

# BalancedLiving



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## Getting the Kids Involved in Saving for College



The World War II generation got a taste of higher education through the G.I. Bill and made it a point to supplement or pay their kids' tuition. It was a struggle, but a far more manageable one than it is in this day and age. Figures from the University of Texas last year showed that since the 1960s, the price of a public higher education has risen from about 5 percent of median family income to more than 17 percent today.

Based on the current pace, that number could rise to 30 percent of median family income by 2020. Private universities could approach 50 percent.

These are scary numbers indeed. That's why it makes sense for families to make college affordability a family effort - with both parents and kids pitching in. That's a big change in 40 years, where parents considered it a badge of honor to put their kids through school with no debt.

But there's a bright side to involving your child in the process of saving for college. They'll get an early education in money decisions that will have a direct impact on their future. Here are ways to make sure you're well informed about the college savings process and how to involve your child:

Get advice as early as possible.

Even if your child has only a short time until high school graduation, get advice tailored to your own situation from a trained expert such as a financial planner. Parents often forget that their first financial goal is retirement planning, not college saving, so they need to start with the following points:

- What parents will need to support their retirement;
- What they can contribute to their child's college fund based on time to retirement

- and to freshman year;
- The best savings strategies for parent and child based on the tax situation for both;
- A primer on college financial aid in all its forms. Depending on the child's need for financial aid, parents need to know what kind of assets they should hold in their child's name and in what types of accounts for the best chance of securing financial aid if it's needed.

Involve your child in the discussion.

Armed with knowledge from the financial planning process or your own research, start talking with your child about their financial contribution through money from part-time jobs, savings or, as a last resort, debt after college. Parents might decide to schedule two advisory meetings with a planner - one for themselves, and a second one with the child.

Lack of money isn't the only reason kids may be asked to contribute or shoulder debt. Blended families with ex-spouses who either don't want to make a contribution or haven't agreed to pay tuition as part of a divorce settlement can be a sticking point. Whatever the reason may be it needs to be presented honestly to the child.

Tackle the FAFSA first.

The dreaded Free Application for Federal Student Aid (FAFSA) is a necessity for all parents who believe there will be some shortfall in paying for college after savings, grants and scholarships. It's a good idea to fill it out even if your needs aren't immediate; family finances can change for the worse. Your child won't qualify for federal student loans until you fill out this form. To speed the process, get your taxes done as early as

possible in the year your child will need the funds. Colleges typically dole out money on a first-come, first-served basis, so you'll need your income documentation in order.

Once the FAFSA is processed, the Department of Education determines financial need and the parent's EFC, or the expected financial contribution. If parents can't cover the EFC, the student has to come up with a way to close the gap. There's a way to rough out what your EFC might be - go to the [Quick EFC Calculator](#).

Start looking for free money.

On the community level, you might find corporations, associations and other groups that offer scholarships and grants for local students, particularly those going off to state or local schools. Students can generally find out about local opportunities through their high school guidance counselor. If the student works for a company on a part-time basis, there might be college support there. Also, the College Board ([www.collegeboard.org](http://www.collegeboard.org)) Web site features a good online clearinghouse for scholarships, grants, internships and loans, as well as [www.fastweb.com](http://www.fastweb.com).

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## Bullies and Victims Need Your Help



Aggressive behavior isn't just part of growing up

You may remember name-calling and teasing as a normal part of growing up. Behavior experts say it's bullying. And school shootings in recent years show bullying can have deadly results.

That's why the National Institute of Child Health and Human Development set out to learn how much bullying was going on in our schools. Researchers asked more than



15,600 children in grades six through 10 in public, parochial, and other private schools throughout the United States about their run-ins with bullying.

Turns out almost 30 percent were victims of bullies, had bullied others or both. Overall, 10 percent of children said they had been bullied by other students, but had not bullied others. An additional 6 percent said that they had both been bullied themselves and had bullied other children. An additional 13 percent of students said they had bullied other students, but had not been bullied themselves.

Bullying occurred most frequently in sixth through eighth grade, with little variation between urban, suburban, town and rural areas; suburban youth were 2 to 3 percent less likely to bully others. Males were both more likely to bully others and more likely to be victims of bullying than were females. In addition, males were more likely to say they had been bullied physically (being hit, slapped or pushed). Females more frequently said they were bullied verbally and psychologically (through sexual comments or rumors).

Boys and girls both used name-calling and threats. Boys tended to be physically aggressive. Girls spread rumors and socially isolated victims.

Both bullies and those on the receiving end of bullying were more likely to have difficulty adjusting to their environment both socially and psychologically. Students who were bullied reported having greater difficulty making friends and poorer relationships with their classmates. They were also much more likely than other students to report feelings of loneliness.

"Bullying is something that needs attention," says lead researcher Tonja R. Nansel, Ph.D. That's not just because of hurt feelings. Bullies have more behavioral problems, do poorly academically and are more likely to use alcohol and tobacco, Dr. Nansel says. Victims are more insecure, anxious, depressed, lonely, unhappy and have low self-esteem.

To solve the problem, you must get to its root, says Barbara Frankowski, M.D., who chairs the American Academy of Pediatrics' school health section.

Bullies may act out because they're frustrated with school or they're copying the conduct of abusive parents. Some victims are targets because they're sensitive, shy, easily embarrassed or different.

Researchers in Norway and England have shown that school intervention programs can be successful. These programs focused on increasing awareness of bullying, increasing teacher and parent supervision, establishing clear rules prohibiting bullying and providing support and protection for those bullied.

