

# FSHS Update

## Excerpt Highlights:

True appreciation is an invitation....

...13% of children... had moved back in with their parents....

Uninformed consumers may be encouraged to click on services costing \$15 or more....

People who care for others put their own health at risk.

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*This newsletter is for KSRE agents and is not intended for general distribution.*

## Appreciation Guide

### Leader background

*Appreciation is a genuine expression of gratitude. It recognizes the value of what another person has done for us.*

True appreciation is not fake and manipulative; it is freely given without any obligation on either the person doing it or hearing it. True appreciation is an *invitation, not an expectation*. Those

hearing an appreciation may feel invited to provide one of their own in the future. But appreciation is like a gift freely given without hesitation or regret. Showing appreciation to children teaches them to show appreciation to others.

Family members who *show* appreciation to each other are on a *satisfying* life-affirming trajectory in their relationships. Each person elevates the others. The *active* opposite of appreciate is to devalue, belittle,

and depreciate. This behavior moves a relationship along a *bitter* life-negating trajectory. The *passive* opposite of appreciate is indifference which causes a relationship to decline with more of a sad note than

“True appreciation is not fake and manipulative....”

one of bitterness. The word “trajectory” here means that each type of behavior causes momentum in that direction.

The following guide can be used with any programming related to families, children, and youth. Since it is only fifteen minutes long, the leader has to be focused on both time and topic to complete the session.

### Leader Guide

#### Part 1. Introduction (5 minutes)

Invite participants

to first define “appreciation.” What does that word mean to them? After several minutes of discussion, read the definition above.

#### Part 2. Why is appreciation

##### important? (5 minutes)

Ask the group to describe why appreciation is important. Use the comments in the *Background*

Section and Fact Sheet if you need to (paraphrase, don’t read).

#### Part 3. What you can do (5 minutes)

Ask the group to consider whether over the last week someone in their families did something they appreciated but they never *expressed* their appreciation in response. Ask them for examples of how they might *express* appreciation over the next week.

#### **Evaluation question<sup>1</sup>**

The following question



could be distributed to participants at the conclusion of the meeting.

In the future I will show appreciation to each of my family members at least once a week.

\_\_\_\_\_yes      \_\_\_\_\_no

-Charles A. Smith, Ph.D.

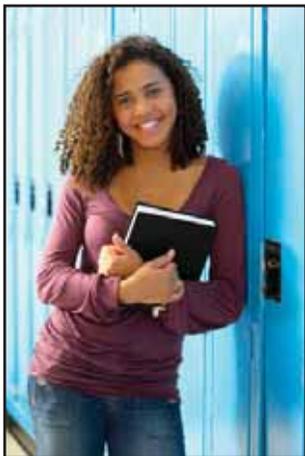
<http://www.k-state.edu/wwparent>

-Charlotte Shoup Olsen, Ph.D., CFLE

<http://www.ksre.ksu.edu/families>

<sup>1</sup> This question could be adapted for follow-up contacts to assess whether they have shown appreciation: "In the past week have you shown appreciation to each of your family members? \_\_\_\_\_yes \_\_\_\_\_no"

*"...graduation from college doesn't necessarily guarantee... adulthood."*



## Positive Youth Development Helping Launch Millennials Towards Adulthood

Thanks in part to uncertainty in the nation's job market, increases in federal financial aid and recognition that education is still the gateway to a higher standard of living, there are now more young people between the ages of 18 and 24 enrolling in college. In spring, 2010 the U.S. Labor Department reported that more than 70 percent of the members of the high school graduating class of 2009 were enrolled in college. That is the highest portion on record. Though the majority of parents are supportive of their children's college aspirations, many are aware that graduation from college doesn't necessarily guarantee the full-time job needed to launch children to adulthood. Just last

year, the Pew Research Center announced that "because of the recession," 13% of children ages 22 to 29 had moved back in with their parents which was more than double the proportion of adults ages 30-45 who had returned home.

Parents, who are "Baby Boomers" born between 1946 and 1964, have devoted years of attention and resources to their child which includes their academic success. The children of Baby Boomers, most of who were born between 1980 and 2000, comprise the Millennial generation. Due to the economy, a significant number of Millennial college bound students and high schoolers aspiring to attend college are relying on emotional and financial parental support. Specifically,

over one-third of all Millennials (36%) say they depend on financial support from their families, and Millennials who are attending school and are not employed are the most likely to be receiving financial support (77%).

