night	1,000	daily
7. Read 5 minutes before bedtime	1,000	daily
<b>LEARNING &amp; EARNING</b>		
1. Completed homework assignments	1,000	daily
2. Read a book (approved list)	10,000	weekly
3. Wrote in Daily Journal	1,000	daily
4. Earned extra money	2,000	weekly
5. Saved money for special project	2,000	weekly
6. Gave money to charity	2,000	weekly
7. Wrote essay: My Plan for College	10,000	one time
<b>RESPECT &amp; KINDNESS</b>		
1. Respectful act to parent/guardian	1,000	daily
2. Respectful act to grandparent	2,000	weekly
3. Respectful act to teacher	1,000	daily
4. Respectful act to policeman/official	2,000	weekly
5. Kind deed to brother or sister	1,000	daily
6. Kind deed to classmate or friend	1,000	daily
7. Kind deed to a disabled person	2,000	weekly
8. Teacher Bonus		

As you will notice, some activities can be completed once a day and some only once a week. The essay is a one-time project for 10,000 points. For students who show overall improvement, the teacher may add bonus points to their score card. Those who actively participate in the program will have their name placed in a drawing for prizes and coupons. Individual teachers will decide how often a drawing will be conducted in their classroom. So, encourage your child to get busy with activities that will improve their health, personality, emotions, and attitude.



# Family & Fun



*In the past, a family was two parents raising children.  
Today's families come in all shapes and sizes.  
Just as people are different, so are families.  
Whether or not there are two adults, healthy families will:*

1

Communicate clearly—and often



2

Laugh, talk, and build memories



3

Share household responsibilities



4

Stick together in tough times



## Adults in a Healthy Family will:

- Be a loving partner and parent
- Set rules and limits that teach children right from wrong
- Support and care for the family financially, spiritually, and emotionally
- Be a good example for children



## Children in a Healthy Family will:

- Play and share
- Be respectful to parent/guardian
- Obey rules and limits set by parents/guardian
- Learn to work out conflicts with others
- Learn to love yourself and others



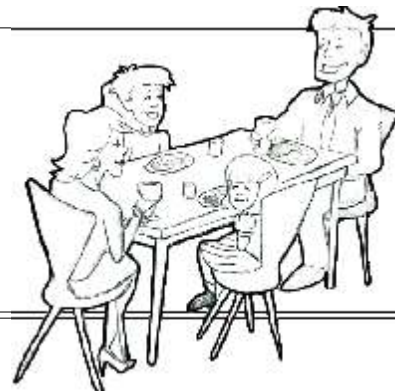
## Develop Communication Skills at Family Mealtime



- Discuss daily events; share feelings and problems.
- Listen as much as you talk; let everyone speak.
- Use positive words and praise for others.
- Make eye contact when you ask questions. Then repeat the question to understand what was said.
- Use "I" statements—what "I" think or feel.
- Arguing "correctly" helps you understand different opinions and viewpoints.



- Avoid distractions, like the TV and telephone.
- Do not blame, judge, or "put down" others.





# Building Memories is Fun!

*We share life with those we love by laughing, talking, exploring, doing things, and going places together. Much happiness is overlooked because it's free!*



## Laughter is the best medicine!

Think of laughter as "internal jogging" that gives the inside of your body a good workout. Laughing can relax muscles, wake up the immune system, fight disease, reduce stress and pain, and improve your health. How about a good dose of laughter!



## Let's Build a Memory!

*Memories that last a lifetime can be passed from one generation to the next. Here are some times and places to build your own:*

### Holidays and Special Occasions

Thanksgiving, Christmas, July 4th, Easter, birthdays, graduations, weddings, anniversaries, reunions

### Unforgettable Experiences

Listening to a parent/guardian read, learning to cook, sew or clean, caring for a baby, making repairs, fixing a flat tire, building a fort, feeding a pet, learning a new hobby

### Exploring Nature

Fishing, hunting, visiting the zoo, flying a kite, taking a walk in the woods, planting flowers or vegetables

### Family Trips

An exciting vacation, visiting grandparents or relatives, a picnic at the park, riding bicycles, swimming at the beach

### Playing Indoor and Outdoor Games


Monopoly, Scrabble, dominoes, cards, puzzles, baseball, football, soccer, jump rope





# We Share Household Duties


*Since life is not all play, every family member should share in the responsibilities of the home by having their own tasks*

- Grocery shop
- Cook
- Set the table
- Wash and put away dishes




- Wash clothes
- Fold clothes
- Put away clothes
- Iron clothes



- Clean your room
- Clean the kitchen
- Scrub the bathroom
- Sweep or vacuum floors



- Mow the yard
- Pull weeds
- Take out trash
- Wash the cars



- Care for pet
- Clean garage
- Care for younger child
- Feed and bathe child



# We Stick Together

*Problems and disappointments come to every family. That's when we help one another handle grief.*

**When you're sad or afraid because of . . .**

a long sickness or terminal disease, a terrible accident, losing your sight or hearing, death of a loved one, divorce, a parent losing their job, a fire or flood that destroyed your home . . .

