

# Respite Newsletter

## Starting the New Year financially right

From the nervous penny-pinching to cathartic impulse spending, the decisions made at the cash register are based more on our emotional state than on the state of our finances.

Here is a five-step plan to organize your finances and help you make rational choices in the new year.

### Follow the bucks.

Getting a handle on your household spending habits starts with figuring out where your dough goes. Free online budgeting tools such as Mint.com and QuickenOnline.com give you an instant three-month snapshot of your household cash flow when you export your bank and credit-card transactions from the past 90 days.

### Identify your biggest budget-busters.

Don't get mired in tracking the details of every dime you spend. Instead, sweat the big stuff, by honing in on the priciest three to seven spending categories. Those tend to be food, transportation, housing, entertainment-related costs and infrequent but large expenditures, such as insurance premiums, medical care

and taxes.

### Set your new spending limits.

Now that you know how much goes out every month, it's time to rein in your expenses. Set new spending targets for three to seven of the major categories you've identified. Base your cuts on either a dollar amount you'd like to save each month or on a percentage (for example, 15% less than what you typically shell out in a month). Divide those monthly numbers by four to set your weekly spending limits for each category of expenditure.

**Give yourself an allowance.** A simple, but highly effective, cost-cutting tactic is to physically limit your splurging power. Label individual envelopes with everyday spending categories (for example, "coffee/lunch/snack money") and stuff them with a week's worth of cash. The amount you put in each envelope represents your new spending limit. (You can also do this on a daily basis if you don't want to carry too much money at one time.) Leave the credit (and debit!)

This trick works wonders. Consider how much you could save on food alone. The average American family spends 12.3% of its money on food; both at home and in restaurants—according to the Bureau of Labor Statistics' Consumer Expenditure Survey. Cut back by 15%, and you'll save more than \$900 in savings in one year.

### Set a date to do some savings homework.

Mark your calendar with a formal "Save Money" date. Use this time to research ways to cut your car and homeowner's insurance premiums and to review your health coverage for ways to save (such as filling your prescriptions by mail). Also, spend a few minutes of that time to get your tax refund right now by cutting off the free loan you're giving Uncle Sam. (Last year the average tax refund was around \$2,300). If you got a refund last year, use the IRS.gov withholding calculator to see if you should increase the number of exemptions you claim.

Cited from Cozi.com



## Upcoming events

- ☺ **Jan. 21.**—Taking Meaningful Observations of Preschool Children 8:30-12, ESU 10, 76 Plaza Boulevard, Kearney, NE Conference Room B. Register online at [www.esu10.org](http://www.esu10.org) and find **Odie** on the right hand side and click on workshops or call 308-237-5927.
- ☺ **Feb. 16.** — Caregiver Day Out @ Ogallala from 5:30-7:30 (MT). For location and to register call 308-345-4990 or email [respite@swhealthdept.com](mailto:respite@swhealthdept.com).
- ☺ Respite Weekends in Lincoln 2011 Season sponsored by Easter Seals  
**February 4-6, 2011**  
**March 4-6, 2011**  
**April 1-3, 2011**  
 If you have a camper who is interested in signing-up for a respite camp in Lincoln, please call voicemail: 888-858-5069 x15 to register. You may calling 1 month before each camp. Confirmation will be sent via email.
- ☺ **April 27-28**—Caregiver Retreat Mahoney State Park. Contact Donna Washburn at [dwashburn@lincoln.ne.gov](mailto:dwashburn@lincoln.ne.gov) to attend.
- ☺ **May 16-17** - Jodi Pfarr Bridges out of Poverty: Strategies for Professionals Working with Families living in Poverty with Young Children. More info in March.

# Help Kids Help Themselves-Responsible Kids

When it comes to helping kids help themselves, the biggest barrier parents face is that it's often faster and easier to just to do it themselves. But taking the time to get children involved when they're young and eager to help is an important part of giving them the skills they need as they get older. After all, the job as a parents is to raise productive adults, right?

Daily and weekly chores also help teach kids discipline and the importance of routines which will help them when they're running their own households.