A generation ago, the life stage of "Adulthood" was marked by graduation from high school. Now adulthood has not only been pushed back to college graduation, but is in suspense due to the recession, and changes in society's definition of what it means to be an adult. Dr. Jeffery Arnett of Clark University states that the criteria for adulthood which included marriage, full-time employment, having children and being a home owner no longer apply. Instead, Arnett contends that for young people, between ages 18-25, adulthood

is not reached until three criteria are met:

- a) Accepting full responsibility for yourself
- b) Making independent decisions
- c) Becoming financially independent

He emphasizes that, "All three criteria are gradual, incremental, rather than all at once. Although emerging adults begin to feel adult by the

time they reach age 18 or 19, they do not feel completely adult until years later, some time in the mid- to late twenties," (2004, pg. 15).

So how can parents prepare their children to launch successfully toward adulthood in the midst of recession and their own desire to be supportive but not hovering?

The College Board, a New York-based nonprofit organization, recommends that parents take on the role of "coach" versus "director" of their child's education and progress toward adulthood.

Parents should seek ways to help their child practice independent decision-making and being responsible for

themselves. This does not mean being a "hands-off parent" when the economy, personal abilities, and financial realities limit a young person's options. Kastner and Wyatt (2002) remind us that it ". . . takes five to ten years for

- "Teaches Self-Sufficiency"
- "Remembers That Each Story Has Two Sides"

young people to shift fully from their family of origin to their own home base. And that as long as young people are between childhood and adulthood, a hands-off approach by parents is as problematic as the opposite – hovering or bulldozing."

Consequently, the supportive parent is one who coaches their child towards adulthood.

The parent provides structure, gives advice and serves as a role model, but doesn't "step onto the field" in place of their child. A supportive parent is one who is not overinvolved or overanxious, but instead:

1. Models Time Management and Organizational Skills

2. Encourages Public Speaking
3. Encourages Independence at School (during upper levels of high school and college)
4. Provides Structure
5. Teaches Self-Respect
6. Teaches Logical Conflict Resolution
7. Teaches Self-Sufficiency
8. Remembers That Each Story Has Two Sides
9. Practices Negotiation, and
10. Listens To Their Child With an Open Mind. This is especially important given the serious issues confronting young people and their Millennial generation peers (The College Board, 2010).

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*"... supportive parent... coaches their child towards adulthood."*





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-Elaine Johannes, Ph.D. <http://www.youthboost.org>

## Financial Best Practices for a Secure Financial Future

### Checked Your Free Credit Report Lately?

*“...report includes information on where you live, how you pay your bills, and whether you’ve been sued....”*

You may know you are entitled to a free credit report every year from each of the three nationwide credit bureaus. But do you know there may be advantages to spreading out those requests?

report from Experian in January, one from Equifax in May, and a report from TransUnion in September. Consider setting a calendar alert. It’s important to order reports from each agency because the information may differ.

sell the information in credit reports to businesses to evaluate your applications for credit, insurance, employment, or renting a home.

#### Accessing Free Credit Reports

By federal law (Fair Credit Reporting Act – FCRA), you are entitled to one free copy of your credit report every year from each of the three nationwide credit bureaus – Equifax, Experian and TransUnion. The Federal Trade Commission (FTC), the nation’s consumer protection agency, enforces the FCRA with respect to the consumer credit reporting companies.

The only government-approved web site for

#### Staggering Your Reports

You may order one, two, or all three at the same time, or you may stagger your orders. It’s your choice. Staggering your requests from a different agency every four months over the year is a good way to monitor the accuracy and completeness of the information in your reports or dispute any inaccurate information in a timely manner. For example, order a

#### What is a Credit Report and Why Get One?

Your credit report has information that affects whether you can get a loan – and how much you will have to pay to borrow money. A credit report includes information on where you live, how you pay your bills, and whether you’ve been sued, arrested, or filed for bankruptcy. The national consumer reporting companies



free credit reports is [www.annualcreditreport.com](http://www.annualcreditreport.com); or consumers can call 1-877-322-8228, or download, complete and mail the Annual Credit Report Request Form to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30334-5281. Do not contact the three companies listed above directly. They are providing

month charged to their credit cards – services that they could easily monitor on their own for much less.

### Your Credit Score

While credit reports can be free, accessing a credit score can require a one-time charge of \$15 or more. A credit score is a number calculated by a credit bureau, lender or other

and choose consumer options.