**Ask for Help!**

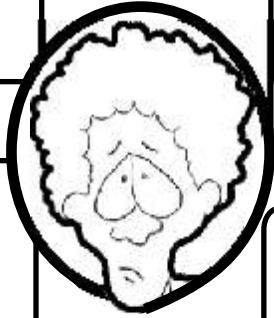
Go to a parent, grandparent, teacher, or counselor who understands your problem and can show you what to do. . .

**When you've made a wrong choice by . . .**

taking something that did not belong to you, telling a lie, cheating, saying unkind words, fighting or hurting someone, being disobedient to a parent, teacher, or one in authority . . .

**Ask to be Forgiven!**

Go to the person you mistreated and say, "I'm very sorry. Would you forgive me?" Let them know you made a bad mistake. Then forgive yourself and move forward.



*Learn to deal with both the good and bad in life. When you make a wrong choice, correct it. Be quick to apologize and quick to forgive. Remember that character is formed by the choices you make.*



# Food & Fitness

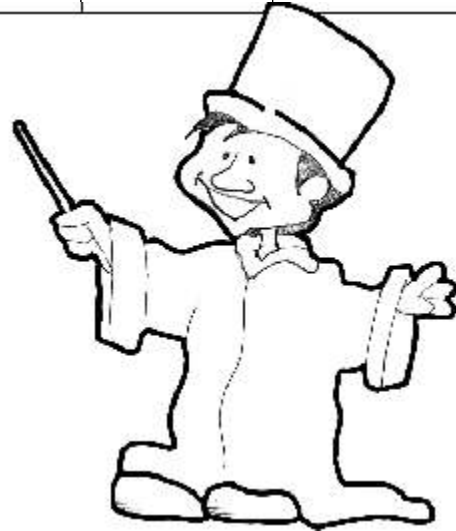
*Is this the kind of person you would like to be?*

Strong teeth and nails	Good complexion	Shining Hair	Powerful muscles	Nice shape	Sharp Mind	Energy and vigor	Long life
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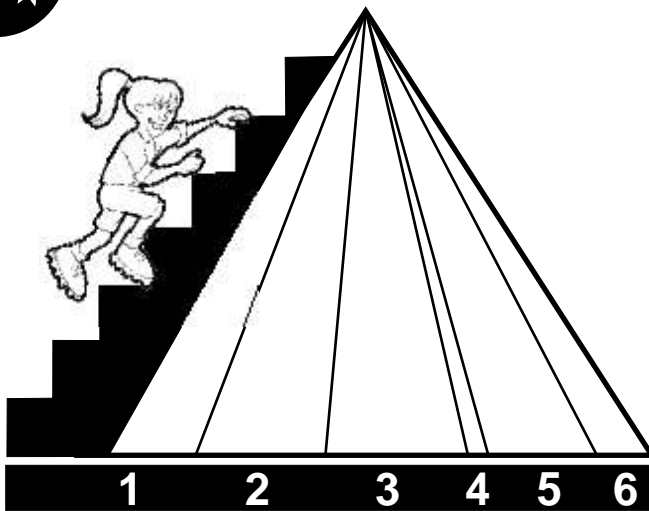
*The formula is not really magic.*

Just learn more about three activities you already do every day:

1. Eat a variety of nutritious foods
2. Exercise 20 - 30 minutes
3. Get 9 to 10 hours sleep at night



## *Get Acquainted With the Six Food Groups*



- 1 Grains
- 2 Fruits
- 3 Vegetables
- 4 Fats and oils
- 5 Milk and dairy products
- 6 Meat, beans, fish and nuts



In 2005, the U. S. Department of Agriculture changed the food pyramid to help Americans become healthier. The girl climbing the staircase shows that we need lots of exercise and activity. The steps also say that healthy changes are made a little at a time.

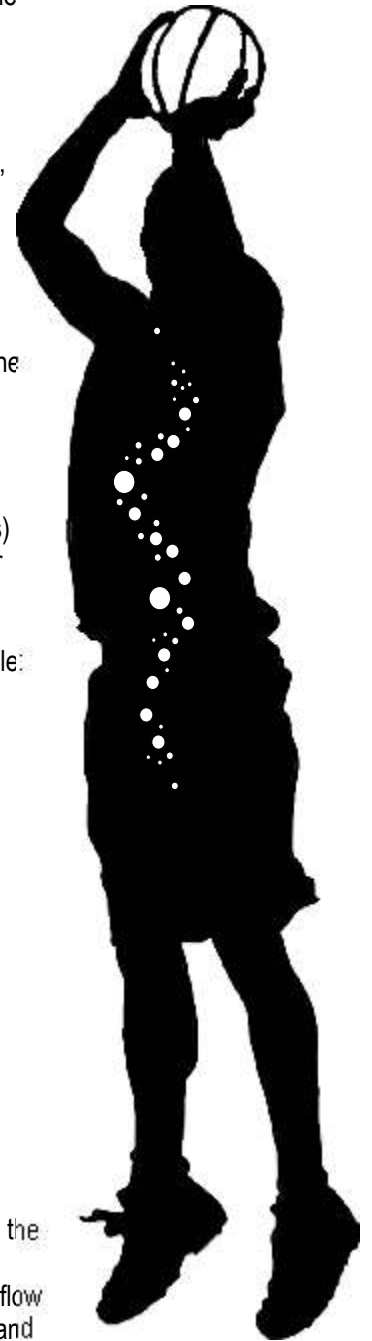
To have a balanced diet, include all the food groups every day—but eat less of some and more of others. Notice that the #4 (fats and oils) and #6 (meat, beans, fish and nuts) are smaller than the others. That means you need less of those foods than grains, vegetables, fruits, and dairy foods.