Is your child being bullied?

These are signs that your child may be having trouble with a bully:

- The child avoids certain situations, people or places. The child may pretend to be sick to get out of going to school.

- The child exhibits a change in behavior -- withdrawing or acting in a passive manner; or being overly active or aggressive; or being self-destructive.
- The child frequently cries or expresses feelings of sadness.
- The child has low self-esteem.
- The child has signs of bodily injury.
- The child suddenly receives lower grades or has learning problems.
- The child complains of unexplained physical symptoms such as stomachache or tiredness.
- Consider professional counseling for victims or bullies if problem is severe.

If your child has any of the above signs, talk to your child and to your child's doctor. Tell your child to report any bullying to the teacher and to you. Ask your child what is bothering him or her.

Source: American Medical Association

### How to help bullies

You can guide bullies to solve problems in constructive ways:

- Teach them to stop and think by counting to five or taking a deep breath.
- Build their sense of empathy by talking about aggression's effect on others.
- Praise good behavior with three positive comments for every criticism.

You can teach victims to assert themselves.

You can tell teachers and counselors about the problem.

Krames Staywell

## This is the Reason... Fall's a Great Season



When there's just a bit of a bite in the air, it's time to get energized and have some fun. Here are some ideas for activities this fall that will get your family out and about.

### Leaf collecting

Fall is the perfect time to enjoy the great outdoors. And you don't have to venture far from home to find interesting things to do with your kids. A walk through the park -- or even your own back yard -- can yield a wealth of seasonal fun.

"Fall walks are a terrific way to collect, identify and press leaves," says Wendy Hogan, Kids' Exchange guide at about.com. "It's a great way to save your fall memories and learn about the different types of trees and leaves in your neighborhood."

To press leaves, about.com offers these instructions:

Step 1: Collect different varieties and colors of leaves while walking around in your neighborhood,



avoiding any that are rotting or moldy. Do not take leaves from private property without permission.

Step 2: Make sure the leaves are flat and dry before pressing them. Place them between two sheets of newspaper and then under several heavy books. Leave them for 24 hours.

Step 3: Under adult supervision, place the flattened and dried leaves between two sheets of waxed paper. Gently press the entire surface, slowly, with a medium-hot iron. Repeat with additional leaves. Allow to cool before touching.

Step 4: Show off your collection. Trim around the edges and affix to cards, place them in albums with tags identifying them or attach a string and hang them in the window as a suncatcher.

Here are some more suggestions for fall activities, these from FamilyFun ([family.go.com](http://family.go.com)):

- Give your kids a blank notebook so they can keep an "autumn journal" to track temperature and weather changes. When did the leaves first begin changing color? Provide crayons so they can make sketches and drawings of the changing leaves, or leaf rubbings by placing a leaf under a sheet of paper and rubbing over it with a crayon.
- While taking a stroll to enjoy autumn's splendor, give your children a paper bag to collect treasures they find along the way -- nuts, leaves, seed pods.
- You can also preserve the season by making autumn place mats. Take the leaves your children have collected and arrange them on a piece of a paper with a photo. Include the date and other information before laminating it with clear contact paper.

## Hiking

For the more ambitious, a hiking trip to a local state park is a great way to enjoy the change in the weather. Remember to take the proper safety precautions and follow trails appropriate for the skill levels of both you and your children.

Here are a few additional hints and safety tips from the Appalachian Search and Rescue Conference and the National Park Service:

- Dress for the weather.
- Let someone know where you're hiking and when you plan to return.
- Wait for one another at forks or junctions in the trail.
- Bring plenty of water.

Whether hiking or just walking through your own back yard, Ms. Hogan says to collect some of nature's treasures. "While on your walks, be sure to pick up pinecones, acorns, raffia and different types of leaves to make crafts with," she says.

"The fall migration of birds can be viewed during walks, too," Ms. Hogan says.

## Camping

Camping is a great way for the family to spend time together -- without the distractions of the television, telephone and video games. Family campgrounds are located throughout the United States. They can often make even a 30-minute drive from home seem like another world.

Remember to take along the basics when going camping. The National Park Service, through Shenandoah National Park, offers this list of items: food, tent(s), insect repellent, maps, sleeping bags and clothing (including rain gear, just in case). And don't forget the first aid kit.

If you don't want to venture far from home, you can still "rough it" in your own back yard. The grill is a great place to roast marshmallows.

Even camping in your living room can be a treat. Mike and Amy Nappa of nappaland.com suggest placing sleeping bags around the room, then telling stories around a "campfire" -- several flashlights tied together. Eating beans and hot dogs for dinner will also add to the mood.

## Fairs and festivals

Autumn is the time when most counties and states have their fairs. Both an educational and recreational experience, fairs offer something for most everyone, including craft exhibits, animal exhibits and games.

In addition, cities and towns across America hold a variety of festivals to celebrate everything from regional heritage to barbecue.

Contact your local chamber of commerce or state tourism board to find out what events are scheduled for your area.

## Other fun activities

Short, simple trips to farms and orchards can also be fun for families. "Of course, what would fall be without a trip to the pumpkin farm?" asks Ms. Hogan. "Kids can pick out their own pumpkins for Halloween and carve them themselves -- with some help."

Ms. Hogan adds that there are plenty of family-oriented Halloween events in almost every community, such as haunted house tours. "Or you can make your own haunted house," she suggests.

"If there are apple farms in the area, a trip to one in the fall is a great time to pick your own apples," Hogan continues. "Then come home and bake special apple treats and mull some cider."

Krames Staywell

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