

THE AMERICAN FEMINIST®

Feminists for Life of America



Raising kids on a shoestring

YOU DON'T HAVE TO BE A SUPERHERO.
HELP IS HERE!

“The good we secure for ourselves is precarious and uncertain... until it is secured for all of us and incorporated into our common life.”

—Jane Addams, *Twenty Years at Hull House*, 1910



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About Us

Established in 1972, Feminists for Life of America is a nonsectarian, nonpartisan, grassroots organization that seeks real solutions to the challenges women face. Our efforts are shaped by the core feminist values of justice, nondiscrimination, and nonviolence. Feminists for Life of America continues the tradition of early American feminists such as Susan B. Anthony, who opposed abortion.

Feminists for Life of America recognizes that abortion is a reflection that our society has failed to meet the needs of women. We are dedicated to systematically eliminating the root causes that drive women to abortion—primarily lack of practical resources and support—through holistic, woman-centered solutions. Women deserve better than abortion.

Feminists for Life of America is a 501(c)3 organization. All donations are tax-deductible to the full extent allowed by law.

For This Issue...

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FEMINISTS FOR LIFE
OF AMERICA®

2009-2010

THE AMERICAN FEMINIST®

A publication of Feminists for Life of America

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In 1994, Feminists for Life created the first comprehensive directory of local resources for pregnant women in the Washington DC metro area.

And in the fall of 2001, FFL published an issue of *The American Feminist®* entitled, "Raising Kids Cheap," which was inspired by FFL member Lynn Scholle Richardson's book, "Raising Kids Cheap in Greater Cleveland." It provided inexpensive and creative ideas and crucial information for parents in need of practical support.

This issue of *The American Feminist®*, "Raising Kids on a Shoestring," builds on—and goes beyond—these earlier resources. It has many new features to direct pregnant women, parents and caregivers toward free and frugal solutions.

This comprehensive national guide to resources can help you envision yourself succeeding at every challenge. It can guide you and those you love toward practical ideas and support. And it can inspire each of us to do "more and better" for others.

When a woman, a family, or a nation faces economic hardship, there are two things we know: We are innately capable of overcoming challenges. And we are here for each other.

This issue, "Raising Kids on a Shoestring," is dedicated to every woman, every teen who is pregnant. You are not alone.

This is for struggling families. There are solutions.

And this is for caregivers and helpers of all kinds—extended family and friends, co-workers and roommates, social workers and advocates, community leaders and supporters. We recognize the enormous work of putting love into action by helping women and families in need. You don't do it for thanks. But we thank you just the same.

FFL wants to make "Raising Kids on a Shoestring" available to all who need it. We hope it gives you ideas and inspiration—and that you'll spread the word.

Because women deserve better,

Serrin M. Foster
President

www.KidsOnAShoestring.com



By Cat Clark
Co-Editor

Making The Most of Your Public Library

Public libraries are more than just a place to borrow or read books, magazines and newspapers, audio books, music and videos for both children and adults. This quick tour will help you maximize your library's resources.

As you enter, check out the **community bulletin boards**, often located near the entrance. These can be a great place to find free local newspapers and magazines, including parenting magazines; information about free and inexpensive concerts, plays, and other events in your area; and information about classes, clubs, organizations and support groups. You may be surprised by the information available.

Visit the librarians at reference and information desks. Ask about activities, programs and events at the library for both children and

adults, and whether library has a calendar or newsletter. Library events and programs can range from children's story times, crafts, and concerts to computer and financial planning classes. If your library doesn't have a book you're seeking, ask about interlibrary loan opportunities and how to recommend library acquisitions. Ask librarians for book recommendations, too. Some libraries even print lists like "picture books recommended by two-year-olds," "if you like Jane Austen, you may enjoy these authors" or "teen books featuring Latino characters." You can also find out if your

library has computers available for internet access, and when library book sales are scheduled.

A number of libraries offer a printed "subject search guide" that will tell you which non-fiction subjects are found in which parts of the library. In the Dewey Decimal cataloging system used by most local libraries, for example, the 700s are books about arts and recreation. The 700 shelves in juvenile/children's non-fiction are a great place to find books about paper crafts, drawing, knitting, songbooks, puppets, dance, puzzles, riddles, magic tricks, juggling, sidewalk games, sports and camping. Among the adult books, pregnancy books begin at 618.2; home economics and family

public domain (mostly older) are available online. Project Gutenberg (www.gutenberg.org) and Book Glutton (www.bookglutton.com) have thousands of free books, and Librivox (www.librivox.org) volunteers are making many available as free audio downloads. Some religious congregations have their own libraries.

Most libraries have **inexpensive book sales** worth checking out, as do some religious congregations, and occasionally you can find great books cheap at thrift stores and yard sales. Local used bookstores should be your next stop. Some are members of associations that print listings of all the used bookstores in the area.

If the books you want are not available locally, PaperBackSwap.com and BookMooch.com allow members to **trade** their books for only the cost of postage. You may also try **websites** like Bookfinder.com, Half.com, and DealOz.com. Just watch the shipping costs so you do not spend more than you would for a new book.

Some publishers also make inexpensive editions. Dover Publications is known for this, publishing many classics for both adults and children. ●

living are in the 640s; and parenting, child development and child care begin at 649. Learning the locations of various subjects can make your browsing more efficient.

When you check out, pay any library fines as soon as you are able. Some libraries turn to collection agencies to pursue unpaid fines, which may affect your credit score. More importantly, avoid fines altogether. Try keeping a calendar of due dates so you will know when to return or renew your books (some libraries offer online renewals). If it helps, check out fewer books on each visit, and keep library books in a specially designated, visible spot.

Beyond the Library: Buying & Swapping Books
Don't overlook other options for **free reading**. Many books in the

A Note on Library Call Numbers

Most local public libraries (including those in elementary, middle, and high schools) use the Dewey Decimal system to catalog books. Call numbers in this magazine are Dewey call numbers. Very large libraries (including those in many colleges and universities) may use the Library of Congress cataloging system. If you need help, ask a librarian at the reference or information desk.



Pregnancy, Childbirth & Postpartum Care

By Elizabeth Hanink

Pregnancy should be a joyous time, but expenses can cause worry and stress—and rob you of some of the happiness you deserve at this special time. Consider ways to hold down costs without jeopardizing your health and safety. Make this an enjoyable challenge and, as always, check with your healthcare professional for the best advice for you and your baby.

According to the National Institutes of Health, many professionals agree that the best time to be sure you are in good health is before you are pregnant—whether or not you hope to conceive. Consult your physician about vaccinations. A good diet becomes especially important. Foods rich in folate, iron, calcium, and protein are easy to find. If you are planning to conceive, some experts advocate starting

prenatal vitamins before pregnancy occurs.

Regardless whether you planned to conceive, as soon as you know you are pregnant, start taking appropriate vitamins. Both you and your baby will immediately benefit. The vitamins do not need to be official “prenatals.” A vitamin formula with 400 micrograms of folic acid, plus iron and Vitamin A (less than 5,000 IU) is sufficient. Often, your doctor or clinic will provide free samples if you ask—so ask! Practice now being an advocate for yourself and your kid(s).

Stay away from preparations that contain herbs or additives; the Food and Drug Administration does not regulate dietary supplements like vitamins in the same way it does medications. Just because something is “natural” (an unregulated term) does not

mean it is safe for you or your developing baby. Moreover, many herbs interact with common medications you might be taking. A good site to check to evaluate claims and research is www.fda.gov/Food/DietarySupplements/default.htm.

Eat well-balanced meals. Avoid raw fish and meat, as well as fish with high mercury levels (including shark, swordfish, king mackerel, and tilefish). Soft cheeses and ready-to-eat meats may contain *listeria* bacteria, so cook them until they’re steaming hot. Water is the best beverage. Alcohol and cigarettes don’t help the budget; worse, they harm you and your unborn or nursing child. Since you slow down toward the end of your pregnancy, and the baby often rests up close against the intestines, constipation is common. Fiber

becomes extra important, as do sufficient fluids. Cravings for non-foods like chalk, mud or starch usually indicate a dietary deficiency and require medical attention.

If money is an issue, remember that all fifty states participate in the federal government’s Women, Infants and Children (WIC) and Supplemental Nutrition Assistance Program (SNAP). (See page 13 for more information on WIC and SNAP.) WIC provides food vouchers or debit cards for pregnant and nursing women as well as children up to the age of five. To qualify, you must be nutritionally at risk. There are also residency and income requirements, which vary from state to state. Because WIC is not an entitlement program but has grant funding, waiting lists exist in some locales. WIC foods

Resources

Low cost or free health insurance for women and children
Medicaid and CHIP
www.cms.hhs.gov

Food vouchers
Women, Infants and Children Program (WIC)
www.fns.usda.gov

Licensed birth centers
American Association of Birth Centers
www.birthcenters.org

Breastfeeding
La Leche League
<http://www.llusa.org/>
American College of Nurse Midwives
www.gotmom.org

Paternity and child support issues
Administration for Children and Families
www.acf.hhs.gov/programs/cse

Midwifery
American College of Nurse Midwives
www.midwife.org
National Association of Certified Professional Midwives
www.nacpm.org

Doulas
DONA International
www.dona.org

Postpartum Health
Postpartum Support International
www.postpartum.net
MedEdPPD Mothers & Others
www.mededppd.org/mothers



serve as a supplement to other wholesome foods, and the choice and variety is limited. For instance, cheese, eggs, peanut butter and milk are on the list of foods, but most vegetables and meats are not. Depending on where you live, you can use vouchers or debit cards like money at a retail store or pick up food at a distribution center. In some locations, deliveries are possible.

Prenatal care is vital for you and your baby, so start it as soon as possible. Most pregnancy resource centers offer free testing, and those that are clinics often have a doctor who will perform a preliminary exam. While Medicaid varies greatly from state to state, it generally covers prenatal care, delivery and up to 60 days of postpartum care. Processing takes as little as two weeks. Often your baby will be eligible for one year of care without a separate application. Most pregnancy resource centers keep lists of providers who take Medicaid in your area.

If you lack insurance and are not eligible for Medicaid, look into obtaining care at a free clinic, public hospital or birthing center. Some private

doctors will work out a payment plan for you, especially if you are already a patient of that practice. Also, remember that many tests during pregnancy are not necessary. If money is a concern, discuss this early and avoid unnecessary tests, such as unneeded ultrasounds.

As you increase in size, you'll find that your once-comfortable clothing no longer is. Specially designed maternity clothes are nice, but simply buying pants or skirts with a larger and elastic waist works, too. Many women find large men's shirts and tees just perfect, and you can supplement with an item or two from a friend. Try thrift and consignment stores, yard sales and craigslist.org for inexpensive pieces. In this era of casual clothing and less emphasis on camouflaging a pregnancy, just about anything will work. If you plan to nurse your baby, consider separates rather than dresses so that you can lift the top to nurse.

Labor and Delivery

Deciding who will deliver your baby and where you give birth can be limited by the options available in your area. If you

have a choice, consider the less expensive alternative of a midwife. Women often choose midwives because of their well-deserved reputation for respecting childbirth as a natural process. Midwives also provide highly personal care with fewer interventions like inductions and episiotomies. They are also less inclined to resort to routine electronic fetal monitoring, IVs and other technology.

Midwives certified through the American College of Nurse Midwives (CM or CNM) are legal in all states. Those who are certified through the National Association of Certified Professional Midwives (CPM) are accepted only in certain areas. Your midwife need not be a nurse, but certification is essential. Choose someone whose professional skills inspire confidence and whose personality is a good fit with you and your partner. Check the physician and midwife backup rosters, so you know how scheduling will affect availability.

A home birth may be an option for healthy women with normal pregnancies. Many

women enjoy the comfort and freedom of being at home while giving birth. Planning for a home birth requires the help of a midwife, doula or physician. Your caregiver will help you prepare your home and any supplies you will need for the birth. A home birth is not recommended if you or your baby have any medical conditions or pregnancy complications. Even a routine home birth may require transfer to a hospital if complications arise during birth. Discuss a backup plan with your caregiver. Some insurance companies and HMOs will cover the costs of a home birth, but others will not. Knowing your insurance coverage in advance will relieve your stress and make your delivery easier.

Licensed birthing centers reduce costs and offer a home-like atmosphere for your prenatal care and delivery. Find out in advance what pain management options are available. Remember that with home birth and birth center options, insurance may cover much of the expense, but they are appropriate only for a healthy woman who anticipates a healthy child.

Childbirth education classes are important, especially for first-time parents. Knowledge helps you prepare for this momentous event, and it will also help quell anxiety. Free sessions are widely available. Have your labor coach (typically your spouse, partner, a family member or friend) come along. Childbirth classes offer men an ideal opportunity to become active participants early in their children's lives. They, too, need a chance to ask questions.

At delivery, nurses will help, but they may be caring for more than one patient. Every woman in labor needs someone to concentrate just on her. Doulas or coaches work with

parents before, during and after the birth. Doulas comfort and support the mother and her partner, try to enhance communication between the mother and medical professionals, decrease likelihood of unnecessary interventions, reduce negative feelings about the childbirth experience, etc. There are also doulas who help postpartum. Doulas do not provide any medical care and so do not need state licensing. Doulas of North America (www.dona.org) offers training and certification for birth and postpartum doulas; those in training often provide free services.