Notice also that the bands are wider at the bottom and thinner at the top. That means all foods are not equal, even in a healthy food group. For instance, apple pie might be in the thin part of the fruit section because it has added sugar and fat. A big juicy apple would be at the bottom because you should eat more fresh fruits.



# What Nutrients Do For Your Body

1. Clean, pure (filtered or spring) water, the most important nutrient, is needed in every part of your body. How much should you drink each day? Divide the pounds of your body weight by two, and you'll know how many ounces to drink (100 lbs.  $\div$  2 = 50 oz.) or about 6 cups. However, some of that water is stored in the fruits and vegetables you eat.
2. Protein (found in lean meats, low-fat or nonfat dairy products, eggs, nuts, seeds, and cooked dried beans), builds up, maintains, and replaces the tissues in your body. Your muscles, organs and immune system are mostly protein. The healthiest way to cook lean meats is broiling, grilling, roasting, and steaming.
3. Carbohydrates (found in whole-grain cereal, brown rice, whole-grain breads and muffins, fruits, vegetables), give the body immediate energy.
4. Fats (found in butter, oil, nuts, meat, fish, and some dairy products) provide energy and fuel for the body. A small amount is needed in the diet for good health. But some types are harmful, such as saturated fat and trans fat. Both of these can increase a person's risk of heart disease. Look at food labels to see what you are eating.
5. Fiber (in fruits, vegetables, whole-grain breads, waffles, cereal, brown rice, bran, beans and nuts) makes your stomach feel "full" and keeps you from overeating. When combined with liquids, fiber helps move food through the digestive system, preventing constipation and lowering cholesterol.
6. Vitamins and minerals help your body grow and develop properly. Each vitamin has a special role:
  - *Vitamin A* (in carrots, sweet potatoes, apricots and nectarines)--helps your eyesight, immune system and skin.
  - *B Vitamins* (in leafy green vegetables, whole-grains, fish, beans, and dairy products)--help your body make protein and energy.
  - *Vitamin C* (in oranges, strawberries, tomatoes, and broccoli)--helps to heal cuts, infections, and colds.
  - *Vitamin D* (in milk, fish, and egg yolks)--helps your bones grow strong.
  - *Vitamin E* (in whole-grains, sardines, green vegetables, and nuts)--helps to maintain tissues in the eyes, skin, and liver and protects your lungs.
  - Vitamins come from plants or living creatures, but minerals come from the soil and water and are absorbed by plants or eaten by animals.
  - Your body needs larger amounts of some minerals, such as calcium (in milk, yogurt, cheese and broccoli), to grow and stay healthy. Other minerals are called trace minerals because you only need very small amounts each day.
7. "Living" foods (in fruits, vegetables, grains, seeds and nuts) are raw or slightly cooked. This is the food that is harvested, sliced or squeezed and comes beautifully packaged in created wrappers called skins and peels. It has digestive enzymes, vitamins, minerals, antioxidants, and fiber that flow into your system in a natural state. Living foods are good for the digestive system, bloodstream and organs.
8. "Dead" foods have been processed and packaged by human hands. To process food, the manufacturer includes chemical additives, preservatives, artificial flavorings, and various kinds of sugar and fats to make it last longer on the grocery shelf. Many of these substances are toxic to our system and will be stored in the body as fat. Learn how to read labels to understand whether a food item is nutritious and what it contains (Don Colbert, M.D., *The Seven Pillars of Health*).





# *The Road to Health Begins with a Nutritious Breakfast!*



## ***Kids who eat breakfast:***

- refuel their bodies after sleeping 8 -10 hours.
- don't feel tired, restless, or irritable.
- usually keep their weight under control.
- have lower blood cholesterol levels.
- boost their attention span, concentration and memory.
- have fewer absences from school.
- make fewer trips to the school nurse.

## ***Tips for preparing breakfast:***

- Stock kitchens with healthy breakfast options.
- Kids can help plan and prepare breakfast.
- Choose foods rich in whole grains, calcium, fiber, and protein and low in added sugar.
- Use leftovers from dinner last night.
- Keep grab-and-go foods when there is little time to eat fresh fruit, yogurt, trail mix, nuts, individual boxes of whole grain cereal, or half a peanut butter and banana sandwich.



