



Enriching the Parent

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Financial Support Offered in the High Country

Family Support Network of the High Country
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In our December Quarterly newsletter we listed some Financial Literacy Websites and thought it would be helpful to highlight one of them close to home. The Consumer Credit Counseling Service of WNC is in Asheville and for more than 28 years CCCS has been helping people manage money and credit better through FREE, professional, confidential money management counseling and debt repayment programs. CCCS debt repayment programs help clients get back on track with unsecured debt payments, by working with creditors in an attempt to reduce monthly payments, reduce interests, and waive late fees. Unlike other companies, CCCS charges NO FEE for the debt repayment program. To contact them call: (800)737-5485.

Along with all of these services they also offer educational classes on ways to manage money. These classes vary from; *Managing Your Money*, *Buying and Keeping a Home*, and *Raising a Money Smart Child*. There are also interesting articles two of which will be highlighted here; *How to Build Your Savings* and *Ten Basic Rules of Money Management*.

The tips in *How To Build Your Savings* are:

1. To make real headway in building

your savings, try some of these:

After that last installment loan payment (car, boat or personal loan) keep making the payment. . .to yourself!

2. Save Coins -- certain coins or all of them!
3. Save: Income tax refunds, Bonuses, Overtime pay, Gift money
4. Save your next raise
5. Go on a short-term "Austerity" program -
- Stretch your dollars and save all you can for a set period:

- Eat from the pantry or freezer
 - Don't buy anything but essentials
 - Turn off lights
 - Borrow videos from the library instead of renting
 - Brown bag lunches -- no vending machines!
 - Walk instead of driving: burn calories not gas
 - Investigate raising the deductible on insurance policies--substantial savings are possible
 - Hang the wash on the line instead of using the clothes dryer
 - Shop at flea markets and garage sales
 - 6. Earn extra money
 - Hold a garage sale
- (con't on page 2)

AFFILIATED WITH:



Appalachian State University



Children's Developmental Services Agency of the Blue Ridge



Family Support Network of North Carolina



High Country United Way

Ways to Beat the Winter Blahs by Lynne Bertrand

Upcoming Events

Watauga Share Groups;

Challenging Behaviors and

Medically Fragile Children

Will meet

The first Friday in the month

For more information

Call: 828-262-6089

Activities to ward off winter boredom from Family Fun.

THE GREAT MARBLE CHALLENGE

A marble, some paper towel tubes and tape can be the basis for this fun game. Challenge your kids to move a marble from one spot to another through tube tunnels. Start easy (say, from a chair to the other side of the room), then get harder (around the corner and downstairs).



DANCE TO THE MUSIC

In the absence of sunlight, fill your home with another sensory pleasure, namely music. Put on some upbeat tunes and play Do What I Do. The leader performs a motion and everyone dances around the rug doing it. Switch leaders with every song.

CLIPBOARDS, INC.

Hand your kids clipboards (to set an industrious mood) and give them each an assignment. For example, they might need to draw a treasure map, invent a better flyswatter, create a secret code or write a mock newspaper article about

Group Opportunities for Information & Support

Challenging Behaviors Share Group is a group that meets in Boone and is open to anyone. This group provides an opportunity to come join other families once a month and share knowledge, strengths, hopes and experiences.

Families with Medically Fragile Children Share Group is a unique opportunity for families to meet and share with others with similar lifestyles and concerns. Both groups eat together, visit, relax and learn about new resources and ways to help our children and ourselves. New families are always welcome. Childcare is provided if requested. For more information or to RSVP, please call (828)262-6089 and toll free (866) 812-3122. Both Share Groups meet the first Friday of each month at 6pm at Boone Unitarian Universalist Church in Boone.



Other Support Groups are also meeting in Wilkes county and FSH-NC hopes to begin one in Ashe county. For information on these groups call

and leave a message for Norma at (866)812-3122.

Love and Logic classes offer support to parents who deal with parenting challenges. These classes are offered in Avery, Ashe, and Watauga counties. For more information on the times and places of these classes call (828)262-6089.

Family Fun - Dress Up a Candleholder



This easy craft--decorating votive candleholders--offers an hour's worth of activity and a winter's worth of light and warmth. To make one, your child can cut or tear pieces of colored tissue paper, then glue them to a glass jar or candleholder to make the design he likes (a brush makes applying the white glue easier). Overlapping the different colors creates a stained-glass effect that's especially pretty. After the design dries, put a votive candle in each holder and light it for a warm and cheery dinner hour.

Financial Support Offered in the High Country (con't from page 1)

- Rent a flea market table for a weekend
- There's an active resale market for books and records: sort through your old ones and turn them into cash
- Start a home based business: there are lot's of possibilities for "micro" businesses; but it's important to get started right. Consider calling S.C.O.R.E. for more information

http://www.debtstress.org/how_to_build_your_savings.htm

In Ten Basic Rules of Money Management they suggest:

1 GET ORGANIZED - Designate a work space, filing system, and have supplies handy.

2 PLAN & SET GOALS - Determine short, mid and long range financial goals. Plan for the present and the future (major purchases and periodic expenses).

3 KNOW YOUR FINANCIAL SITUATION - Determine monthly living expenses, periodic expenses and monthly debt payments. Compare outgo to monthly net income. Be aware of your total indebtedness.