The length of your hospital or birthing center stay is a decision between you and the healthcare provider. Still, as long as you and the baby check out medically, the sooner the discharge, the better. Even the best hospital is noisy, somewhat rigid, and intended for sick patients. Don't forget that every state has child automobile restraint laws, so come prepared with an infant car seat. Many hospitals provide free car seats as an incentive, and most will not discharge a baby to parents without one.

Try to have some help at home, even if it is a teenage neighbor to help with laundry or cooking. Childbirth is a wonderful but exhausting event, and recovery takes time. Newborns are notorious for their poor sleeping habits and demanding ways.

Fight the Feminization of Poverty Marriage provides legal protection for you and your child, and most men love and support their children. If you are not married, establish paternity immediately. Hospital staff are prepared to help with this. Not only is it important to secure child support, it protects your child's

CHIP Program

The Children's Health Insurance Program was renewed and is now law.

- Free or low-cost health insurance for children up to age 19
- Income limit generally \$36,200 for a family of four
- Covers doctor visits, immunizations, hospitalization, and emergency room visits
- Apply through individual state offices
- Requirements and provisions vary by state

www.cms.hhs.gov/home/chip.asp

future should the father die or be unable to provide support. When there is no dispute, both parties declare themselves at the hospital, and the birth certificate reflects this. If there is not agreement, get help from your state's child support enforcement agency, the Association for Children for Enforcement of Support (www.childsupport-aces.org) or your local Legal Aid organization. Paternity testing is simple (usually just a cheek swab) and, in some cases, the costs may be waived. Get as much information about the father as you can, including his Social Security number, home address, work and home phone numbers, medical history, parents' address(es) and mother's maiden name. If the father does not cooperate, he can be found in default and might still be held accountable for child support. Fathers who are active in their children's lives will find the rewards immeasurable.

Pregnancy and childbirth can be a wonderful time, even on a budget. Just remember there are many ways to economize without sacrificing essentials, and there is plenty of help available for the asking. ●

Elizabeth Hanink is a Los Angeles-based freelance writer with thirty years' experience in hospital and community nursing. She is the mother of five and a longtime pro-life advocate.

Yvonne Moore, MD, also contributed to this article.

The contents of this article are for informational purposes only and are not intended to be a substitute for professional medical advice, diagnosis, or treatment. Always seek the advice of your physician or other qualified health provider with any questions you may have regarding a medical condition. If you think you may have a medical emergency, call your doctor or 911 immediately.

10. Don't... be quiet while the baby is sleeping.

If you get them used to quiet, they'll sleep only when it's quiet! They don't expect it, so don't start it. The same angelic child under whose crib I used to vacuum during naptime ten years ago can now say from the backseat "Bye, Mommy, I love you" at 5 am in the airport drop-off lane without breaking a REM cycle.

7. Do... be selective

with your baby gadgetry. Diaper Genies—yes. These little wonders keep your house from smelling like, well, a diaper. Baby wipe warmers—no. The warmers are not portable. The harsh reality of room temperature wipes is going to set in on the first diaper change away from home. Do we really want to come unraveled on the diaper deck at the store?



9. Do... be nice to your piggies.

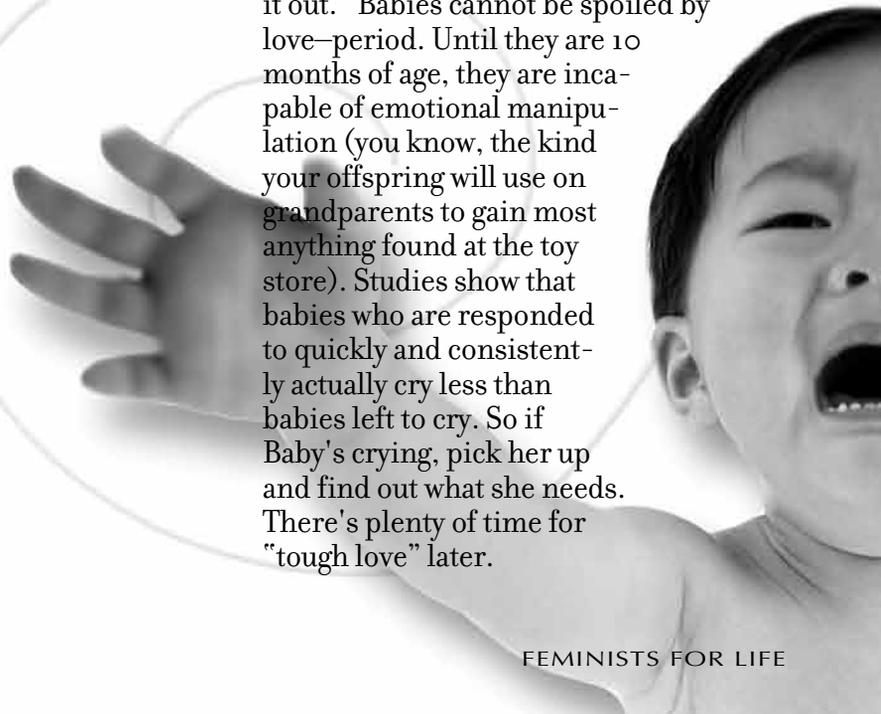
Just because you can see your feet again does not mean that you should try shoving them back into your pre-pregnancy shoes right away. Just as round is a shape, slippers are shoes. Your feet will thank you.

6. Don't... listen to Mom, Grandma, or Aunt Myrtle

when it comes to letting your baby "cry it out." Babies cannot be spoiled by love—period. Until they are 10 months of age, they are incapable of emotional manipulation (you know, the kind your offspring will use on grandparents to gain most anything found at the toy store). Studies show that babies who are responded to quickly and consistently actually cry less than babies left to cry. So if Baby's crying, pick her up and find out what she needs. There's plenty of time for "tough love" later.

8. Don't... spend so much time

capturing the moments on film that you miss them. While pictures are wonderful ways to relive the memories of babyhood, you can't replace them with the actual experiences! Keep it simple. Place a few disposable cameras around the house wherever Baby is likely to be. Then all you have to do is reach, snap, and get back to canoodling. Or enlist a friend to take photos.



TOP TEN for New Mommies

please.)

5. *Do...* invest in quality foundation garments.

Gravity doesn't take maternity leave—'nuff said.



4. *Don't...*
feel guilty

about withdrawing from the world for a while. You're adapting to having a new person in the house and establishing a new family. That takes precedence over everything! So turn on the answering machine, turn off the cell phone and computer. Take the time you need and deserve in your own little protected mommy-baby bubble.

2. *Don't...*
try to be Supermom.

When Baby sleeps, sleep. Other responsibilities aren't going anywhere—and babyhood only happens once. Newborns don't have a lot of awake-time, so don't waste a moment of it being groggy because "those dishes just had to be done."



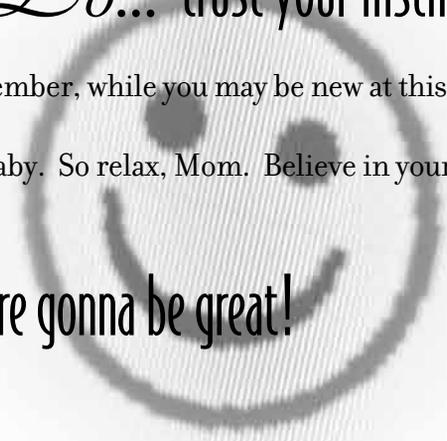
3. *Do...* invest in

dozens of cloth diapers. These little gems come in handy for everything. They can be used as burp cloths, changing pads, teething relief (soaked in water and frozen), and breast pads in a pinch. After babyhood, they're great for dusting, polishing, and drying the family car without scratching.

1. *Do...* trust your instincts.

Remember, while you may be new at this, so is the baby. So relax, Mom. Believe in yourself.

You're gonna be great!

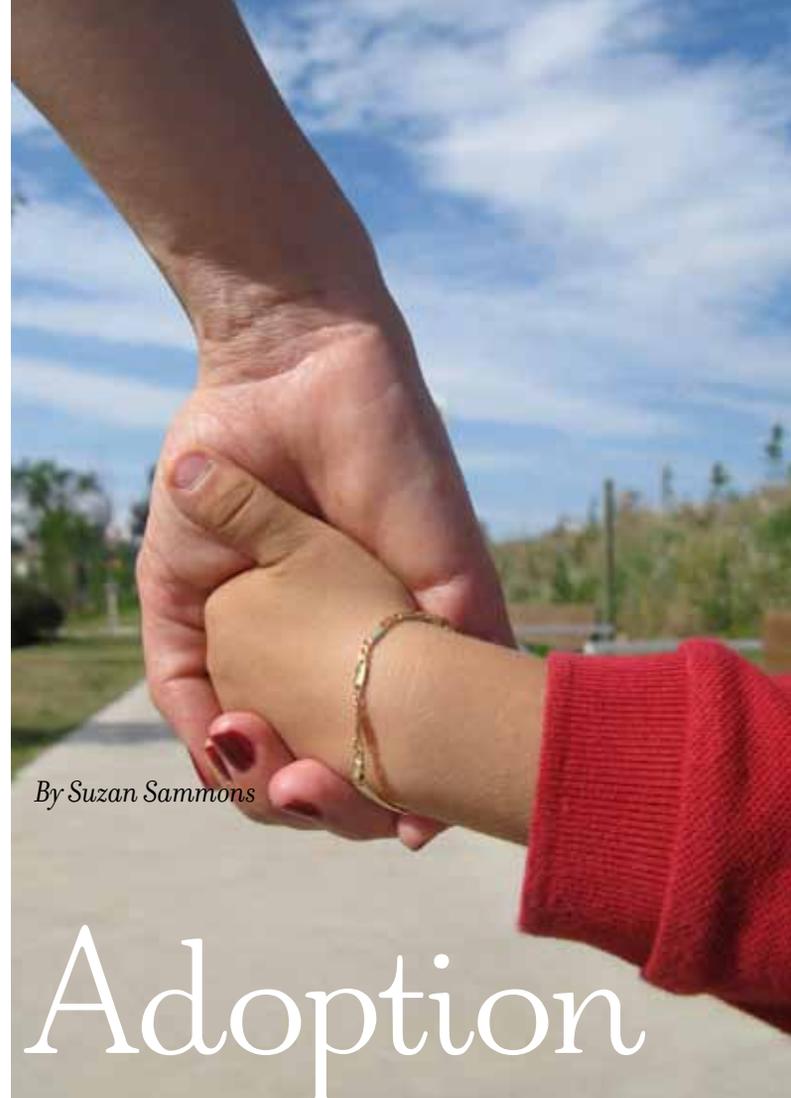


Welcoming a child through adoption doesn't have to break the bank. Our nation's foster care system enables families to adopt virtually free of cost, while the federal Adoption Tax Credit can reduce private agency adoption costs to the \$2,000-\$8,000 range for many families.

"There's a lot of negative hype about adoption that's just not accurate," remarked one adoptive mother of five. She and her husband have adopted babies without cost through the foster care system, and have also adopted through a private agency with expenses totaling just \$5,000 thanks to the federal tax credit.

Adopting through the foster care system means first becoming a foster parent. You decide the profile of the children you want to care for, and the local child welfare agency places children with you who meet your profile and are likely to become available for adoption. The child welfare system's initial goal for each child is reunion with the biological family. But when there is sufficient evidence that reunion will be impossible, the state generally acts quickly to minimize the time the child spends waiting for a permanent home.

Foster parents receive a stipend for the children they take care of, and the state provides legal services for the adoption and waives



By Suzan Sammons

Affordable Adoption

court fees. In essence, a foster family pays nothing to adopt a child in its care.

Some families prefer to work with a private agency. Look for an agency that posts its fees up front and offers a sliding scale based on your income. Fees at Adoptions Together, Inc., for example, range from \$6,500 to \$20,000. Those who qualify for the Adoption Tax Credit of \$12,150 pay that much less. This federal tax credit (not a deduction) greatly eases the financial burden of adoption for the average family. For example, at Bethany Christian Services, many lower and middle income families end up paying between \$2,000-\$8,000 after tax credits and other benefits.

Fifteen states also offer adoption tax credits, some as high as \$5,000. Some counties have a small adoption incentive of a few hundred dollars. Check with your employer, too, as some offer adoption assistance benefits. Then, get help with your taxes to ensure that you take advantage of everything available to you.

Don't let exaggerated rumors about the cost of adoption keep you from exploring how affordable it might be to bring a child home. ●

Suzan Sammons is executive director of Little Flowers Foundation, a non-profit that provides financial assistance grants to Catholic adoptive families. She is writing a children's book about a family's experience of pregnancy loss.

Private Grant Programs

Private adoption foundations offer a limited number of financial assistance grants to qualified adoptive families. Here are just a few of them:

Gift of Adoption Fund

www.giftofadoption.org
Financial assistance grants to adoptive parents

Brittany's Hope

www.brittanyshope.org
Grants are connected to a specific child awaiting a home

Helpful Websites

tax-credit.adoption.com—find out more about federal and other tax credits and subsidies

affordingadoption.com—information on adoption grant and loan programs

adoptuskids.org—a nationally-coordinated listing of children in foster care awaiting adoption

adoptioncouncil.org—information on adoption agencies nationwide

Resources for Birthmothers

A woman who makes an adoption plan for her baby through a licensed adoption agency or an independent or private adoption attorney is eligible for support and assistance. Birthmothers should look for a licensed, nonprofit agency that provides counseling and medical assistance free of charge, with no financial obligation for women who change their minds and decide to parent. Check with the National Council for Adoption (www.adoptioncouncil.org), Bethany Christian Services (www.bethany.org), and Catholic Charities (www.catholic-charitiesusa.org) in your area. The following websites provide information regarding the adoption process, including resources specifically for birthmothers: www.childwelfare.gov/adoption/birth, www.birthmothers.org, www.ichooseadoption.org, www.adoption.com, www.childwelfare.gov/nfcad, www.adoptionservices.org

Breast milk or infant formula or both can provide the nutrients, fat and calories newborn babies need for the first four to six months of their lives and then supplement their nutrition as they begin to eat solid food.