## **Ideas for Healthy Breakfasts:**

- Whole-grain cereal with fruit and yogurt
- Whole-grain waffles with peanut butter or fruit
- Whole-wheat pita stuffed with sliced hard-boiled egg, cooked beans, or tomatoes
- Hot cereal with cinnamon, nutmeg, allspice, or cloves
- Peanut butter on a bagel with fresh fruit (banana or apple wedges) and low-fat milk
- Vegetable omelet, bran muffin, and orange juice
- Bran muffin and yogurt with berries
- Hummus on whole-wheat toast and milk
- Lean turkey on toasted English muffin and vegetable juice
- Heated leftover rice with chopped apples, nuts, and cinnamon with fruit juice
- Cream cheese and fresh fruit (strawberries, peaches, orange) on bread or bagel
- Shredded cheese on a whole-wheat tortilla folded in half, microwaved 20 sec., and topped with salsa





# Food Traps



## WARNING

These foods could cause sickness and disease and make you gain weight.

- Deep-fried foods can clog blood vessels with cholesterol.
- Instead of sugary drinks, such as sodas and fruit-flavored drinks, choose water, milk, or 100% juice.
- Pies, cakes, candy, cookies, ice cream, and donuts are high in fats and calories, with no important nutrients.
- Eating after 6:00 p.m. makes the body digest food during the night, then store it as fat.
- Toaster pastries and some breakfast bars are high in sugar and calories, but with no nutritional value.
- Fast food, pizzas, hamburgers, chips, and other low-nutrient snacks should be placed on the “once-in-a-while” list.
- Listen when your body says your stomach is comfortably full. When we don't think to stop, we eat too much—which causes an unhealthy weight gain.



# We Exercise Without Thinking About It



## Some Activities Are Actually Exercise:

- walking to school; outdoor games
- household chores; active part-time jobs
- gymnastics; dancing; babysitting
- kickball; jump rope; hopscotch

## “Aerobic” Exercise Makes Your Heart Happy!

- The heart is a hard-working muscle that pumps blood and delivers oxygen to all parts of the body every minute of your life.
- Aerobic exercise is any activity that requires lots of oxygen. As the heart begins pumping harder, you will breathe faster than normal, take in more oxygen, and begin to sweat.
- When the heart beats faster, it grows stronger.



## Some Good Aerobic Exercises:

- Swimming; jogging (or walking quickly)
- Basketball; ice or roller hockey; soccer
- In-line skating; skateboarding; biking
- Cross-country skiing
- Skipping, jump rope, hopscotch





# Why Should We Exercise?

## **To Build Strong Muscles:**

- Push-ups; pull-ups
- Tug-of-war
- Rowing; running
- Inline skating; skateboarding
- Swing across monkey bars



## **To Control Your Weight:**

- When we eat food, it becomes like fuel for our body which we call calories.
- We need calories each day to help us walk, breathe, think, and talk.
- If you're very active, you need more calories; if you're not very active, your body needs less calories.
- When your body uses all the calories that are eaten, your body weight stays the same.
- If you eat more calories than your body needs, the calories are stored as extra fat.

## **To Make You Flexible:**

- Tumbling; gymnastics; martial arts
- Dancing (especially ballet)

## **To Make You Feel Good:**

- It's a good feeling to be strong and flexible so you can do the activities you enjoy.
- It feels good to score a basket, hit a home run, or make a perfect dive.
- When you exercise, the brain releases a chemical called endorphins, which makes you feel happier.

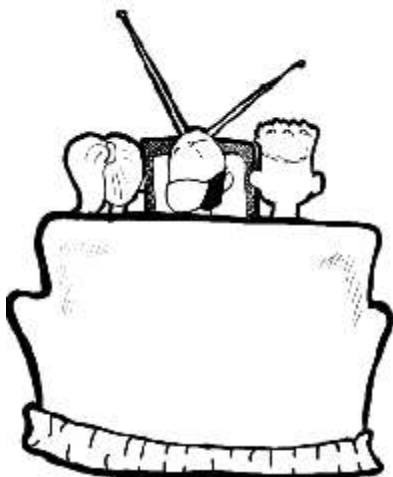
## **To Make You Healthy:**

- Helps prevent heart disease, diabetes, and other medical problems
- Gives you energy and strength
- Competitive sports boost self-confidence and helps you make new friends.



Mary L. Gavin, MD [www.kidshealth.org](http://www.kidshealth.org)

## **Exercise Traps**



### ***These Activities May Keep Us From Getting Enough Exercise:***

- Watching TV, DVDs, and playing computer games
- Long conversations in computer chat rooms
- Long conversations on home or cell phones
- Any indoor game or activity that requires sitting for lengthy periods of time

***Have a list of enjoyable physical exercises handy when mom or dad says it's time to stop watching TV or playing computer games.***



# *We Can't Live Without Sleep!*

*Every living thing must sleep, from the smallest insect to the largest whale.  
Some animals spend as many as 20 hours a day sleeping!  
While children and adults don't need that many hours, our sleep is still very important.*

## Why We Sleep



**Sleep helps my body and brain develop and grow  
so I can be healthy, happy, and alert!**

### ***My BRAIN needs sleep, so I can:***

- remember what I learned.
- pay attention and concentrate.
- solve problems and think of new ideas.

