

# Young Families

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A family-focused newsletter with young children in mind

## Learn to Manage Your Debt and Increase Your Savings

Are you building debt instead of savings? You can start today to reverse your financial situation. Here are some action steps you can take to reduce your debt and start the savings habit.

1. Inventory your debt. Find out who you owe and how much you owe. List the following information for each debt:  
Company owed  
Monthly payment  
Payment due date  
Original loan amount  
Total balance due  
Number of remaining payments  
Interest rate
2. Total your monthly payments.  
Total your total outstanding debt
3. Decide how much you can pay back and when. Add your income. Subtract your necessary living expenses to know how much money is available to repay your debt.
4. Develop a strategy for reducing your debt.
  - a. Pay off the debt with the highest interest rate.
  - b. Pay off the debt with the fewest number of payments to free up money to pay other debts.
  - c. Increase your income. Get an extra job until you have reduced your debt.
5. If you can't make all of your minimum monthly payments, develop a plan for reducing your debt and contact your creditors to let them know what you are doing to reduce your debt.
6. Take constructive action to reduce your debt today. If you keep doing the same thing you have always done, you will keep getting the same thing you have – more debt.

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## Courtesy Begins at Home

Children may have to be reminded constantly to say “please” and “thank you” as they interact with others. Parents who use “please” and “thank you” on a daily basis serve as important examples for their children.

Showing these common courtesies to the other parent is especially important, but can be overlooked and taken for granted amidst the hassles of everyday living. Mothers and fathers who are considerate to each other are not only setting an example, but strengthening their own relationship. Showing appreciation to the other parent, even for small things, can be a powerful tool to keep their relationship strong.

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## Be Understanding When Children Share Hopes for the Future

“Mommy, do you know what I want to be when I grow up?” How we respond to that question will make a big difference in how effective we will be in nurturing a child’s self-respect. What is important is not what a child tells you he or she wants to be but that he or she is excited about what the future holds. So when a child tells you, “I want to be a cheerleader when I grow up,” we should be proud that a child enthusiastically believes in his or her future. Furthermore, we should look behind the specifics of what is said to understand what the child considers important. What does being a cheerleader mean? The child is telling you he or she wants to be a leader, be physically fit and capable, and inspire the enthusiasm of others. No matter what the child eventually grows up to do, these qualities remain worthwhile. So look behind the words to understand the type of person your child aspires to become.

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### Strive to Avoid the Bribe

It's easy to do. Many well-meaning parents occasionally slip into bribing their children to eat some nutritious food. It may be a hard habit to break, but in the long run, bribery is sure to backfire.

At first your child will eat the food because you are there making it happen. But later on, the practice may produce the opposite behavior. Studies have found that kids learn to associate foods with experiences – pleasant and not so pleasant. Bribes teach children that the food they're being urged to eat must be pretty bad, and the reward food must be really good!

If we avoid the bribe, how can we teach children to try, eat and enjoy new and varied foods? Try these tips:

- Tempt the child's taste buds. We all eat foods because they taste good, not because they are good for us. Offer foods in appealing ways – for example, fruit or vegetables with a low calorie dip, in appetizing, easy-to-eat slices.
- Model the action you would like to see. Make sure you are eating – and enjoying – the foods you want your child to eat.

- Serve dessert as part of the meal, instead of at the end. There will be less chance for bribery and more opportunity to appreciate all foods.
- Ask the child to help prepare the new food. The sense of ownership may make that first bite easier to take!

*Source:*

*The American Dietetic Association Guide to Healthy Eating for Kids, 2002.*

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### Warm Weather Outings Can Be Fun and Safe for All Participants

As warm weather brings people outdoors, visiting a zoo or county fair is a popular outdoor activity. At these events, animals typically draw a crowd, especially children. These animals, however, can carry infectious diseases that cause illness or even death. If hands are not washed after handling animals, bacteria can transfer to food and into the body. Children tend to put their hands in their mouths, so it is especially important to wash their hands.

What can be done to reduce the risk of illness after contacting any kind of animal? Follow these tips to reduce the chance of illness:

- The best defense is washing hands with soap and water as soon as possible.
- Supervise children.
- Do not eat or drink until hands are clean.
- Do not consume food or beverages in the animal areas.

- Provide hand-washing facilities with running water, soap, and disposable towels to children as well as adults.
- If hand-washing facilities are not available, provide waterless hand sanitizers, they are better than nothing but not ideal.
- Serve food and beverages in animal-free areas.
- Children who climb or touch gates or stall dividers should also wash their hands.
- Do not kiss the animals.
- Do not feed personal food to animal.
- Design the animal area to minimize risk.
- Provide information. Inform people of the risks prior to the event. Post signs in various places at the event to inform people of the risks.

Concerns about health should not keep people from enjoying being around animals. But taking simple precautions such as thorough hand washing can make the difference between an enjoyable memory and an unfortunate incident.

*Source:*

*www.oznet.ksu.edu/extrapidresponse/youaskedit.htm*

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