Breastfeeding

Breastfeeding is a low-cost way to provide your child with nutritious food. The American Academy of Pediatrics (www.aap.org/breastfeeding/) recommends breastfeeding newborns for at least six months. Breastfeeding helps build babies' immune systems and promotes bonding between mother and child. Breastfeeding mothers may find it easier to lose pregnancy weight, and breastfeeding contributes to reduced risk of breast and ovarian cancer.

With some help and support, most mothers and infants can successfully breastfeed.

Make sure the baby is allowed to latch on to the breast within the first hour after birth, if possible, and breastfeeding will be easier for both mother and child. While in the hospital, don't let staff give formula or pacifiers to your newborn.

If you are having trouble nursing, try to find a support group. Lactation centers, most hospitals and many social service agencies offer free classes and support groups. La Leche League is a great resource for breastfeeding information and support (www.llli.org).

Consult your doctor, your baby's pediatrician, or your lactation consultant if you are taking any medication while breastfeeding.

Working outside the home? Don't give up on breastfeeding. You can pump breast milk at work and store it for when you cannot be with your baby to nurse. Check the USDA website at www.fda.gov/cdrh/breastpumps/index.html for information about pumping and storing breast milk. Good breast pumps can be expensive to purchase, but low-income women can receive grants for free or low-cost pump rental from a hospital, lactation center, or pharmacy. Contact your state health department or WIC (Women, Infants and Children) office. Look on Craigslist, Freecycle or local parents' groups to borrow or purchase a used breast pump. The U.S. Food and Drug Administration recommends that only FDA-

Infant Feeding



cleared, hospital-grade pumps, sterilized between uses, should be used by more than one person.

Support Other Mothers

If you produce more milk than your baby needs, consider donating the extra to a milk bank for moms who cannot breastfeed. See www.nationalmilkbank.org.

Advocate for changes in laws that prevent mothers from nursing in public. Search for breastfeeding activism resources and ideas online. If the hospital gives you free formula samples, donate them to a pregnancy resource center or food pantry, or offer them in your community's Freecycle at www.freecycle.org.

If you cannot breastfeed, there are other options.

Some insurance companies will cover the cost of donor breast milk from a milk bank if you are unable to breastfeed your baby. Ask your doctor if this is an option for you. Some adoptive mothers can, and do, breastfeed successfully. The Adoptive Breastfeeding Resource Website can help: www.fourfriends.com/abrww/.

Formula Feeding

Infant formula can be a safe and practical alternative to breast milk. The American Academy of Pediatrics recommends iron-fortified infant formula if you are unable to breastfeed or if your baby is weaned before 12 months or needs supplemental milk. Formula feeding allows fathers, partners or other family members to participate in nourishing and nurturing the baby.



Qualifying for Help

By Megan T. Wilson-Reitz

Financial eligibility for a variety of government assistance programs is determined in relation to federal poverty guidelines issued annually by the U.S. Department of Health & Human Services (HHS). These poverty guidelines specify the poverty level of income for families of different sizes. (The income levels are slightly higher for Alaska and Hawaii.) Information about these calculations and a copy of the current year's poverty guidelines are available on the HHS website at aspe.hhs.gov/poverty.

The poverty guidelines used by HHS are a simplified version of the U.S. Census Bureau's poverty thresholds, which are used for statistical analysis. More information on the statistical analysis of poverty throughout the United States may be found on the Census Bureau's website at www.census.gov.

The federal poverty line standard was developed in 1963, based upon the cost of food intake. At that time, the average American family spent one-third of its income on food. To establish the poverty line, the government multiplied the cost of a family's minimal nutritional intake by three. As the Living Wage Action Coalition points out, this method of computation is oversimplified and fails to account for the change in the cost of living over time, particularly the skyrocketing costs of housing, transportation, and healthcare. For more information on ways to support efforts for living wage legislation and adequate poverty guidelines, see www.livingwageaction.org. ●

Megan T. Wilson-Reitz was an FFL intern 10 years ago, an experience that inspired her to successfully complete her master's degree this year after discovering she was unexpectedly pregnant. She and her husband live in Cleveland with their baby girl. They hope she will grow up to be a radical.

encouraging one-on-one time and allowing the mother some extra rest. (Pumped breast milk can also be used for this purpose.) Formula can be particularly helpful for mothers who work outside the home, mothers who travel frequently, and mothers in school who have difficulty supplying, storing, and transporting breast milk. Many adoptive families use infant formula.

Infant formula may be available for free at pregnancy care centers or food pantries.

Many formula manufacturers' websites offer coupons. Register at these sites, and formula coupons and samples will be sent directly to you in the mail.

Buy formula in bulk at warehouse stores or generic brands at discount stores. Be sure to do a little research to ensure the formula is similar to name brands because many store brands are modeled after name brands and provide comparable nutrition for half the cost.

Consider buying powdered formula, which is cheaper and easier to store. Ask for formula donations through Craigslist or other online bulletin boards such as Freecycle. Trade samples and coupons through community websites like [babycenter.com](https://www.babycenter.com). To make the most out of formula-trading, register at a number of formula manufacturers' websites so you will have coupons to trade.

If your baby has special feeding needs (food allergies, etc.), and you have to purchase a more expensive brand, try eBay or other discount shopping sites.

Be sure to purchase from reputable, well-rated sellers.

If you plan to create a baby registry, put formula and other baby essentials on the registry. Even if you don't get all the formula you'll need from a gift registry, many stores offer discounts to parents before and after the baby is born so that you can buy the items no one else did. These discounts are exclusive to your registry, so when you register, be sure to register for as much as you want to get the discount.

If you are delivering in a hospital, find out what formula the hospital uses. Hospitals often give out formula or diaper bags when a baby is born. You can also raid the supply given to you in your baby's crib cart during your stay in the hospital. (Many nurses will also give you some "to go" as you leave.)

Use only baby formula that is fresh (check the expiration date) and unopened. Inspect the condition of formula cans. Use only unblemished cans without dents, bulges, leaks or rust spots.

Always prepare baby formula according to the directions. Never try to stretch your budget by adding too much water to baby formula. This can cause serious health problems for your baby.

Babies should never be fed undiluted or unfortified animal milks of any kind. The U.S. Food and Drug Administration does not recommend making your own infant formula due to serious health risks. ●

Contributing authors: Amber Balash, Molly Pannell, Elizabeth Sutton, Cayce D. Utley, Megan T. Wilson-Reitz



Food and Nutrition for the Family

By Elizabeth Sutton

The thought of nourishing a child might seem daunting, but you can do it well and cheaply with the right approach and a few good ideas.

Paying for Food

If you don't have enough money for food, there are many ways of getting help. The federal government offers several major food assistance programs: WIC (Women, Infants and Children), SNAP (Supplemental Nutrition Assistance Program, formerly the Food Stamps program), the Child Care Food Program, and the School Meals Programs. Generally, these programs are operated through state and local agencies, so the best way to find out where to apply is to

use the www.fns.usda.gov website. If your computer access is limited, try calling your local health and social services departments.

WIC (www.fns.usda.gov/wic) pays for nutritious foods such as milk, cereal, and juice for pregnant, post-partum, and breastfeeding women. WIC also provides free formula and baby food and food for children up to age 5. You qualify if your income is 185% or less of the U.S. poverty level.

SNAP typically provides debit cards for food to those who qualify, based on income, assets, and other factors. Their website (www.fns.usda.gov/snap) provides a worksheet to help you determine your eligibility. Many people get help from both WIC and SNAP.

If your child is enrolled in

family day care, Head Start, or another child care program, they will probably be eligible for free or reduced price breakfasts, lunches, and snacks—a great savings for your food budget.

If your budget is still squeezed when your child enters kindergarten, you will be able to rely on the school breakfast and lunch programs for free or reduced price meals.

Charitable organizations can provide immediate help with no application process. Feeding America (www.feedingamerica.org) has a searchable online directory of food banks in your area. You can also contact local religious communities, pregnancy resource centers (listed under "abortion alternatives" in the phone book), and state agencies for more local food assistance.



Feeding Infants

For a baby's first four to six months, breast milk or infant formula provides all the nutrition she needs (see article on infant feeding, page 11). Once a baby starts to eat solid foods, more and more parents are finding that making their own baby food is an easy way to feed their babies well and save money. Although those little jars of pureed carrots with the smiling baby are cute, it doesn't take long to calculate that you can buy one pound of carrots in the produce aisle for the same price as a two-ounce jar.

A website like www.wholesomebabyfood.com provides easy instructions. The only "baby food" you will need to buy is infant cereal, because it contains important iron fortification for babies. (If your baby gets fortified infant formula, she already receives enough iron.) Check with your pediatrician for iron intake recommendations for infants and children.

Stretching your Food Budget

It's a great time to try to eat for

less. In today's economy, everyone is doing it! Try sticking to a few key ideas to eat well and spend less.

Buy nutritious and inexpensive staples, not boxed or processed food. These staples include potatoes, carrots, lentils, beans, in-season fruits and vegetables, eggs, whole-wheat flour, brown rice, and more. As a parent this means not giving in and buying processed foods marketed to kids. Most of those brightly colored boxes contain high-priced, low-nutrition foods that are high in sugar, salt, and preservatives.

Make your own food, eat out less and pack lunches. (Yes, that means cooking!) Many people don't buy staples, because it requires us to do something with them. Conquer your kitchen fears. Get some tasty, healthy, and easy recipes that use these staple ingredients and keep them in a binder. Many state and county WIC offices offer cooking classes, as well as meal planning and nutrition instruction (www.fns.usda.gov/wic, click on State Agencies).

Use web resources like www.allrecipes.com, www.lowcostmeal.com, or www.cookforgood.com. Cookbooks like *More-with-Less* by Doris Janzen Longacre, *Dining on a Dime* by Tawra Jean Kellam and Jill Cooper and *Beating the High Cost of Eating* by Barbara Salisbury and Sandi Simmons provide low-cost recipes and food purchasing strategies. Learn family recipes from parents or grandparents. These often are made with staples and are great to pass on to your children.

Plan a menu and shopping list for each week and cook ahead. Prevent expensive impulse purchases by using lists, limiting the number of times you go food shopping and shopping on a full stomach. Cooking ahead makes it possible to have food easily accessible for lunches and busy days when you can't cook. You can print out free menu planning and shopping lists on websites like www.organizedhome.com

Drink water. The American Academy of Pediatrics recommends that children aged one to six drink no more than one four-ounce glass of juice a day, even 100% juice. Stop spending money on extra juice or soft drinks. It's healthy to have your child get used to drinking water and eating fresh fruit which has more fiber and fewer calories than juice and which, when purchased in season, can cost less. There's growing evidence that even diet soft drinks contribute to weight gain and obesity.

Use coupons wisely. The Internet offers great coupon sites like www.couponmom.com which provides printable coupons, a searchable database of grocery and drugstore sales and suggestions for combining sales and coupons for the best price.

Be creative. Try to make eating-for-less fun. If you have space, plant a garden. If you live in the city, plant herbs in pots, or see if you can get a plot in a nearby community garden. Even a little space can be used efficiently with “square foot gardening” techniques. For more information on gardening, check www.csrees.usda.gov/extension. Also try shopping at international grocers, which often offer discounts on produce as well as lower-priced herbs and seasonings.

Waste not, want not. Freeze any leftovers to serve again or transform into soup, casserole or another creation.

Share the load. If you and a friend or two in the neighborhood take every other night to make dinner for a few families, it saves time and energy.

Split bulk purchases. Take advantage of great prices offered by warehouse stores without having to keep 25 pounds of rice in your kitchen. Shop with a friend, neighbor or coworker and divide bulk purchases.

Use a slow cooker or crock pot. This handy machine will do the cooking for you all day while you’re at school or working. Healthful foods like dried beans and root vegetables, as well as less expensive cuts of meat, are easily prepared in a slow cooker. Try the website crockpot.allrecipes.com for ideas. Slow cookers are also great for preparing “mushy” foods for babies. Look for a slow cooker or crock pot on Freecycle or Craigslist.

Use unlikely spaces for bulk food storage if necessary. Storing food under the bed may work just as well as in the pantry.

Calculate unit prices—the cost of an item per ounce, quart, gallon or any unit of measurement. (Divide the whole price of the container by

the number of units, like ounces or grams, it contains.) The biggest package of something isn’t always the best price. The unit price is usually listed in small print on an item’s shelf price tag, but you may have to double-check the math or convert the units (for example, from pounds to ounces) to accurately compare.

Keep a price book with an ongoing list of items you regularly buy and how much you paid for them. Make sure your price book includes the unit price. A price book will help you keep track of price trends and sales. You can use a simple notebook or try a spreadsheet-based system like one found at www.cheapcooking.com/pricebook.htm.

Go vegetarian at least once a week. Serve a vegetarian protein source at least once a week to cut costs. A mixture of legumes, whole grains, eggs and dairy products, seeds or nuts is a low-cost way to provide delicious protein. Cookbooks like *Moosewood Restaurant Cooks at Home* by the Moosewood Collective and *The One-Dish Vegetarian* by Maria Robbins offer recipes for protein-packed meals that can easily be made in 30 minutes for those busy work and school nights.