### ***My BODY needs sleep, so my:***

- muscles, bones, and skin can grow.
- skin, muscles, and organs can be repaired.
- immune system can fight sickness.

## What Happens When We Sleep?

After running on the playground, learning at school, and eating meals, your body and brain can rest at night, right? Wrong! In fact, while you are fast asleep, your body and brain are busily getting ready for a new day. That is why we need lots of time for sleep.

***You can't be your best unless you've had enough rest!***

KIDS, ages 5 to 12, need 10 to 11 hours of sleep each night.  
TEENS need 9 to 10 hours of sleep each night.



**Even when the body rests,  
it is still active.**

### ***When we get enough sleep, we can:***

- pay better attention in school.
- be creative and think of new ideas.
- fight sickness and stay healthy.
- be in a good mood.
- get along with friends and family.
- solve problems better.

### ***When we do not get enough sleep, we will:***

- forget what we learned.
- have trouble making good choices.
- be grumpy and in a bad mood.
- have trouble playing games and sports.
- be less patient with brothers, sisters, and friends.
- have trouble listening to parents and teachers.



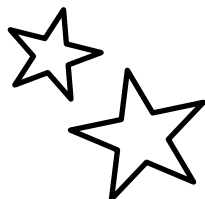
## Sleep Tips

# Ways to get a good night's sleep.

**Your bedroom should be cool, dark, and quiet.**

Ask your parents to help.

**No sodas with caffeine,** especially in the afternoon or at night.



**No big meals before bedtime.**

Instead, have a warm glass of milk or a piece of fruit.

**Go to bed about the same time each night.**

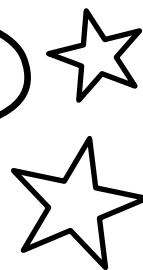
A schedule helps your body get ready for sleep.

**Form a bedtime routine.**

Do something relaxing, like reading for five minutes, taking a warm shower, or listening to quiet music. That lets your body know it's time for sleep.

**Run and play during the day.**

No exercise at least three hours before bedtime.



## Sleep Traps

**Things that can keep you from getting a good night's sleep:**

- Watching TV or playing video games less than an hour before bedtime.
- Too much or too little noise, light, cold or heat.
- Loud music, sirens, or noise in other rooms of the home.
- Caffeine, in sodas or chocolate, can keep you awake.





# Learning & Earning



## *The Joy of Learning!*

- Children are learning machines! Spend time listening, looking, reading, and thinking.
- Ask questions. Look at everything around you. Stretch your mind in delightful ways.
- Go for a walk and pay attention to the beauty of nature. Let your mind soar!
- Fun-loving people can lift the spirit and bring laughter. Live joyously!
- One idea can change the entire world. We need thinkers and explorers who are curious and creative.
- Oliver Wendell Holmes said, "A mind stretched to a new idea can never go back to its original dimension."
- If you read one hour a day about a certain topic, within three years you can be a top expert on that subject!
- Read an interesting book; watch an exciting movie (from the approved list).
- Learn a new skill—something you have never done before. Don't miss opportunities to expand your mind.

### ***Make a time and place for homework.***

- Find a quiet place without clutter or confusion.
- Keep school supplies handy.
- Turn off the TV and other distractions.
- Take your time. Don't rush.
- If you're struggling, ask for help from a parent, teacher, or older student.

### **Is School Homework Really Important?**

**All homework and study helps you learn.  
A good education helps you build the  
future life that you want.**

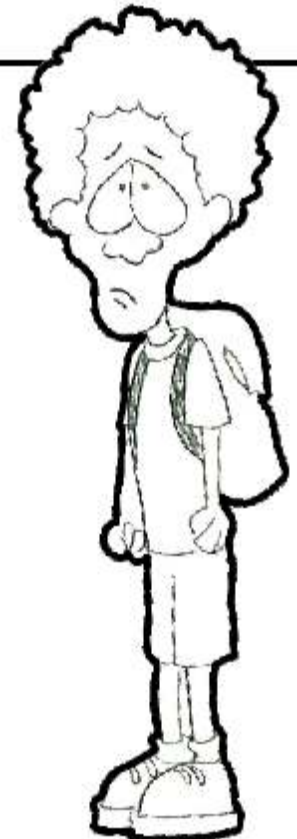


## *Why Should You Go to College?*

- To make a very profitable investment in yourself.
- To gain insights that can help you 'change the world.'
- To gain knowledge that can be passed to your children.
- To learn about money management and preparing for your future.
- Extra income empowers you to make choices that enrich your life.
- Education is the cornerstone of our nation's future.
- Advanced education has become extremely important for high-paying jobs.

***The lifetime income of a family headed by a person with a bachelor's degree will be about \$1.6 million more than the income of someone with a high school diploma.***

***In 1999, the average income for a 25 year-old male with a bachelor's degree was about \$61,000, compared to \$32,000 for a male with a high school diploma (U.S. Census Bureau).***



# Can I Afford the Cost of College?

***The only thing more expensive than a college education is not getting one!***

- Ask a school counselor about grants, scholarships, financial aid, work-study programs, and student loans.
- Your parents' employers or a local business may give scholarships.
- Community colleges are less expensive and close to home.
- While working at a job, you can enroll in computer courses at home.
- See if you qualify for Federal Student Aid (FAFSA).
- While children are young, parents can start a Qualified Tuition Program (QTP), or "529 plan" that lets grandparents and relatives make donations to the fund. It's a tax-free way to save for college.