It doesn't mean they need to spend hours a day doing chores, but a few small chores lays the foundation for a myriad of life lessons-from practical skills to responsibility and contributing to the family unit.

Here are some age-appropriate chores for kids of all ages:

## Chores for 2 and 3 year olds

Two- and three-year-olds are especially eager to help with household chores, especially when parents are by their side. Rather than asking them to pick up toys and then walking away, make cleanup fun by turning it into a game. Invite them to dust the lower shelves and furniture while you dust the higher places. And praise them for pitching in with a happy heart!

- Put dirty clothes in hamper
- Dust furniture
- Pick up toys

## Chores for 4 and 5 year olds

Four and five-year-olds are capable of a lot more than often given credit for.

- Empty small trash cans
- Put clean laundry away
- Wipe window sills
- Make bed



## Chores for 6 and 7 year olds

Many mothers of older children say that everything gets easier when kids turn six or seven years old because they are suddenly able to really help in a way that makes a difference. That's not to say we never deal with bad attitudes when it comes to chores.

- Make lunch
- Help fold clothes
- Vacuum
- Wipe bathroom sink\*

\*Vinegar is an amazing natural cleaner and safer than traditional chemicals for children (and adults too!) to use.

## Chores for 8 year olds and older

While eight year olds are certainly still kids and need plenty of time to play and just run free, they're also able to help out around the house at an age appropriate level. Now is a great time to start teaching them to do laundry, cook simple dishes, take out the trash and more!

- Do laundry
- Help cook
- Take out the trash
- Clean the shower or tub



## Fiesta Biscuit Casserole

### Ingredients

- 1 ½ lb ground beef
- 1 can (10 oz) diced tomatoes with green chilies
- 2 cups corn
- 2 cans (15-16 oz) ranch style beans
- 1½ cups shredded cheddar
- 2 cups biscuit baking mix
- ½ cup water

### Directions

Preheat oven to 375°. Cook ground beef and tomatoes in large skillet until beef is browned. Mix in corn, beans and ½ cup of the cheese. Pour mixture into casserole dish. Combine baking mix and water in a medium bowl, and pour over the meat/bean mixture. Top with remaining cheese and bake for 25 minutes.