Cheap is Better

These ideas will help you keep down the cost of nourishing your child, but the benefits will go far beyond your wallet. If you breastfeed and make your own baby food you will have the satisfaction of providing the best for your baby. Even if breastfeeding and making baby food don’t fit into your life, you and your baby can be healthy and well-fed. WIC and SNAP benefits will cover a huge portion of your food budget, and the Child Care and School Meals programs will ensure that your child gets the nutrition

necessary as she grows and develops. Emergency food aid from charities will also be there when you need help the most.

When you cut back on eating out and processed foods, the extra time you spend cooking and planning can be time you spend with your child. The meals that you share at home with family and friends can provide a foundation of healthy eating habits and healthy communication skills that your child will benefit from throughout life. ●

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We hear a lot about how the U.S. health care system is broken or unsustainable or hard to navigate. It can be overwhelming. So what's a parent to do? Stick to the basics, and you can make sure your child is healthy and safe without breaking the bank.

Health Insurance

An ounce of prevention is worth a pound of cure, the old saying goes—and good health for children begins in the womb.

A pregnant woman needs and deserves prenatal care from the moment she learns she is pregnant. The State Child Health Insurance Program (SCHIP) provides free or low-cost health insurance for children up to age 18 as well as for pregnant women. The program is designed for families who earn too much to qualify for Medicaid but not enough to afford insurance on their own. Requirements and provisions vary by state. Check insurekidsnow.gov for links to your state's SCHIP resources, or call 1-877-KIDS-NOW (543-7669).

Most county health departments have prenatal and other health care services available on a sliding scale or at no cost, regardless of whether the mother has insurance. Many pregnancy resource centers offer health services and/or free childbirth and parenting classes. Hospitals and the Red Cross (www.redcross.org) also offer cardiopulmonary resuscitation (CPR) and first aid courses, which help new parents be prepared for any childhood injuries.

Choosing and Working with a Pediatrician

A pediatrician should be selected before a child is born. Interview pediatricians: ask for their qualifications, philosophy of care, and office and on-call policies. Make sure that you are comfortable with your selection. After the child is born, check your choice by watching the doctor's interaction with your child. Your child's doctor will see your newborn as early as the day he or she is born, in the hospital. Pay close attention to all bills that come from your health care provider and call the office if there are any discrepancies or if you have any questions.

Many pediatricians' offices provide a nurse advice phone line. When your child is sick, a call to the advice line can help you determine if you should take her to see the doctor or treat her at home.

Vaccinations and Medications

The American Academy of Pediatrics recommends that children be vaccinated beginning at birth. But even if a family has private insurance, often only \$500 is available for "well baby care" per year, and doctor's visits add up quickly. Immunizations are available at county health departments for little or no cost to the parents. Contact information for health departments may be found on county websites or in the telephone book.

In addition to vaccinations, it is also important to have some basic medications on hand at home—and generic medications work just fine. Medications to have in your cabinet include infants' acetaminophen and infants' ibuprofen (for high fevers), diaper rash cream (just in case), and infants' allergy relief (antihistamines such as diphenhydramine) in case of an allergic reaction. Some parents also find natural remedies effective for quelling aches and pains. Commonly-used natural remedies include vanilla extract rubbed on baby's gums for teething pain and a saltwater flush for sinus pain. (Remember: never give a product containing honey to babies under 12 months.)

Many doctors' offices will provide free samples of commonly-used medications. If you need a prescription medication, ask your doctor if a generic medication is appropriate. Many pharmacies offer generic versions of commonly-prescribed medications at a very low cost. If a generic medicine is not appropriate for you, ask your doctor for free samples of the prescription medication. Some drug manufacturers also provide financial assistance if you are having trouble paying for your prescription. Contact the drug maker for details.

Shop around for the best deal. Medications are available at grocery stores, pharmacies and at some warehouse club stores. (Never buy medication from an individual or a questionable

source like email solicitors.) Manufacturers' and drugstore coupons can be found in newspapers, online, and also sometimes in drugstores.

If you have an insurance plan that requires a co-pay for prescriptions, ask your doctor for a three-month prescription instead of monthly for any longer-term medications. Generally, a three-month prescription costs less than a one-month prescription purchased three times. Also, check to see if you can decrease your cost by sending prescriptions to a mail-order pharmacy linked to your insurance plan.

If your child is prescribed a medication, make sure to follow all dose instructions and finish all prescriptions. Do not share medications with anyone. Watch your child closely for any type of allergic reaction. Drug allergies are relatively common in children, especially to penicillin, amoxicillin, amoxicil, and augmentin. Mild reactions include skin rashes, or hives, which look like pink or red raised, itchy areas on your child's skin. These rashes may come and go within several hours. Serious reactions include wheezing, difficulty breathing or swallowing, or swelling in the mouth or throat. If you think your child may be having a mild reaction, call your doctor immediately. If your child is having a serious reaction, take your child to the emergency room or dial 911. If your child has an allergy, make certain that it is marked on all of his or her medical records, and be sure to tell your pharmacist.

Safe and Healthy Home

Use child safety locks on cabinets to keep all medications, vitamins, cleaning supplies, and similar items far away from little hands and mouths. Keep the phone number of the national poison help hotline (1-800-222-1222) on each of your phones. Most poison control offices provide free stickers and magnets with the hotline number on them. Check www.poisonprevention.org for information on your local poison control office.

With all the dangerous substances locked away, focus on the basics. Hand washing, for example, is vital for illness and disease prevention—for both you and your child. You should wash your hands before cooking or eating, after a bathroom visit or diaper change

Hotlines

National Domestic Violence/Child Abuse/Sexual Abuse Hotline
800-799-SAFE (7233),
800-787-3224 TTY
www.ndvh.org

National Sexual Assault Hotline
800-656-HOPE (4673)
www.rainn.org

National Poison Control Hotline
800-222-1222
www.aapcc.org

National Suicide Prevention Hotlines
800-SUICIDE
(784-2433),
800-273-TALK (8255),
800-799-4889 TTY
www.hopeline.com,
www.suicidepreventionlifeline.org

National Drug & Alcohol Information Treatment & Referral Hotline
800-662-HELP (4357)

and after being out in a public place. When taking care of a sick child make sure to wash your hands as often as possible. Hand washing can be made fun for kids by using special soaps or silly songs. Singing the ABC song while washing hands provides enough time for a thorough cleaning. Posters, coloring sheets and activities are available for children at www.scrubclub.org (click on "Downloads").

When children are sick, teething, or otherwise uncomfortable, you can try simple and inexpensive remedies. For infants, cold medicines are not even available for purchase. Humidifiers can be extremely useful to prevent colds during the dry winters and make a baby more comfortable. Saline nasal mist, which is inexpensive and available over-the-counter, can help a congested baby. Heating pads may be made using uncooked rice and a clean sock. Fill a sock with uncooked rice, tie the end of the sock, and heat in the microwave until warm (not scalding hot!). It will stay warm for up to an hour. Cold teething rings or cold, wet washcloths

provide comfort to a baby who is cutting teeth. Frozen treats are soothing to a child who has fallen and hit his or her mouth. Remember to take care of yourself. You need to stay in good health so you can care for the children who depend on you. You are also setting examples that will shape their future health into adulthood. No pressure—that's just parenting! ●

Amber Balash is a professional writer living in Ohio. She has been married for eight years and is the mother of two very active little boys.



If you are a parent or expecting parent of a child with special needs, you are not alone. According to the National Survey of Children with Special Health Care Needs, almost 14 percent of children in the U.S. have special health care needs, and approximately 22 percent of homes with children include a child with special health care needs. That means that others have gone before you in creating resources and sharing their experiences to benefit parents like you.

The Internet has become an essential resource to help you, your child with special needs, and your entire family as you navigate the journey that now lies before you.

No matter how your family is defined, every member has been or will be affected in some manner by your child's disease or disability. This makes living and coping with your new "normal" an issue for the whole family.

Respite Care for Family Members

My daughter Esabella has complex Congenital Heart Defects/Disease (CHD), Pulmonary Hypertension, and Heterotaxy Syndrome, and will live with these chronic illnesses her entire life. If I heard the following plea once, I heard it a hundred times from our nurses in neonatal and pediatric intensive care units: "You need to take care of yourself, or else you won't be able to effectively take care of your baby." I often resented hearing this. In my mind, typical mothers who went home with their babies after birth slept very little while caring for their newborns. Why should I be any different just because my baby was in the NICU? It didn't hit home with me until a nurse warned me that if I became sick because of a lack of adequate rest, then I would not be allowed to be near my child.

Caring for Children With Special Needs

By Danica R. Botello

Rest is not just important during hospitalizations, but during everyday life at home as well. When your child is napping and you contemplate napping with her because you are exhausted, it is natural for guilt to creep in because of all the work you could get done while she sleeps. You must learn to listen to your body. If you feel a fever or other illness coming on, then have a sleep. If you simply don't want to tend to the chores at hand, then you're probably better off taking a few deep breaths and thinking of how good you will feel once your tasks are completed. As much as you may want to be "supermom," you must be realistic and choose the option that will serve you best. You are only human, so your mind and body need rest, and your spirit requires refreshment. Beyond the physical benefits, a short break can renew and re-energize you, enabling you to regain your focus, determination, and joy in caring for your child.

Respite care provides a short break for families and caregivers. Temporary care is provided to children or adults

with disabilities, or chronic or terminal illnesses. In-home or out-of-home care can be provided for any length of time, depending on the needs of the family and the available resources. There are many avenues to finding low-cost, if not free, respite care.

Resources for Locating Respite Care

Links to care providers, including camps.
www.respitelocator.org
www.naccrra.org

Educational Opportunities for Children with Special Needs

The Individuals with Disabilities Education Act (IDEA) sets forth the federal regulations pertaining to special education. One of these regulations mandates that every child who is enrolled in a special education program, or is mainstreamed but has a learning disability, must have an Individualized Education Program (IEP). Each child's IEP is developed by the parent(s) and a team of educational professionals, and spells out the specifics of the

child's special education services, including annual learning goals, the provisions the school must make in an effort to achieve these goals, and the reasoning behind the chosen plan. This legally binding and enforceable document allows the parent(s) to obtain the quality of education, care, and attention their child deserves. A child's IEP must be reviewed by the parent(s) and education team at least once a year to determine if the goals set for that year were achieved and if they should be revised. It is up to the parent(s) to ensure that their child's IEP is sufficiently comprehensive and adequately outlined, and that it is executed in full.

One of the most important things you can do in the IEP creation process is prepare, prepare, prepare. Be organized and keep all of your child's records together. Bring copies for your team to the IEP meetings. Take good notes of every phone call, meeting, and conversation, and keep them all together in one bound notebook. Good notes include the date and time of phone calls,



the name of the person with whom you are speaking, the reason for the call, and any solutions offered or arrangements agreed upon. Another good strategy is taking someone with you to meetings. If something you are unsure of is said during a meeting, never hesitate to ask for clarification or an example.

Creating the IEP may be the easier part of this journey. Difficulties often lie in its full execution and enforcement. If you have a justified problem with the IEP and/or its execution, there are five steps you can pursue to resolve it: 1) State your concerns to your child's education team and seek a resolution with them. Ideally, this will resolve the issue and there will be no need to take additional steps. 2) Contact your school district's Special Education Director to explain your situation and lack of success with the first step. 3) Continue up the chain of authority by contacting your county's Special Education Office. 4) Contact your state's Special Education Office. 5) Obtain an advocate to represent you in the matter. This should be a last resort, after the other avenues have been exhausted. Advocates can be the catalyst some parents need to secure the services their child requires, but they can also raise the degree of hostility between parents and educators.

Resources for IEP Creation and Enforcement

www.nichcy.org/EducateChildren/IEP/Pages/default.aspx
www.wrightslaw.com
www.IEP4u.com
How Well Does Your IEP Measure Up? by Diane Twachtman-Cullen and Jennifer Twachtman-Reilly

Believe in My Child with Special Needs! by Mary A. Falvey
450 Strategies for Success by Peggy A. Hammeken

Activities

Children with disabilities want the same things as any other kid their age—to hang out with friends, be included, and exercise their independence. And like any other children, their activity interests are broad: swimming and sports, visiting parks and playgrounds, attending summer camps, and simply hanging out with friends at the mall or movie theatre. But routine childhood activities can be both physically and mentally challenging for children with special needs. Take advantage of the opportunities that obstacles present, and treat them as teachable moments for you to encourage your child to persevere through challenges.

The options available for children with disabilities to participate in physical activities and accessible leisure alternatives continue to grow. Whether you're wondering how particular activities can be adapted to suit your child's needs, or are simply looking for emotional support as you try to help your child be active, the Web provides a multitude of resources.