## MY PLANS FOR COLLEGE



Three reasons why I want to go to college:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

I would like to be a . . . \_\_\_\_\_

Three reasons why I am interested in this career.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_



The college that I would choose is: \_\_\_\_\_

How I plan to pay for college tuition: \_\_\_\_\_



# The Power of Earning!

Parents Can Teach Children Simple Money Management

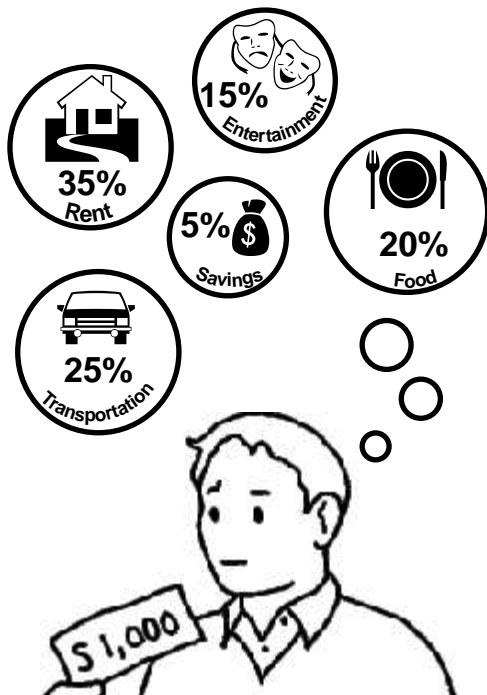
## 5 to 10 Year Olds

- Explain that a certain amount of money comes into the household; expenses, such as food, utilities, and clothing, have to be paid from that money.
- A certain amount should be saved for emergencies and future expenses.
- Teach the difference between needs and wants, how to budget, and how to save.
- If your child receives an allowance, teach them to save a certain amount, to give a percentage to charity, and to keep the rest for spending.



## 11 to 15 year Olds

- As children begin to earn extra money, remind them about savings and charity. Help them open a savings account at a local bank.
- The time given to earning money should be taken from leisure time, not time that is normally used to study or do household tasks.
- Set some spending limits and stick to them. Explain what should be bought with allowance money, such as music CDs, movie tickets, unnecessary extra clothing, etc.
- Use play money to explain how to pay bills.
- Plan a grocery list, then make a game of comparing prices as you shop for the best deals. Stick to purchasing items on the grocery list to keep from impulse buying.
- Play money-related board games or computer programs with your kids.



## 16 and Older

- A job also introduces the concept of paying taxes, how to manage a checking account, and an ATM card.
- If financially mature, apply for a credit card with a spending limit and a monthly statement of purchases. Review the monthly statements to stress the importance of paying the balance each month.
- Plan ahead for major expenses, such as owning a car, car insurance, and education.
- Allow teens to become more responsible and to understand the high cost of living through buying their clothes and other necessities.
- Explain the importance of limiting your spending and waiting to make large purchases. Children need to know that parents say “no” to themselves, too.
- Allow teens to pay the family bills for one month (using parent’s money).
- Before going to college, help them make a budget and spending plans.
- Planned spending and saving brings a great freedom to both youth and parents!