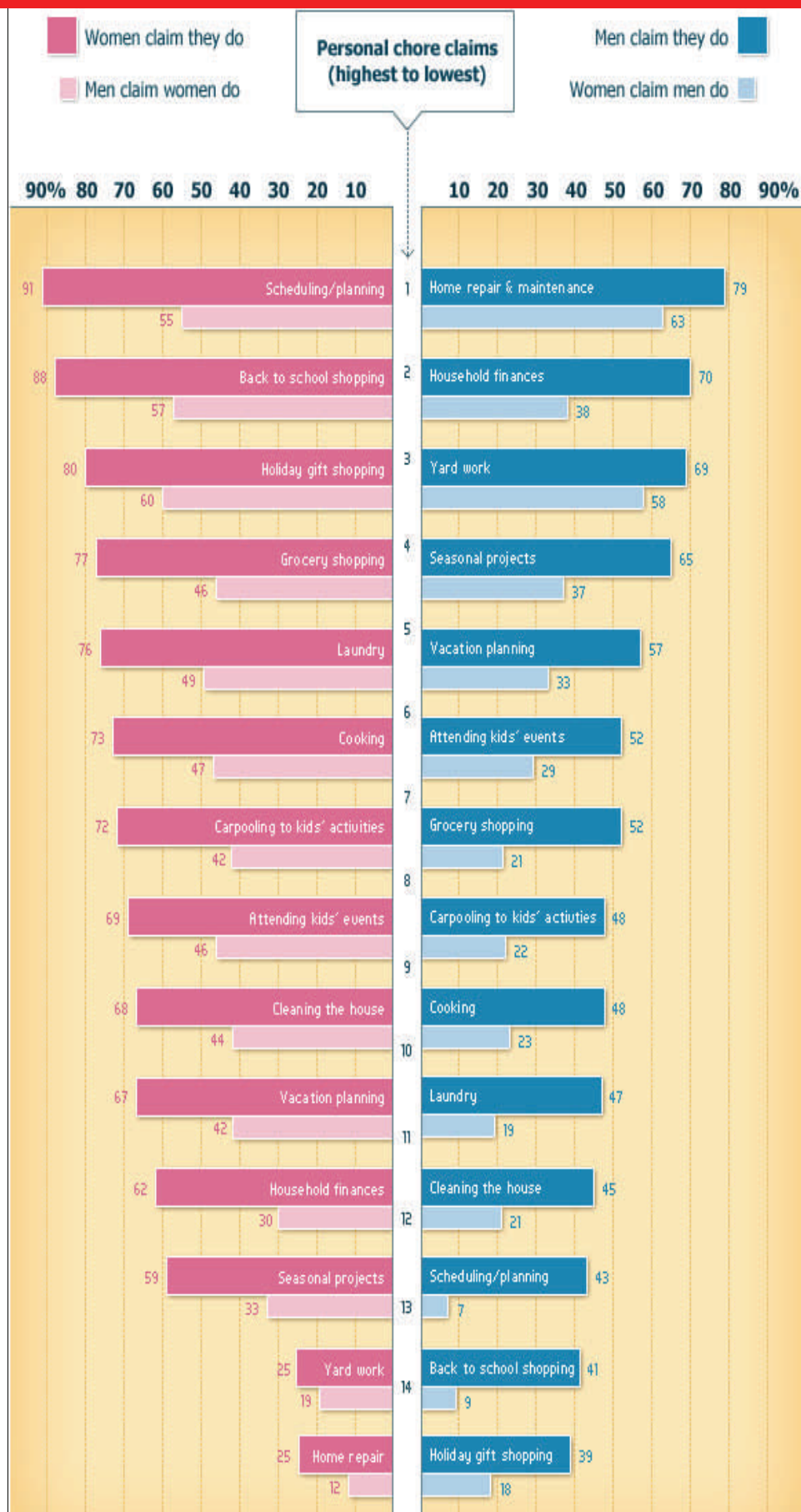
# Just for Fun—Who works harder, Mom or Dad

Cozi asked over 700 moms and dads about how much they contribute to household chores, and what they think their spouse contributes. Fourteen chores were judged, from cooking and cleaning to yard work and holiday shopping. Turns out there is quite the difference of opinion...

## Both Husbands and Wives Say: "I Do More Than You Think"

- For each chore, **both moms and dads claimed to do more of the workload than their spouse gave them credit for.**
- **Moms report doing more than sixty percent of the work for 11 of the 14 chores.** And for five chores, women believe they accomplish over three-quarters of the workload.
- **Dads saw things more equally,** reporting a fifty-fifty split, or close to it, for most chores. And the men claim doing more than seventy-five percent of the work for only one chore.
- **As a group, there isn't a single chore where the husbands gave the wives credit for doing more than 60 percent of the work.**
- Which chore had the biggest gap in perception? It was the **scheduling of events and appointments.** Moms, on average, claim to take care of over ninety percent of that job, while dads took credit for doing almost half the work, much more than the seven percent they got credit for.
- When it comes to **grocery shopping, cooking, cleaning and laundry,** moms feel the men do around twenty percent of the work, while men report doing close to half the work.

Some jobs get delegated. Yard work, cleaning the house and minor home repair and maintenance were the chores most likely to have someone other than mom or dad help out.



cards at home, or at least

*Save the date...*

## 2011 Caregiver Retreat

*A time for you to:*

*Reflect*

*Energize*

*Create*

*Learn*



**Wednesday & Thursday, April 27 & 28, 2011**

**Mahoney State Park, Ashland, NE**

For event information and early registration,

**call Western Community Health Resources at 800-717-1231 (ask for respite).**

For room reservations call

**Mahoney State Park at 402-944-2523.**

Space is limited. Registration deadline: March 22, 2011

*Call for more details in February.*

*If you would like to attend call us at 308-345-4990 and we can assist with funding.*



Nebraska Respite Network

Southwest Service Area

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