Activity Resources

These websites offer ideas and information, from low-cost and free activities to do at home to sports instruction and summer camps for children with special needs. www.ataccess.org
www.kidscamps.com/specialneeds-camps.camp
www.specialolympics.org
www.adaptivesportsfoundation.org
www.keenusa.org

State-by-State Databases

These sites provide state-by-state listings and (often searchable) databases of special needs resources throughout the country.
www.disabilityresources.org
www.yellowpagesforkids.com
www.familyvoices.org

Government Resources

These sites provide information on government assistance for housing, financial resources, and accessibility.
www.disabilityinfo.gov
www.govbenefits.gov
www.ssa.gov/ssi/
www.access-board.gov
www.hud.gov/groups/disabilities.cfm

Resources for Meeting Parents' Needs

Offering practical and emotional online support for families and caregivers, many of these sites also provide local contacts for in-person support.
www.eparent.com
www.nfcacares.org
www.bravekids.org
www.specialneedsparentcoach.com
www.childrenwithspecialneeds.com
www.parentswithoutpartners.org
www.p2pusa.org

Financial Assistance

These sites provide information on scholarships, medical assistance, budgeting, and adaptive technologies.
www.patientadvocate.org/report.php
www.fnaid.org
www.dcrf.com
www.uhccf.org
www.cerner.com/frsthand/
www.nei.nih.gov/health/financialaid.asp
www.amputee-coalition.org
www.guidedog.org
www.abledata.com
www.wheelchairfoundation.org
www.nccp.org/tools/frs/budget.php
www.nclid.org
www.queenofheartsfoundation.org
www.ttac.odu.edu/Articles/minigrant.html

General Help

www.disabilityresources.org
www.easterseals.com
www.specialneedsalliance.com
www.thearc.org
www.makoa.org
www.disability-resource.com
www.downsed-usa.org

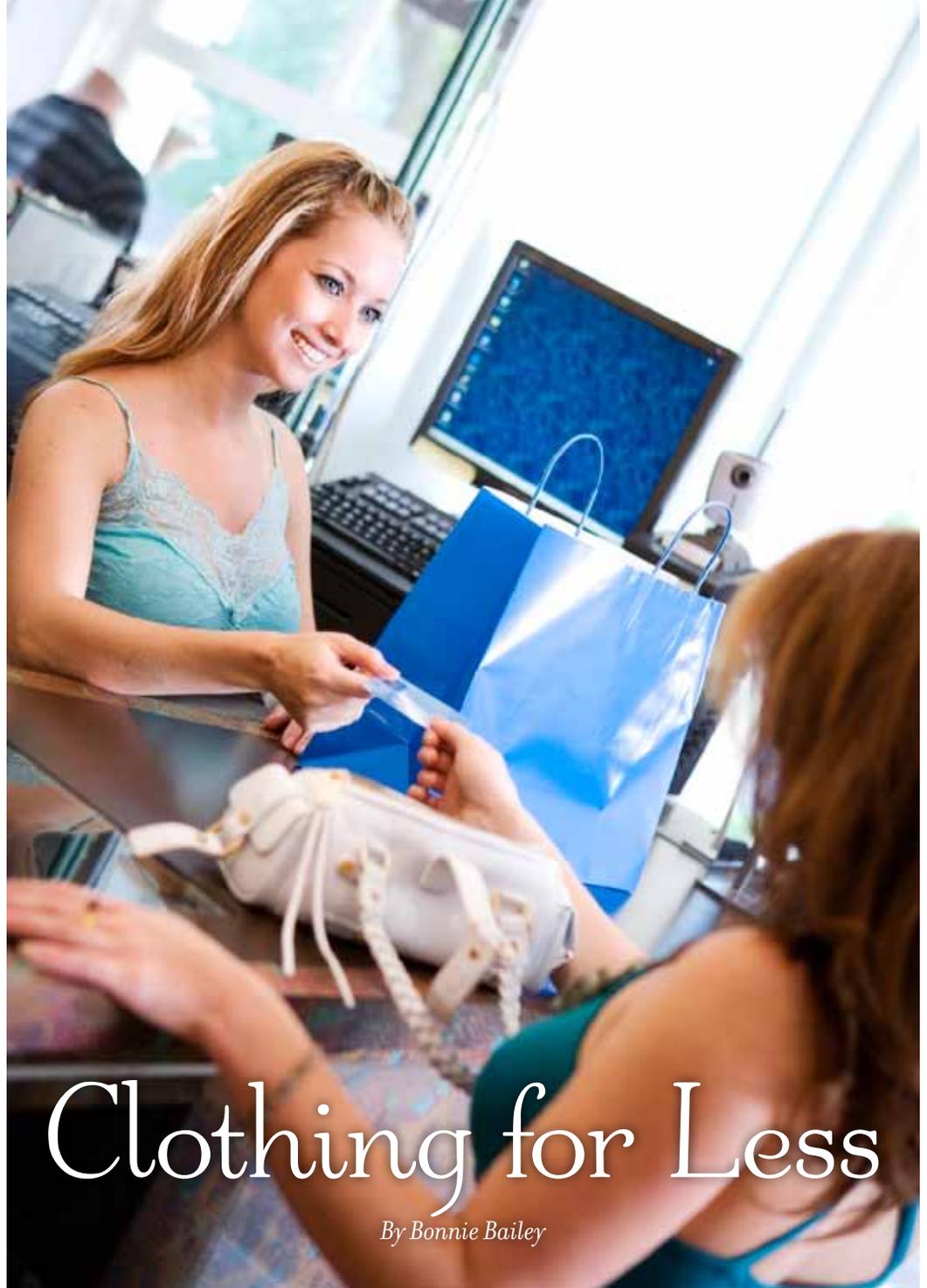
Danica R. Botello is the former Director of Advocacy of a national congenital heart defects/disease non-profit organization. She has lectured extensively on the patient perspective, including at the Centers for Disease Control and Prevention in Atlanta at the Meeting of Congenital Heart Defect/Disease Experts. She is currently developing a large project to help others in their journey of caring for a child with special needs.

Try this on for size: the average full-term newborn weighs about 7.5 pounds, and the average 24-month-old weighs somewhere near 30 pounds. Kids quadruple their weight in the first two years of life. With that kind of growth, clothes that look ridiculously huge one month actually fit the next. Few articles of baby clothing are worn very much, and some never even get pulled out of the closet. Savvy shoppers know that quality and workability are much more important than quantity. It turns out that this shopping method also keeps the budget nicely in check. Outfitting a child on the cheap is one of the easiest ways to save money. And don't worry, cheap doesn't have to mean shabby.

In fact, cheap can actually be pretty stylish. What happens to those outfits that never get worn, the tags never even taken off? Lots of still-tagged kids' clothing winds up in thrift stores, massively discounted. Onesies and t-shirts are often as low as \$1. If you spend \$20 stocking up on different sizes of onesies, your baby has her everyday wear for a year.

Thrift stores sell everything from baby hats to toddler coats to shoes and even formal clothing for the whole family. California mom Sara Quintanar says her family shops secondhand not just because it's cheap but because it's fun finding gems. "I know lots of people may have a hard time even thinking about wearing used clothes, but my 4½-year-old princess adores the \$2-\$3 fancy dresses I buy her each month at the thrift store. The clothes are often in great shape, and you can also get some real cute, vintage styles you just don't see around anymore," she said.

Look for outfits that have strong seams with no fraying or separation. Buy shirts and



Clothing for Less

By Bonnie Bailey

pants in colors that complement many others so they can be worn often. Black or brown pants and blue jeans are versatile must-haves. Knowing a basic set of complementary colors that look good on you or your children can help cut back on impulse buys. For kids, don't underestimate the value of elastic. Pants with elastic in the waist can last for months after non-elastic pants are too tight, saving you even more money. If you've got a toddler who could fit in a larger

size without the outfit being too baggy, opt up. He or she won't know the difference and you'll get more months of wear before having to shop again.

For nicer items like holiday dresses or three-piece suits, check local consignment shops. These stores usually have higher standards than thrift stores, so you'll pay a little more, but the deal will still be better than retail. And the best part is that when your kids grow out of their nicer outfits, you can sell them at the

consignment shop to get some cash for the next shopping trip. Once Upon a Child, for example, is a popular national chain of resale shops. You can get paid for your children's gently used clothing and shop for quality used clothing. Search for a location near you at www.ouac.com.

Thrift stores and consignment shops aren't the only places for deals. Large general retail and clothing stores routinely have clearance racks packed with discounted

clothing that just didn't sell out before the stores brought in new styles. Check clearance racks as often as you can, but especially towards the end of seasons. Summer clothing receives markdowns starting in July, and winter markdowns start in February, give or take a few weeks and depending on where you live. Some of the deals are just too good to pass up, like coats marked down 75% or more. Go ahead and buy one in a size or two up if you have the extra cash—you'll appreciate that purchase all over again when winter rolls back around. When shopping for girls, check the boys' and men's departments for unisex t-shirts, shorts and jackets. They're usually cheaper than their equivalents in the girls' department, and you won't sacrifice much in the way of style.

In many areas, yard sales go hand-in-hand with spring cleaning. Check local newspapers, Craigslist and community bulletin boards for yard sales notices. Often people just want to get rid of stuff, and they'll let you fill up a whole bag of clothing for a buck or two. Community, school and neighborhood yard sales provide a wider selection of clothing from multiple sellers. Search online for local "moms of multiples" groups. These groups of parents of twins, triplets and more often host sales with a wealth of clothing.

But what if you want to go even cheaper, or better yet, free? Free is entirely doable, says Massachusetts mom Ann Elise Shea. She says she's hardly had to buy any outfits for her children because she's taken advantage of free clothing offers. "The first two things that pop into my head are Craigslist and Freecycle, two awesome places to get low-cost and free baby and kids' stuff from local people," she said. While Craigslist (www.craigslist.org) is more likely to have items for



sale, including eBay-style lots, Freecycle (www.freecycle.org) is a community email network where everything is free. People who have things they no longer need—such as baby items, furniture, even formula coupons—can post the items to their community's network, and another member can chime in to say "I need that!" It's a great way to keep still usable stuff out of landfills and to help out our neighbors. Keep in mind that Craigslist and Freecycle

are public resources—avoid giving unnecessary personal information, and bring a friend when you are entering a stranger's home or ask for a porch pick-up.

For an even more innovative way to save big on kids' clothing, take part in a clothing swap. Anne Morse, a mom in Maryland, says she and several of her friends had babies close in age, so they exchanged baby clothes, shoes, blankets and

more. "We saved each other a lot of money, and our babies had huge wardrobes!" she said. Get to know your neighbors with kids. Join a local parenting group. Take advantage of hand-me-downs when they're offered.

Now that you've got free and cheap clothing, where do you keep it all? The 75%-off winter coat you bought in June needs a place to stay until colder weather comes. Keep clothing stored in a clearly marked place you will remember. Storing clothing

compromises, put in a little extra effort and get creative. ●

Bonnie Bailey is a web designer and writer who lives in Birmingham, Alabama, with her husband and two-year-old daughter.

Check clearance racks as often as you can, but especially towards the end of seasons. Summer clothing receives markdowns starting in July, and winter markdowns start in February, give or take a few weeks and depending on where you live.

in the closet or under the bed is convenient, but the attic, basement or any spare space will work just as well. You may want to invest in some sturdy boxes or plastic tubs (check Freecycle). A labeling system can help you keep track of what you have, and a seasonal inventory will help you spot any gaps in the clothing your child needs.

The bottom line: clothing doesn't have to cost an arm and a leg if you're willing to make a few



Housing, Furnishings & Utilities

By Ruth Moynihan

Everyone needs a place to call home, and on a tight budget, housing costs can seem staggering. With some creativity and flexibility, however, one can find affordable housing and create a home.

Emergency Housing

If there is an emergency need, due to disaster, eviction, or fear of violence and abuse, the first place to turn is the local human services or social services department. It is typically listed under the name of the town and then "Administrative offices," in the special government section of the phone book (usually on different-colored pages). If the town is small and has no such separate department, the town clerk's office may be able to offer referrals.

Emergency services organizations such as the American Red Cross (www.redcross.org), the Salvation Army (www.salvationarmy.org), Catholic Charities (www.catholiccharitiesusa.org) and the United Way ([\[liveunited.org\]\(http://liveunited.org\)\) frequently offer emergency housing and referrals. These organizations can also help with low-cost housing for longer terms. Victims of domestic violence can obtain help through state and local domestic violence shelters. A list of state resources is available at \[www.ncadv.org\]\(http://www.ncadv.org\); click on "Resources" and then on "State Coalitions."](http://www.</p></div><div data-bbox=)

Affordable Housing

One of the first steps in finding affordable housing is to get real and erase those glamorous images of homes on television. Most people do not live in spacious, expensively decorated, perfect houses or apartments. Focus instead on what you and your children truly need: a

safe, affordable space to make a home.

Most towns and cities have a public housing office, although it may be difficult to get placed because of long waiting lists and shortages of available housing in most places. Some localities offer rent subsidies for those who meet eligibility requirements. The U.S. Department of Housing and Urban Development (HUD) may have listings of low-income housing. Local HUD offices can be found online by choosing a state from the pull-down menu at www.hud.gov. Various religious agencies also administer low-cost housing, and in some parts of the country there are cooperative housing developments that one might join.

If none of these works out, it is time to get creative. Many parents consider shared households. Two, three or four house-sharers may be able to afford a large apartment or house that none could afford alone. This is more complicated with children, but the right combination of adults can make it advantageous for the children as well. House-sharers can also share household expenses, child care and housekeeping. This approach replicates social arrangements and mutual support that most people had in earlier years and that some still have in fast-disappearing extended families and multi-generational households. Of course, it is important to make sure that house-sharers are mutually compatible and flexible people, and to plan the living space for privacy as well as togetherness. The National Shared Housing Resource Center (www.nationalsharedhousing.org) can be a good starting point for researching shared housing options. Craigslist is another resource for finding people interested in shared housing. Coabode.com offers a "matchmaking" service for single mothers to share housing with other single mothers.