4 DEVELOP A REALISTIC BUDGET - Follow your budget as closely as possible. Evaluate it periodically. Are actual expenses matching your budget plan? If not adjust spending or your plan to be on target.

5 DON'T ALLOW EXPENSES TO EXCEED INCOME - If you discover your monthly income is less than your expenses, look for areas to reduce expenses (coupons, comparison shopping on groceries, reducing money spent eating out) and ways to increase income. Don't use credit to fill in the gap. This creates a false sense of security and will eventually catch up with you.

6 SAVE - Save for periodic expenses, such as car and home maintenance. A goal should be to accumulate 3 to 6 months living expenses in an emergency fund. Consider 5 to 10 percent of your net income as a monthly savings target.

7 PAY BILLS ON TIME - This will help

you maintain a good credit rating. If you are unable to pay as agreed, contact your creditors and explain your situation. Also contact Consumer Credit Counseling Service for professional advice.

8 DISTINGUISH BETWEEN YOUR WANTS AND YOUR NEEDS - Take care of your needs first. Money should be spent for wants only after needs have been met.

9 USE CREDIT WISELY - Plan your credit purchases. Don't charge more every month than you are able to repay. Avoid paying only the minimum on your charge cards. Determine what you can comfortably afford to purchase on credit. Shop for your credit comparing interest rates, terms and conditions. Don't allow credit payments to exceed 20% of your net income (excluding home mortgage). Avoid borrowing from one creditor to pay another.

10 KEEP A RECORD OF DAILY EXPENDITURES - Be aware of where your money is going. Use a spending diary, checkbook register or envelope system to help identify where adjustments need to be made.

http://www.debtstress.org/ten_basic_rules_of_money_managem.htm

Parent to Parent FSN-HC Presents: Pearls of Love and Logic

Special Thoughts on Raising Kids ©Love and Logic Press, Inc. www.loveandlogic.com 1-800-338-4065

Angry Kids

"Why does my child always have an attitude?" She's often disruptive, disrespectful, or picking on other children. She's always the one with a chip on her shoulder." This frustrated parent expresses the feelings of many - Why is my child angry and how do I deal with it?"

A child who acts out may be expressing other emotions through anger. A youngster may be experiencing a loss, a divorce, or a move. A child may be trying to let the world know that his/her life is not what it ought to be. Regardless of the reason, it looks the same. How can we deal with this angry attitude without being a psychologist?

Listening for understanding is impossible when a child is "drunk" on anger. Never reason with an angry child. Instead say, "it sounds like you're really mad. I want to listen and understand. I will listen when your voice is as calm as mine. Come back then." If you can't make the child leave, you leave.

Be prepared to repeat your calm statement if the child is determined to yell out the anger without leaving. "Don't worry about it now. We'll talk when you're calm." You may need to say this several times. Be prepared to play "broken record" with , what did I say? Use these phrases instead of reasoning. Reasoning will only fuel the anger.

Thanks for Sharing That

Once the child is able to discuss the anger, listen without reasoning. Try to avoid telling the child why he/she should not be angry. Avoid telling them that things will be okay and how to make it better. Your job is to prove that you understand - "It sounds like you get mad when I tell you it's time to do your chores. Thanks for sharing that with me. I'll give it some thought. If you think of a better way for me to remind you, let me know."

Parents Can Make It Worse

what's happening outside the window.

SURPRISE BAGS

Before winter starts, assemble a few grab bags to open in emergencies (sick days, snow days, terrible moods). Fill a paper bag with a few ingredients for fast fun and set aside until needed. Here are some suggestions:

- A bunch of googly eyes, pom-poms and glue for making creatures
- A recipe for play clay and all the ingredients to make it, plus a few sculpting tools
- A set of paper dolls, plus scissors and gift wrap for making a wardrobe
- A yo-yo and a book of yo-yo tricks



Parents who do not treat their children with respect send a message that says, "You're not worthy." These parent often communicate with a lot of yelling. This encourages the child to yell and scream back while the parents retaliate by getting more mad. It's a vicious cycle that breeds chronic anger in the child.

In place of anger, parents should work on listening to their children in a non-threatening, honest, and open manner. Most children will talk openly only after they truly believe their parents are interested in what they have to say and recognize their feelings.

When Anger Continues

If, despite your best attempts to understand your child's anger, there is no change in behavior after three months, parents should seek professional counseling for their child. In some instances, chronic anger is best helped by a professional.

Never reason with an angry child. Use empathy and understanding instead.

"It sounds like you're really mad. I want to listen and understand. And I will listen when your voice is as calm as mine. Come back then."

For more information on classes:
(828)262-6089 or (866)812-3122



A Parent's Job is to Understand, Not to Fix Things

- A pair of plain sneakers and some fabric markers
- A magnifying glass, a "spy notebook" and a secret code to break

THE PROJECT TABLE

Winter lends itself to indoor projects, which can mean lots of tedious setting up and cleaning up. A better option, if you have room, is to devote a small table to ongoing projects, such as LEGO construction, modeling with clay, paper doll dressing, drawing and model making. Instead of having to clean up, kids can simply return another day. For added inspiration, post a list of great projects at the table.

<http://familyfun.go.com/arts-and-crafts/season/feature/famf0100boredom/famf0100boredom.html>

Help us save money!! If you have an email address that we can use for this newsletter, please email to hayeskl@apstate.edu or call (828) 262-6089. This newsletter is also available on-line at www.parent2parenthighcountry.org.