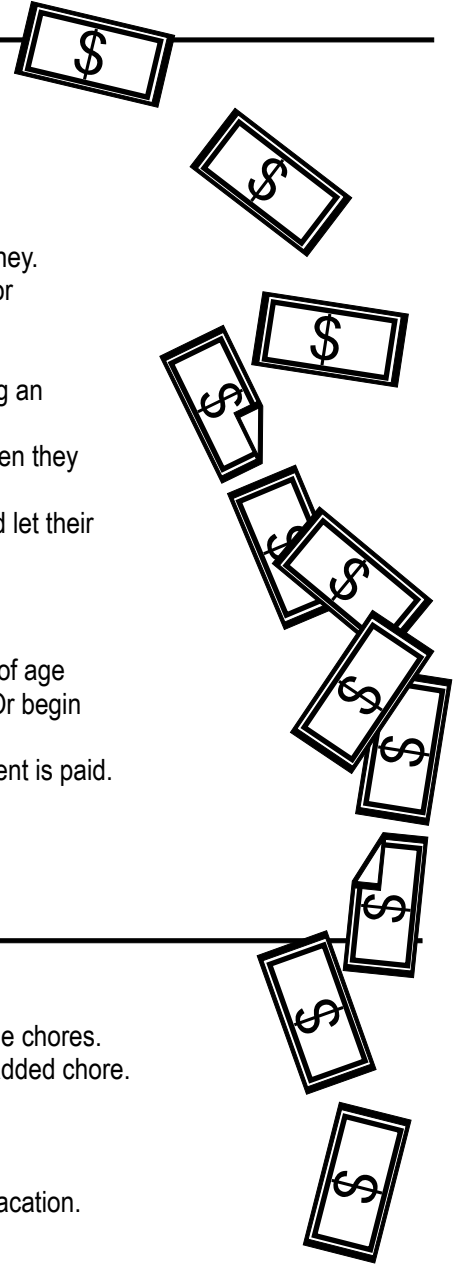


## ***Should a Child Receive An Allowance?***

- If a family does not have enough funds for an allowance, there are many other ways to provide learning experiences about money. If you choose to give an allowance, it can easily be adjusted if your finances change. Kids learn more about spending and saving if they have their own money allowance.
- Household chores should be considered a family responsibility—not a way to make money.
- As a compromise, a child may receive a base allowance and make additional money for completing extra chores for the week.
- If an allowance is given, certain restrictions should apply about saving and giving.
- Saving their own money is an important concept that teaches kids to wait before buying an expensive item.
- Since the allowance belongs to the child, he/she may decide how to spend it. Even when they make mistakes, they are still learning principles of money management.
- Instead of begging a parent to buy this or that, the child can decide whether to wait and let their money buy something better.

### ***How Much Allowance Should a Child Receive?***

- The amount depends upon the family budget and finances. A suggestion is \$1 per year of age each week (a 5 year-old would get \$5.00 and a 10 year-old would get \$10.00 a week.) Or begin with a certain dollar amount and increase it by \$1 each year.
- Most important is giving a certain amount on a regular basis, according to when the parent is paid.
- Kindergarten age is a good time to begin.



## ***Ways for Kids to Make Extra Money:***

- Baby sit for other families.
- Become a parent helper—assist with feeding or playing with younger kids, or doing simple chores.
- Have a Saturday “job auction” with the lowest bidder making extra money for doing an added chore.
- Make crafts, artwork, or jewelry.
- Mow lawns; rake leaves; pull weeds; plant flowers; do a winter clean-up.
- Wash cars.
- Walk, wash, or groom a neighbor's dog; water plants; watch over their house while on vacation.



## ***Save Money and Watch it Grow!***

- “Saving” refers to money that is set aside for some future use. It is one of the best ways to pay yourself!
- When money is deposited into a compounded interest account, interest is added to the original principal. New interest is then calculated, not only on the original principal, but also on the interest that has been added.
- The more often interest is compounded, the more your money grows.
- Short-term saving is for a special want or need.
- Long-term saving is for unknown items or emergencies.
- When children set up short-term saving goals, explain how long it will take to save a certain amount.
- To encourage children to save, offer some kind of reward. If possible, once a year, match the amount the child saves.



## ***Be a Cheerful Giver!***

- Children should experience the good feeling that comes by sharing his/her income with others.
- A portion of earned money should also be given to charity.
- Use special occasions, such as Thanksgiving or Christmas, to remind children about sharing with others who are less fortunate.
- Look for opportunities to donate time, energy, and skills to religious and community projects.
- Look for ways to help someone else with no thought of being repaid.



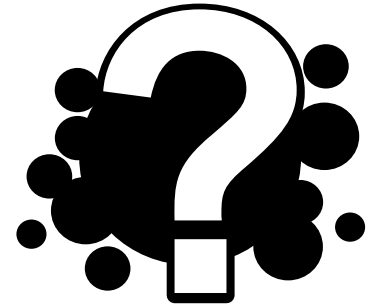
# Respect & Kindness

*Something Everyone Needs, but Rarely Gets Enough!*



## *We Show Respect to Someone By:*

- Being sensitive to their feelings, thoughts, and opinions.
- Listening and valuing what they have to say.
- Treating them as an important individual.
- Using polite words that are not harsh, hurtful, embarrassing, or offensive.
- Showing interest and appreciation for their culture or background.



## *Who Deserves Our Respect?*

- Those in certain positions of authority parents, grandparents, teachers, leaders, officials, employers
- Those who are advanced in age and wisdom
- Those who are disabled, weak, young, or with special needs