There are other opportunities for the creative house-hunter. Sometimes an elderly person is happy to rent a room or share a house with someone who can help with chores or provide safety in numbers. University people on sabbaticals and retired people taking extended vacations are often glad to have low- or no-rent house sitters. You can find such opportunities by researching on Craigslist or by reading or posting notices at religious communities, colleges, local libraries or in newspapers. Even some grocery stores and co-ops have lively

and interesting bulletin boards that can lead to kindred spirits and practical help. Some house-sitting arrangements require taking care of pets or plants, so advertise your willingness or experience.

The Buying Game

Buying a house is a different process altogether. Many lower-income buyers who are considering lower priced homes can take advantage of special programs for first-time homeowners with low interest rates and sometimes cash incentives. Most realtors or banks have information about the variety of financing arrangements available. It also pays to investigate auctions of foreclosed properties, which are frequently advertised in local newspapers. Banks have listings of foreclosed homes they have for sale, and the tax collection offices of town and cities have information on properties they are auctioning off to compensate for unpaid taxes.

Unfortunately scams abound in the housing market. If a deal seems too good to be true, it probably is. Make sure you work with a reputable lender and fully understand all the terms of your home loan. HUD provides counseling services across the country to provide low- or no-cost advice to home buyers. Click on "Find a Local Office" at www.hud.gov.

Some parts of the country have lower costs of living than others. If a family's situation—including employment—is flexible enough to allow relocation, it makes sense to research housing and other costs and consider moving to a more affordable area. Another option is Habitat for Humanity (www.habitat.org), an organization that provides low-interest loans in exchange for "sweat equity" or labor on their housing projects, which are built predominantly

with volunteer labor and donated materials.

Fixing up an old house can be tempting, and both urban and rural rehab opportunities are widely available, but they require the skills, time and money to do it right. In addition, prepare to put up with prolonged construction mess and general chaos. Rehabbing an old house invariably has unforeseen complications and takes longer than anticipated. If you do go this route, it is imperative to have an inspector check for the presence of lead or asbestos, because their removal is dangerous unless done by professionals. It is also necessary to get all the required permits and to have inspectors for plumbing, electrical, etc. Not every job can be done by every person. Talk to friends and neighbors for recommendations of reputable contractors.



Help with Utility Costs

Many utility companies and charitable organizations offer financial assistance to low-income households for utilities. Whether renting or owning, there are also many ways to keep utility costs down. The first step is weather-proofing: caulking around window

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frames, weather-stripping doors, and using plastic insulating kits on windows where there are no storm windows or thermopanes (windows with two panes of sealed glass with a vacuum between them, creating additional insulation). Pay special attention to the attic. A well-insulated attic helps keep heat inside during the winter and outside during the summer, reducing the costs

Lower temperatures are much better for the body's functions, while high temperatures tend to dry out the air and one's nasal passages, leading to respiratory infections, dry skin and other conditions. A good-quality humidifier in the winter not only moistens the air, it makes the air feel warmer. Wear several layers to help ward off the chill, especially a first layer of thermal long underwear or the kind

strip when leaving the house or overnight. When shopping for a new appliance, check its energy use and efficiency at www.energystar.gov. The site also provides a helpful buyers' guide for choosing and purchasing long-lasting lightbulbs (click on "Products" and choose "Lighting" from the list).

According to the U.S. Department of Energy, about 5.8 percent of residential electricity goes to the clothes dryer. Air drying laundry will have a positive impact not only on your electricity bill but on your clothing, too. Dryers are rough on clothing and lead to faded colors and worn-out clothing. A clothes line or drying rack can be placed outside on a sunny day or inside on cold, rainy days. For air drying resources and hints, see www.laundrylist.org.

To save on water costs, keep showers short and install low-flow shower heads and aerators. Most of these are easy to install and the savings on your water bill will pay for the cost within a few months. If you are remodeling, consider water efficient products. The U.S. Environmental Protection Agency offers examples at www.epa.gov/watersense. Run the dishwasher only when it is full or wash your dishes by hand. Avoid excessive toilet-flushing.

Many energy-saving home improvement projects can be completed yourself. Mechanical engineer and columnist James Dullely offers articles on do-it-yourself home projects, many of which will save on utility costs, at www.dullely.com. HGTV offers videos and instructions for home improvement projects (www.hgtv.com, click on "Home Improvements"). Check out the *Dare to Repair* books or DVD from your local library, in which handywomen Julie Sussman and Stephanie Glakas-Tenet explain a number of home repair projects with easy-to-follow steps. Many

of heating and cooling. A local hardware store or home improvement store can offer all sorts of valuable information and advice on these matters.

If an air conditioner is too expensive or raises utility costs, closing all doors, windows, and curtains early in the morning on hot days in a well-insulated home can keep it cool all day. The windows should be opened at night to let the cool air in and then closed up again before it starts to get warm. A dehumidifier will increase comfort and keep mold away.

In cold weather, setting the thermostat in the low 60s will save a great deal on heating costs. It is also more healthful

of thin insulating clothing that winter athletes wear.

To save electricity, lights and appliances should be turned off whenever they are not in use. Many appliances—televisions, computers, DVD players, and microwaves, to name just a few—continue to use electricity even when turned off. Called "vampire appliances," they suck up electricity to power features such as timers and memory even when the appliance is not in use. These appliances can be plugged in to a fuse-protected power strip (also called a surge protector) that, when turned off, will block electricity from going to the appliances. Turn off the power



home improvement stores offer free or low-cost classes on everything from painting and wallpapering to installing energy-efficient ceiling fans and weather-proofing windows.

Calls for Help

Phone companies change their plans from time to time, so it can make a big difference to call periodically to determine the best rates for local and long-distance service. As technology advances, more phone options have become available. Many people use their cell phones exclusively and have dropped their land lines. Digital phone service, called VOIP (Voice Over Internet Protocol), converts spoken sounds into digital signals which can be transmitted over the internet and is also a potentially cost-saving option. A listing of VOIP services and helpful articles for understanding VOIP can be found at www.voipproviderslist.com.

With so many options and providers, comparison shopping is a must. First, determine what your calling needs are (local, long-distance, international) and what features are necessary for you (voice mail, call forwarding). Try tracking your phone usage for a month to see where you make most of your calls, what features you really use and what you can live without. Once you know your phone needs you can determine what type of phone package will work best for you. Some people choose to keep basic service on a landline for emergencies or power outages while using cell phones or VOIP for most of their calling needs. College students who are on the go and move frequently may prefer to use a cell phone exclusively.

Many of these criteria also apply to choosing internet service. What kind of connection do you need—high speed? Wireless?

Cable? Do you mostly use your computer at home or do you take your laptop with you everywhere you go? Ask friends, classmates and neighbors for recommendations for local internet providers. Be sure to ask about quality, consistency of service and customer support.

Making a House a Home

When it comes to furnishings, it is not necessary to have the best of everything and all of it right away. In fact, when children are small, it is better to have sturdier, more durable items that withstand some wear and tear. Hand-me-downs from relatives or friends can meet the need. A mattress and box spring on a metal frame are just as good as an expensive bed frame, and a futon on the floor is even cheaper. Check www.freecycle.org first for free furniture. If you can't find anything there, try craigslist.com, or bulletin boards at religious community centers, supermarkets and businesses. Flea markets, auctions, garage sales and tag sales are also good sources, although they pose an impulse-buy temptation. Shop for big items only when they go on sale; January, February, July and October are good months. Even sale items, however, require research and comparison pricing—better bargains might be available without any sales. There are also used furniture stores, and some social service agencies have used furniture warehouses for those in need.

Old chests and tables can be refinished or painted (but don't paint a potentially valuable antique). Create your own furniture from other components. A desk, for example, can be made from a discarded door, using new legs or a couple of file cabinets. Cinder blocks and boards can be easily turned into shelves.

Many towns now have recycling centers that include free swap shops (check with the town or city clerk or the town's office of rubbish collection). Swap meets occur throughout the country. Search online for "swap meet" along with your city or state for local meets. Check www.keysfleamarket.com for a listing of flea markets.

Canvassing the neighborhood for discarded items can also be a valuable source of furnishings—it is possible in some affluent neighborhoods to get some extraordinary bargains on rubbish collection days. It is also a good idea to go for a drive during the last day of any month in apartment complexes and condos where people move frequently. For some amazing bargains, check the curbs of college dorms at the end of their school year. Also, check

neighborhoods during spring clean-up weekend—you never know what might be sitting out on the curb.

Keep in mind that safety has no price tag. Craigslist and Freecycle are public resources—avoid giving unnecessary personal information, and bring a friend when you are entering a stranger's home. Ask them to leave the items on their porch for pick-up. Secondhand appliances can have faulty wiring. Carefully inspect items before purchase or use. Be cautious of picking up upholstered items that may be carrying unwanted hitchhikers.

With a little resourcefulness and creativity, a comfortable home can be created with very little expense. ●

Living Green, Saving Green!

Many money-saving choices are also environmentally friendly practices, so you can feel even better about your decisions.

Compact fluorescent light bulbs, for example, can last longer than incandescents, are more energy efficient, and lower your utility bill. (Just dispose of them properly, as they contain very small amounts of mercury.) Making your own cleansers with household staples like vinegar and baking soda saves money, is safer for children, and reduces pollutants. Getting protein by eating a variety of healthy foods (including whole grains, eggs and dairy, nuts and seeds, and beans) is good for your wallet, good for your health, and good for the environment. Buying items used, reusing what you have, and avoiding disposables is conservation—less waste in your budget and less waste in the environment. So instead of buying coffee or soda while you're out, carry a reusable water bottle with you. It's better for you, your planet and your wallet.



Recreation

By Cat Clark
Co-Editor



Enjoying the happiness and wellbeing that come from relaxation, recreation, and celebration doesn't require spending a lot of money, so make some time for play and family fun!

Tried and True Games and Play for Everyday

Some of the best toys and games have simple components that are durable, reusable, versatile, and relatively inexpensive. They're often portable and educational, too!

There are hundreds of different games that can be played alone or with others using only a deck or two of regular playing cards, for example. Some games, like Crazy Eights, can be played even after a few cards go missing. Visit the children's and adults' nonfiction sections of your local library at 795.4 for books about card games, and don't be afraid to make up a few of your own.

Other simple and fun games with multiple variations include marbles, jacks, dominoes, hopscotch, and tag. (Remember: do not give infants and toddlers access to toys with small pieces!) Think classic and enduring games; they're often relatively inexpensive or free. Some require no equipment at all.

When it comes to other toys and games, there are still ways to significantly cut costs. Look for durable and versatile toys at garage, yard, and rummage sales, or at thrift and consignment stores.

Add-on toys can be a great investment. Some of the best examples are building blocks and toys, whether wooden or plastic. It's not too hard to find pieces at yard sales, and compatible collections can get larger over time. Girls and boys old and young can play with these. Collections of cars, horses, and doll house furnishings can often work the same way.

When considering board games from garage sales, inspect the contents before buying. (This is also true for jigsaw puzzles.) Sometimes you can substitute for missing pieces, and sometimes you can make do without them. Two copies of a game from really inexpensive sales can be combined. And if you must, game manufacturers sometimes offer replacement parts relatively inexpensively—just don't spend more on parts and shipping than the game costs new.

If you get battery-powered toys, you may want to invest in rechargeable batteries. Like some other non-disposable items, they cost more up front, but save money in the long run.

Before buying paper or poster board for art projects, call around. Local printers are often willing to give away leftover paper trimmings, and newspapers will sometimes give away or sell newsprint paper roll ends. A long roll of butcher paper from a restaurant supply store, or a roll of craft paper from an office supply store, will cost money but can last for ages. Call appliance stores to ask if they will give you large cardboard boxes to build your own forts and playhouses.

Avoid toy commercials by watching cartoons and movies on video. Don't feel pressured to buy into name brands, licensed characters, or technologically fancy gizmos. Play is lots of fun even without them. Turn on your kid's observation skills, inquisitiveness, and imagination.

Make your own toys. Libraries are full of ideas, projects, patterns, and recipes. For example, make your own "fox tail" for catching games. Put a tennis ball in the toe of a long sock and tie it. Catch the tail instead of the ball. Make a couple more and try the challenge of juggling them.

Make your own activities. FFL President Serrin Foster remembers her mother Donna filling tin cans with water, getting out some old paint brushes, and letting kids in the neighborhood "paint" pictures on the sidewalk. "Not only was it inexpensive, there was no clean-up involved!" said Foster. Donna also

suggests letting small children play with unbreakable pots and pans while a parent is in the kitchen (if you are willing to put up with the noise!).

Family evenings at home may also be kept simple. Read stories aloud and discuss them. Play games, or watch movies borrowed from the library or an inexpensive rent-by-mail service. Make dinner together: homemade pizza can be a fun activity as well as a tasty meal. Clear the furniture, crank the music, dress up, and have a disco/karaoke night in the den. Have a pretend blackout: bring blankets and pillows to the den, turn out the lights, light your activities with flashlights, and camp indoors.

Hobbies

Many hobbies can actually save money while providing entertainment, and they can be shared with friends and family too. Examples include cooking, knitting and crochet, sewing, carpentry and mechanics, gardening, and other popular crafts. Some supplies may cost money, like recipe ingredients or knitting needles, but they are an investment in creating something useful and enjoyable, like dinner or a warm scarf. Some hobbies can be supplied, at least in part, by objects you find around the house, in the trash, in nature, and around town.

Check out some library books on a number of different hobbies, choose something that interests you, and learn more. Maybe you know someone who can teach you, or there are inexpensive classes in the area. Then teach your kids what you learn.