-Carol Young, Extension Specialist  
<http://www.ksre.ksu.edu/financialmanagement>



“... web site for free credit reports is [www.annualcreditreports.com](http://www.annualcreditreports.com) ....”

free annual credit reports only through [annualcreditreport.com](http://annualcreditreport.com).

### Be an Informed Consumer and Use Caution

As of the April 2010 new Federal Trade Commission (FTC) credit rules, all other web sites advertising ‘free’ credit reports must mention the official free [annualcreditreport.com](http://annualcreditreport.com) option and disclose any fee-based services attached to their credit report offers. Credit monitoring company web sites often insistently market a variety of subscription services. Uninformed consumers may be encouraged to click on services costing \$15 or more a

company to summarize each person’s financial reliability. In general, the higher your credit score, the more likely you are to get a loan or credit card with low interest rates or fees. A FICO Score is a reference to one widely-used credit score produced by the Fair Isaac Corporation. The MyFico web site offers a personal FICO Score product for a one-time fee of about \$15, but be aware that they also sell credit reports and several other bundled subscription services.

Learn more about credit reports and credit scores at the Federal Trade Commission web site – [www.ftc.gov](http://www.ftc.gov)



*“Learn more about credit reports and credit scores at the Federal Trade Commission web site....”*



## SageAdvice

### Healthy Caregiving



*“...one of the most important tasks...is to set aside time and energy to devote to his or her own health.”*



People who care for others put their own health at risk. Caregivers may see their physical health, mental status, or emotional well-being decline. The number of hours and level of care provided increases the potential health risk for the caregiver. While good health is important to everyone, the consequences of poor health for a caregiver may, in turn, affect the care recipient. One of the primary reasons for an individual moving to a residential facility is due to the poor health of the caregiver.

In light of these facts, perhaps one of the most important tasks that a caregiver can complete is to set aside time and energy to devote to his or her own health. One important step is to ensure that the caregiver’s individual medical needs are addressed. Caregivers may need information about the different types of health care providers and services that exist, such as physicians and physical and occupational therapists. They may also benefit from understanding how assistive technology

may help ease caregiving tasks.

Engaging in different aspects of self-care may also help a caregiver remain healthy. Self-care may include eating balanced meals, participating in recreation, arranging for respite, attending caregiver educational opportunities, joining a support group, and/or managing stress. Caregivers may need information about the importance of these activities and how self-

additional or outside help to make these changes. Caregivers need to know how to find potentially helpful services and organizations that may offer assistance. Therefore, providing information to caregivers regarding the identification and location of appropriate agencies and resources is crucial.

**The Healthy Caregiver Decision Tool** is a new, online resource. It is designed to help caregivers locate

“The Healthy Caregiver Decision Tool...is designed to help caregivers locate resources in Kansas...”

care provides a solid foundation for taking care of others.

Raising awareness about the importance of good health as it relates to the caregiving role may lead caregivers to want to change or modify certain behaviors. Sometimes, caregivers may need

resources in Kansas that will help them remain healthy as they provide care for someone else. Caregivers click on a link, answer questions, and progress in a step-like manner through individual screens. Caregivers are offered opportunities throughout to read additional information about

healthy caregiving, medical needs, and self-care issues. Upon completion, caregivers receive a list of health-related resources pertinent to their situation and personalized for them.

You may find **The Healthy Caregiver Decision Tool** on the *SageAdvice* web site at: <http://www.aging.ksu.edu/DesktopDefault.aspx?tabid=185>.

Authors of *The Healthy Caregiver Decision Tool* are Debra M. Sellers,

Ph.D, Kansas State University & Andrew B. Crocker, Texas AgriLife Extension Service, in partnership with eXtension.

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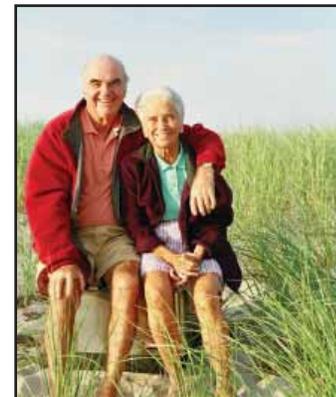
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-Debra Sellers, Ph.D.  
<http://www.aging.ksu.edu>  
<http://www.TBoptions.ksu.edu>



*"...caregivers receive a list of health-related resources pertinent to their situation and personalized for them."*

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