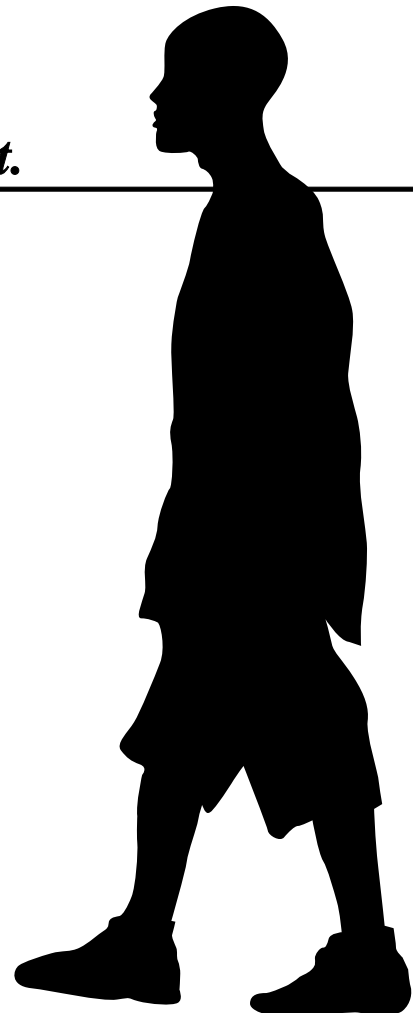


## *Make Respect Part of Your Daily Diet.*

- Respect is treating others as you would like to be treated.
- Respect is learned from the “inside out.” It must be sent out before it can come back to you.
- Express respectful words of appreciation often to those whom you admire and honor.
- Practicing respect helps you succeed in life.
- Respect is an emotional and spiritual attitude that must continually be replenished.
- A person who does not receive respect may have difficulty in giving it to others.
- Children learn best by watching a parent be respectful to others.

[www.parentsforum.org](http://www.parentsforum.org) [www.single-parenting.families.com](http://www.single-parenting.families.com)

# RESPECT





## ***How a Parent Shows Respect for a Child:***

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- When wrong, a parent should admit it and apologize.
- Never embarrass, insult or make fun of your child. Instead, compliment them.
- Allow children to make choices and take responsibility.
- Listen to your child's side of the story before making a decision.
- Say "please" and "thank you."
- Knock before entering your child's room.
- Keep promises. Mean what you say.
- When talking, give a child your full attention.
- Be a good role model by obeying laws and rules. Children learn from what you say and do.
- If you teach your child to respect themselves, they can more easily respect others.
- Say, "I love you" often and give lots of hugs and kisses.

*www.teach-nology.com*



## ***How a Child Shows Respect for a Parent:***

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- Listen to what they say and then obey.
- Polite language and behavior builds closeness.
- Stay calm. Do not blame or accuse.
- Take care of your belongings. Share family responsibilities. Be helpful and considerate.
- Tell them what you're up to, share your thoughts and feelings with them, and seek their advice for your problems (you don't have to take it).
- To build trust, be honest and responsible. Honesty means you don't lie or manipulate.
- Learn to disagree without screaming, shouting insults, using offensive body language or facial expressions.
- Resist the temptation to use sarcasm or "put down" your parents. You'll have a much better chance of getting what you want.





## ***Why We Love and Respect Grandparents!***

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- They welcome us to their home with open arms.
- They hardly ever scold or fuss at us.
- They give lots of praise and make us feel good about ourselves.
- They protect and care for us as if we were their own children.
- When a babysitter is needed, they are the first to volunteer.
- They teach us about right and wrong.
- Their home is a favorite place to build memories.
- They are the anchor that keeps extended family members together, especially on holidays.
- Because we live longer, today's children may spend half their lives as grandparents.



## ***Why School Teachers Deserve Our Highest Respect***

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- Their lives are dedicated to grooming students for success.
- By example, they teach the importance of treating others with respect and dignity.
- They challenge students to be their very best, both in their studies and character.
- They train you to take responsibility for your actions.
- They provide a safe place in the classroom for students to think, wonder, and question.
- They constantly encourage you to use your gifts, to work hard, and to follow your dreams.
- Those who care so much about others deserve the love and respect of students, parents, and the entire community!



## ***Our Nation's True Heroes—Soldiers, Police Officers, and Firefighters—Should Be Respected!***

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- These brave men and women are willing to put their lives in danger for us every single day.
- They serve the community by safeguarding lives and property.
- Police officers act as official representatives of the government to enforce the law.
- They never know if a simple traffic stop could become deadly.
- They protect the innocent, keep peace, and ensure the rights of all to liberty, equality, and justice.
- Take time to write a note or just to smile and say, "Thank you for keeping my family safe!"





## ***Be Kind to Your Brothers and Sisters***

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- Since we are family, build up one another by using respectful words.
- Words are so powerful, they can damage deeply or make a person feel loved and appreciated.
- All children are created equal, but not all children are the same. Recognize and praise a brother's or sister's skills, strengths and accomplishments without saying that one is better than the others.
- Learn to express your emotions in an appropriate way. Try to understand how your actions could hurt another person.
- When someone is starved for attention, their actions—good or bad—might be saying, “Would you please notice me?”
- Build self-esteem in that person by praising them for helpful traits, such as being kind, having a tender heart, working hard, or being patient.

*www.focusonyourchild.com*



## ***Kindness is Contagious!***

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- Do a kind deed to help or cheer up a classmate—or even a stranger—for no other reason than to make people happier!
- Be helpful to someone in need, not to be repaid or to benefit yourself, but just for the joy of doing it.
- When someone smiles at you, picks up something you dropped, or opens the door for you, it won't be long until you will have a chance to do the same for someone else. It's fun to pass it on!
- Acts of kindness, such as serving meals at a homeless shelter or visiting a sick person in the hospital, may help you live longer.
- Bonding with others and having a sense of purpose could keep you from getting sick, and give you a healthier heart.
- Being a friend to someone is the best gift you can give them. The more kind acts people see, the more likely they are to do the same.
- Never underestimate the power of your actions. With one small gesture, you can change a person's life—for better or for worse.