There are also many hobbies which, even if they don't necessarily save or make money, are free or inexpensive. Among these are bird watching and calling, bug and leaf collecting, bottle collecting (redeem, recycle, or decorate), cartooning, climbing skyscrapers by stair, cloud and star gazing, dancing and singing, found object sculpture, gravestone rubbing, walking and hiking, juggling, kite building and flying, letter writing, rock hounding,



learning sign language, storytelling, whittling, writing, and yoga. Use your imagination when evaluating your resources. You don't actually need a drum, for example, to learn to drum.

Family Outings and Field Trips

Make the most of the free and inexpensive recreation areas and destinations where you live, including playgrounds and parks; hiking and biking trails; historic sites; nature centers, gardens, arboretums, and botanical sites; exotic and petting zoos; galleries, museums, and planetariums; skating rinks; swimming pools; and beaches. Play areas inside malls are good for small kids on rainy days, but only if you resist the urge to shop. A pick-your-own fruit or vegetable farm can be a wonderful place to combine entertainment and inexpensive food shopping (pickyourown.org). Ask recreation areas for newsletters about special events. If there is an entrance fee, ask about free admittance days. Do some digging—at Chicago Public Libraries, for example, you can check out free passes to popular museums and attractions. If you will visit a particular site enough times to save money, consider annual membership.

Always pack your own meals, snacks, and drinks for family outings. Wherever appropriate, take some basic toys like a ball or frisbee. A guide to bugs, trees, birds, or stars from your public library can expand outdoor experiences. Websites like Nature Rocks (www.naturerocks.org) can help you and your kids discover a new world outdoors.

Many theatres and parks offer free concerts and plays, which may also be inexpensive to attend at high schools and colleges. High school, amateur, and semipro sporting events tend to be cheaper than professional events and more kid-friendly. Check local newspapers and bulletin boards for information about cultural festivals, parades, craft shows, fairs, bazaars, and temporary amusement parks. Many towns have at least one low-priced movie theatre.

There are lots of opportunities for interesting family field trips. Get a bus ticket and ride around town just to see the place you live. Ride the ferry, if there is one. Find an observation spot at or near an airport, train station, port or marina to watch arrivals and departures. Call local businesses to ask if you may tour—you might try bakeries, bottling plants, fire stations, newspapers, candy factories, farms and vineyards, noncommercial airfields, or TV studios. For a really special outing for children age eight to seventeen, contact Young Eagles (youngeagles.org) for a free flight.

Games and Play for Everyday

Look for books like these in your library:

The Picture Rulebook of Kids' Games by Roxanne Henderson

Let's Play Traditional Games of Childhood by Petricic & Gryski

Cooperative Games And Sports: Joyful Activities For Everyone by Terry Orlick

Everybody Wins! 150 Non-Competitive Games for Kids by Cynthia MacGregor

Great Big Book of Children's Games by Derba Wise

Free Family Fun (And Super-Cheap) by Cynthia MacGregor

Hopscotch, Hangman, Hot Potato, & Ha Ha Ha: A Rulebook of Children's Games by Jack Macguire

Card Games for Kids by Adam Ward

Dice Games by John Belton & Joella Crambill

Hopscotch, Marbles, Juggling, Jacks, and Dominoes (Games Around the World series) by Elizabeth D. Jaffe

101 Great Ways to Keep Your Child Entertained While You Get Something Else Done (Toddlers & Preschoolers) by Danielle Hickman and Valerie Teurlay

Recipes for Art and Craft Materials by Helen Roney Sattler

Last Child in the Woods by Richard Louv

And check out the Simple Kids website at simplekids.net.

Celebrating Holidays, Birthdays, and Special Occasions

You already know when birthdays, anniversaries, or various holidays are coming up, so plan and budget parties and celebrations well in advance. Think about the things that are most important: What are you celebrating? (Stay focused.) Where? Who would you like to share the celebration with? What do you want to eat? What activities will be meaningful or entertaining? Should there be gifts, and if so, what is appropriate to the occasion? How would you like to decorate?

Then think about ways to save money while accomplishing your goals. Can you use resources and materials you already have? Can you prepare special food items, like cake, yourself? Can you buy gifts in advance at sales or make something yourself? Can you make your own decorations, or invite kids to make them? Are there free activities you can include?

Think creatively, because there are many possibilities. Some foods can be prepared at home in advance and frozen, like pumpkin pie for Thanksgiving. Some foods can be made as part of the festivities, like kids designing their own pizzas or cupcakes at a birthday party. Presents and decorations can be purchased ahead at after-holiday sales, like December 26 or February 15, and many decorations can be stored for reuse. (More things can be reused than people might think: the same Valentine's card given each year for many years can become an even more potent expression of love than a new card!) Consider alternative gifts, like giving to charity in the recipient's name, writing a special letter or poem, or creating coupons for jobs you will do (giving a back rub, mowing the lawn, washing the dishes, etc.). Look at library books about games (see sidebar) for free group activities; some of them are even better with large groups. Or plan a field trip (see above) for a birthday event.

Travel

Some travel is possible even on a budget. Plan ahead and use your library and other resources to educate yourself. As on other family outings, bring your own food or purchase food in markets and grocery stores rather than restaurants whenever possible, and carry a reusable water bottle.

With careful planning and investment in good equipment, camping can be an affordable option. A quality sleeping bag costs money, of course, but it's less expensive than a number of hotel rooms in the long run. Read up on family camping through library books and websites, and talk with experienced campers or hikers, before purchasing gear and choosing destinations and timing. If you can, borrow gear before buying, and try out shorter, nearby trips to national, state, and regional parks in your area to get acclimated. Some outdoor gear stores, like REI, offer classes and rent equipment.



Investigate different modes of travel and accommodations. Evaluate travel by car, bus, train, and planes. Consider hostels, guesthouses, and rental properties as well as hotels. These may be better options than you think. *The Encyclopedia of Cheap Travel* and other books and websites on frugal living can give you ideas for finding good deals.

Get off the beaten path. Staying in a smaller town can often be cheaper and more interesting than a high priced city. Travel off-season, or stay in hotels on off-nights like Sunday, when your destination has fewer tourists. Be cautious with guidebooks. You won't necessarily save money eating in the restaurants or staying in the hotels they recommend.

Avoid going to many different sites with admission fees in one day. See one and get your full money's worth, then spend the rest of the day walking and just appreciating the local atmosphere. Avoid shopping, especially places you could easily visit at home, like malls. Plan more cheap and free activities on your vacations, like hiking and walking on the beach. Eat any meals included in your accommodation price, especially a large breakfast. If you want a restaurant meal, save money by going at lunch rather than supper.

Think of all the inexpensive souvenir options. Keep a travel journal. Found objects like shells, rocks, and leaves are beautiful reminders of outdoor excursions. Postcards, tickets, brochures, matchbook covers, local newspaper clippings, and maps can be added to photo scrapbooks.

Many guidebooks on budget travel (including Frommer's, Let's Go, Lonely Planet, Rick Steves, and Rough Guide) point out that an open-minded, positive attitude can help you save money as well as enjoy the adventure of travel more. In many cases, the less you spend, the closer you are to the people and cultures of the places you visit. Learn to travel like a "temporary native." Use public transportation, buy groceries from local vendors for picnics, and try to appreciate local ways of doing things that are different from back home. Savor this and be adventuresome. Don't ask the natives where you should go to eat lunch, ask them where they would take their own families for a modestly priced, tasty meal. ●

Travel Tips

About.com's camping pages
camping.about.com

U.S. National Park Service
www.nps.gov

U.S. National Parks &
Monuments Travel Guide
www.us-parks.com

UNESCO World Heritage Sites
whc.unesco.org

Hostelling International
(including USA)
www.hihostels.com and
www.hiusa.org



Childcare

By Erin Jones

If you are facing decisions about childcare, you are not alone. Whether by choice or necessity, most parents are now working outside the home in order to support their families. According to a report published by the National Association of Childcare Resource & Referral Agencies (NACCRRA) in 2008, there are 8.6 million families in the United States in which both parents are working, 5.6 million working single parents, and 14.3 million children under age six in need of childcare. On average, children under age five with working mothers spend 36 hours a week in childcare.

A common question for parents seeking childcare is: *how can we afford this?* NACCRRA reports that the average annual fees for full-time center care for an infant range from \$4,542 to \$14,591. The cost of in-home childcare is slightly less. Infant care is the most expensive, primarily because the infant-to-caregiver ratio must be lower. Full-time center care for a toddler or preschool child costs from \$3,380 to \$10,787.

When children reach school age, regular full-time childcare is replaced by before- and after-school care. According to

NACCRRA, those costs range from \$2,000 to almost \$9,000 annually.

Those who face economic challenges have options. Early Head Start and Head Start provide comprehensive development services to infants and preschool children of low-income parents (eclkc.ohs.acf.hhs.gov). The federal government provides links to childcare resources as well as information on child support enforcement, health issues, safety and crime prevention, and other issues pertinent to parenting at www.usa.gov/Topics/Parents.shtml. For information on the Childcare and Development Fund, go to nccic.acf.hhs.gov.

What about families who do not qualify as low-income? For working and poor parents who fall somewhere between barely making it and just getting by, creativity and resourcefulness are key. There are reasonable solutions available—ways to save on childcare without sacrificing quality and reliability. Some parents are able to turn to other family members (like grandparents, aunts and uncles) for free or low-cost childcare, but many of us must place our children into care outside of our families.

Childcare centers are generally the most expensive option for working families, but the best centers offer the benefits of reliability, structure, socialization, trained teachers and staff, and educational programming and curriculum. Many childcare centers are equipped with toys and materials designed to nurture development and maximize your child's learning potential. Some centers have live video feed online, which allows parents to see what their child is doing throughout the day.

In-home childcare can be less expensive than a center, and some parents prefer the smaller, more relaxed setting for their children. However, both types of childcare vary widely in all aspects, from facility to philosophy. The key to finding the solution that works best for your family is *research*.

Shopping for childcare providers can be a long process. Parents should be exhaustive in their research before agreeing to an arrangement. Interviews with the provider, during business hours, are vitally important. Background checks, proof of licensing, and observation of the children in the childcare setting will help the parent gain a sense of



how the service is run. Contacting other parents using the provider is another essential piece of the childcare puzzle.

Some employers offer on-site childcare. If your skills fit, consider applying for employment at such a company. Interested in going back to school? Many college campuses include childcare services at a discounted rate for their students. Some parents have even become professional childcare providers themselves while taking care of their own children.

There are many online resources designed to aid parents in the search for affordable, quality childcare. Websites such as www.childcareaware.org and www.daycareproviders.com allow you to search for providers by name, city, or ZIP code. They provide checklists to guide parents through the search process, as well as sample interview questions to use with potential providers. They also offer electronic newsletters for both parents and childcare providers. The Childcare and Development Fund (nccic.acf.hhs.gov) provides comprehensive information on state childcare providers.

School-Age Childcare

For many parents, the childcare challenge does not end when their children begin school. Before- and after-school care is often necessary for single parents or when both parents work. The YMCA (www.ymca.net) offers a school-age childcare program called Y-Care, serving more than 500,000 kids at 9,000 sites nationwide. Y-Care employs trained teachers to supervise children and fill their time constructively with age-appropriate life lessons, homework time, and structured play. The

programs are often located at elementary schools, so children can be dropped off before school starts and stay after school as late as 6 pm—and parents do not have to coordinate transportation or pay bus fees. Breakfast and snacks are usually included at no additional charge. The YMCA offers financial assistance for families who qualify.

Boys & Girls Clubs is another nationwide agency that offers before- and after-school childcare options in many communities. You can search their website, www.bgca.org, by ZIP code to find a club near you.

Summer vacation, while blissful for our children, can present a problem for parents in need of childcare. This is where community centers and local parks and recreation programs become handy. Both entities offer a wide variety of programming to stimulate the minds of our children. The downside is that parents must organize transportation or have flexible working hours which allow for getting their children to and from activities. The upside is that there are countless enrichment programs, day camps, music and sports lessons to entertain and educate your children during the summer. The classes and camps are usually priced reasonably and offer your children the opportunity to become acquainted with other children from the neighborhood.

Swap Services

Of course, not all childcare needs are full-time. Sometimes parents simply need a little time away. Paying for entertainment and babysitting can be expensive. Luckily, it's not always necessary. Babysitting swaps

can be an affordable option for the occasional evening away from the kids. This requires some planning and coordination, and a willingness to watch a friend's children in exchange for a night out, but the reward is free babysitting and the comfort of knowing that your children are in the hands of someone you know and trust.

Swapping services is not limited to childcare. You may be able to swap your other skills—cooking, landscaping, accounting, hairstyling—for babysitting.

Babysitting co-ops are a more formalized way to swap babysitting. Co-ops typically are composed of three to five families. There are numerous ways to organize your co-op, such as setting up a point system, but organization and communication are key to ensure that all participants benefit. To help you get started, check out www.babysittingcoop.com or www.babycenter.com in the childcare section. Babysitter Exchange (www.babysitterexchange.com) even allows you to set up your co-op online. There is a fee for this, but the cost could be covered by implementing co-op dues.

If you don't have friends with children, you can get involved in parent groups through religious communities, hospitals, community centers, or public schools. Parent groups offer opportunities to create friendships with other parents who are eager to swap babysitting. You can also go to www.meetup.com to browse local groups in a variety of categories, including "parenting" and "childcare." Meetup allows you to search by geographic location and area of interest.

We often feel alone in our struggles as working parents, but the Internet can be a wealth of information, practical resources and so much more. You can subscribe to countless weekly and monthly e-newsletters that tackle parenting issues customized to your individual needs and interests. There are numerous online communities and social networking outlets where you can connect with others in similar life stages and styles—Babycenter, MySpace, Facebook, and iVillage are just a few to check out. In our shrinking world, no one has to go without advice, camaraderie, and community. ●

Erin Jones works for a national not-for-profit organization and is a freelance writer and photographer. She lives in the Kansas City area with her six-year-old son and their dog. Besides writing and photography, she enjoys reading, knitting and exploring the mountains of southern Colorado.

Transportation Options:

On the Move

By Chandra White-Cummings

Transportation is critically important to parents and other caregivers. It's no good to have awesome childcare and a fabulous job if you can't get there.

Make the best decision by evaluating your lifestyle, budget, and preferences. Consider these questions when planning your transportation strategy:

- Where do you go, and at what time(s)?
- Do you make frequent short trips, or do you organize errands and do them all in one or two days a week?
- Which safety features are most important to you?
- Are you active or are you a homebody?
- What other expenses do you have, and which ones are nonnegotiable?
- Do you need the financial flexibility to switch to another form of transportation if circumstances change?

The answers to these questions will help determine what type of transportation will work best for you. The next step is to get as much information as you can about the available options.

Exercise Your Right to Be Here

Consider walking or biking if your job, childcare, and essential services are close to you, and if weather and traffic density make it a realistic option. If walking isn't feasible as a primary mode of transportation, consider it an alternative for errands and recreational outings. If your child still uses a stroller, one that's designed especially for walking, running or biking will help tremendously. These can be pricey though, so shop carefully. Strollers.com has a wide selection of strollers. Browse the site to find the style of stroller best for you, then search

for one that's gently-used on Craigslist, eBay or Freecycle. If you are part of a parents' group, consider asking other members if you can buy or borrow a stroller from them.

Go with the Masses

Buses, subways and other forms of mass transit eliminate the stress of driving in traffic, and free up time you can use to work, sleep, or mentally prepare for your day. The American Public Transportation Association (APTA) has a listing of local transit authorities and departments of transportation that you can contact for schedules, costs, and availability in your area (www.apta.com—look for state and local links).

Other Alternatives to Personal Vehicles

Besides owning or leasing a vehicle, consider alternatives like carpooling or ridesharing, public transportation and mass transit, and walking. If you are concerned about pollution, or rising fuel and parking costs, carpooling and ridesharing might be a good choice. Websites like eRideshare.com, AlterNetRides.com, and RideSearch.com give loads of tips on everything from finding a good carpooling match to safety guidelines for traveling with car mates. For occasional car needs, many urban areas have car-share programs (www.carsharing.net).

Owning or Leasing a Vehicle

Make sure you understand how the buying and leasing processes work, then crunch the numbers to see how much it will cost you. Leasing and purchasing are financing methods, but they have fundamental differences. LeaseGuide.com indicates that leasing finances the use of a vehicle, while purchasing finances the ownership of a vehicle. At the end of a lease, the vehicle does not belong to you. When a loan for purchasing a car is paid off, the vehicle belongs to you to either continue to use or to sell.

Regarding cost, it's important to include expenses for insurance,

maintenance, fuel, and repairs. Edmunds.com offers True Cost to Own® (TCO), a tool that lets you calculate real ownership costs for specific makes and models (click on the "True Cost to Own" icon on www.edmunds.com or use the site's search feature to look for it). The website also features some easy-to-understand analysis and comparison of the costs involved for buying a new car, leasing a car, and buying a used car. Over a five-year period, buying a used car is the most cost-effective choice, followed by buying a new car. A new vehicle loses some of its resale value immediately. The Kelley Blue Book (www.kbb.com) and the NADA Official Used Car Guide (www.nada.com) are helpful in determining used car prices. Leasing proved to be the most expensive option, because of the lower value of the car at the end of the lease.

Think outside the box during your search for a vehicle. In addition to classifieds, car dealerships, credit unions, charities (like Goodwill, www.goodwill.org), pregnancy resource centers, religious congregations and related organizations sometimes have cars to sell or donate. Check your employer's online bulletin board. Contact car rental agencies for deals on used cars. Scour the paper for local auctions. You could consider an agreement with another parent to jointly

purchase a car and share it. If using an online source (e.g., www.cars.com) to search for a car, consider broadening your geographic area. You are likely to get more results, and a good deal on a car can be worth a 25-mile drive. Don't forget to ask friends, neighbors, and co-workers for referrals and ideas.

Baby on Board

The National Highway Traffic Safety Administration (NHTSA) estimates that three of every four car seats are installed improperly. A car seat that is installed properly and fits your child is required by federal and state law. The NHTSA website (www.nhtsa.dot.gov—select "Child Safety Seats" in the "Quick Clicks" section) is a wealth of information that includes a link to a document showing recent key provisions of child restraint laws in each state. (Check your local motor vehicles department to make sure this information is up to date.) It also provides guidelines for the type of seat needed for your child's age and size, plus instructional videos discussing LATCH (Lower Anchors and Tethers for Children). LATCH is a child restraint system that eliminates the need to use seatbelts to install a car seat. The majority of car seats and vehicles manufactured since September 1, 2002, are required to have the LATCH system. The NHTSA website also provides a tool (www.nhtsa.dot.gov—choose "Locate a Child Seat Fitting Station" from the "Quick Clicks" section) that shows local agencies, based on your Zip code, that will inspect your car seat and assist you if you need help installing it. If you can't afford to buy a car seat, contact local hospitals, birthing centers, fire stations or your state's department of motor vehicles. They may either provide a free car seat, or help defray the cost for a new one. Local pro-life organizations sometimes award free car seats at the end of a parenting class. Your local branch of Easter Seals (www.easterseals.com) may be able to assist with a car seat if you have a child with a disability.

Finding and obtaining transportation is necessary to support a lifestyle that includes children, and it can be done with a little perseverance and creativity. ●

Chandra White-Cummings is the Director of Black Life Issues & Action Network and a contributing writer for an online Christian community.



Expanding Your Education

By Beth Ackerman

Investing in your education can pay off in greater income, employment options and job security. Your education is an important security measure for your family. In a bad economy, people may lose material things, such as houses and cars and maybe even their jobs, but you can never lose your education. It is an asset throughout your adult life.

If you do not have a high school diploma, earning one is the first step to the many benefits of obtaining an education. GED (General Educational Development) certification is an alternative to a high school diploma that allows you to work while preparing for and completing the certification exam. More information about this can be found at www.acenet.edu, which has sample questions, study tools, and the latest information about the GED.

“As a single mother it can seem extremely difficult to attend college. While it is harder than normal it is also very possible. Most single mothers will qualify for financial aid, scholarships, and other funding.”

—Amy Ekblad, Canton, Michigan

Preparing for Success

Obtaining an education is a major commitment, requiring the sacrifice of immediate gratification of many desires. It is important that you prepare for successful completion of your degree (or degrees). One of the key steps is determining the support network you have for completing your education.

Affordable childcare is one of the first priorities in determining how to complete your education goals. In an ideal situation, you can gather your family and friends and determine who can help watch your children. My best friend

obtained all of her college degrees as a single mom. She is now working on her dissertation for her doctoral degree. Whenever she planned her classes, we lined up friends and family to care for her child. She never had to spend a dime on childcare for her advanced degrees and used the state's free childcare along with the help of family and friends for her bachelor's degree. Check with your state for some of these government-sponsored benefits (click on "State and Territory Information" at nccic.acf.hhs.gov). There may also be church and community groups

that can help or other parents of young children who will trade childcare. Some GED programs and community colleges have on-campus childcare.

If you are not close enough to walk or bike to class, finding reliable transportation for school can also be a challenge. If you live in a location with an adequate public transportation system (which may offer student discounts) or have a car, you can get yourself to classes. Again, your support network can be valuable. Try to get to know people in your programs and offer to carpool on occasion. Carpooling can greatly reduce the costs of transportation. If you live in a location where there are no educational institutions nearby, distance and online education may ease the burden of transportation.

For women who need to create a support network from scratch, residential maternity

homes can be a great alternative. Many of these homes provide education, health care, and living needs to young, single women at no cost. If you need housing help and no maternity homes are available in your area, contact your school's housing department. Even if your school does not offer family housing, the office may be able to help you find low-cost housing nearby or modify on-campus housing to accommodate you.

Affordable Post-Secondary Education Options

Community colleges are often a fraction of the cost of state universities and colleges. You can complete your first two years of college here. Childcare and public transportation to these local colleges are often available. Collegebound.net has a variety of information about choosing a college and helping you find a community college in your area. Check with any college or university you plan to attend after community college to find out what courses you need to transfer into your four-year program.

Distance and/or online education has become a practical option for many who want to attend school while managing other family or work commitments. As an administrator of one such program, I can testify to the flexibility they offer. The students in distance education programs are typically adults from diverse backgrounds who have other responsibilities besides just being a student. You can search for distance education programs at www.distance-education.org.

There is more to choosing the right college or university than affordability. In order for your college degree to be marketable in the workplace, you need to be sure it is from an accredited university. Also, if you are interested in a profession that requires licensure (such as nursing, teaching, etc.), then you need to be sure the college offers this licensure as part of their program. Some distance programs may look and sound affordable on the surface, but your degree needs to be viable in a competitive job market.

For persons with disabilities, check the resources that are available to you. The Americans with Disabilities Act requires that all education institutions provide the necessary accommodations for those with disabilities. These accommodations can range from interpreters and note-takers to extended time on assignments and tests. All colleges and universities have an office of disability and academic support. Be sure to contact these offices and inform them of your disability and the accommodations you need for successful completion. The Association of Higher Education and Disability at www.ahead.org and DisabilityInfo.gov have



information specific to higher education on their website. If you are pregnant, you may be able to get a temporary handicapped parking spot and/or classroom furniture that accommodates you comfortably. Check with your school's disability and academic support office.

In case you have to miss a class because of pregnancy issues, sick children or other family needs, have a designated buddy or two in each class to take notes or tape the class for you. Get to know your professors right off the bat. Talk to them before or after class or try to set up a meeting with the busy ones. Let them know about your situation and your intention to meet their expectations. You can even let them in on your buddy-system

plans described above; it could help in those times when something goes awry at home. Be sure to call your professors if you have to be absent (even if it's a large class). This lets them know you're dedicated to their class. It's also a good tip for distance learners to go beyond email and actually have phone conversations with professors from time to time.

For breastfeeding mothers, find out if there are designated spots on campus for breastfeeding or pumping, or ask other student parents for the best spots. Also check out local resources for support and even free pumps (see article on page 11).

A good tool to assess your school's resources for pregnant and parenting students is FFL's Pregnancy Resources Survey (click on "FFL's College

Job Training and Placement Assistance

Career One-Stop: U.S. Department of Labor
www.careeronestop.org

Goodwill Job Training & Placement Services
www.goodwill.org

Equal Employment Opportunity Commission
For people facing employment discrimination
www.eeoc.gov
800-669-4000

iRelaunch Career Reentry Programs
www.irelaunch.com

There is more to choosing the right college or university than affordability. In order for your college degree to be marketable in the workplace, you need to be sure it is from an accredited university.

Outreach” at www.feministsforlife.org). Developed by FFL with input from parenting students, faculty and administrators, this survey highlights areas where pregnant and parenting students typically need help.

Financing Your Education

There are many types of scholarships and loans available to students. These can be found at www.fafsa.ed.gov. Singlemom.com also has a list of scholarships that are more specific to single mothers. Some employers will pay for part of your college tuition. Consider seeking employment that supports your education. Although working full-time and going to school can be quite the challenge, it is another option for those with support for these goals.

For the future security of your family, it is very important that you limit the amount of school loans that you receive. Loans can be such a temptation when you realize how much you are able to receive. But all of this money must be paid back; student loans cannot be erased through bankruptcy. I have seen too many students create an inflated standard of living by using school loans to buy cars, go out to dinner with friends, etc. Then they do not secure the employment needed to pay off these hefty loans—and their families are haunted by this debt for years. Only take on the minimum amount of loans necessary to pay tuition expenses. School loans can be good debt if used wisely.

There are a couple of places to cut corners once you choose an affordable option for tuition expenses. Do not eat your meals on campus—pack a lunch. Each textbook has a hefty price tag averaging \$90. Don't purchase books until you go to the first class and ask the professor which books you will really need. Buy your textbooks used at half.com or other online used bookstores. For those who are more technologically savvy, you can download an application called Book Burro that will search the Internet for the cheapest price on books. Instructions are located at www.bookburro.org. Consider asking a student from a previous year for her textbook. An older edition of the book will usually contain the same material. If a used textbook is unavailable and you must purchase a new one, treat it gently—no highlighting or otherwise marking the pages—to make it suitable for resale when you are finished with it.

Be sure to take time for yourself and network with other student parents for support. Know you are not alone, and relax once in a while! Kid-friendly potluck dinners with fellow student parents can provide camaraderie for parents and cheap fun for kids.

Money, family situations, age, number of children, and other life circumstances are not the biggest predictors of academic success; determination is. Then it's a matter of setting out a clear plan from start to finish and securing the support you need to see it through. ●

Dr. Beth Ackerman is an associate dean in the School of Education at Liberty University. Her career and studies are in special education and leadership, and she is the proud mother of two young children.

Tips for Successful Degree Completion

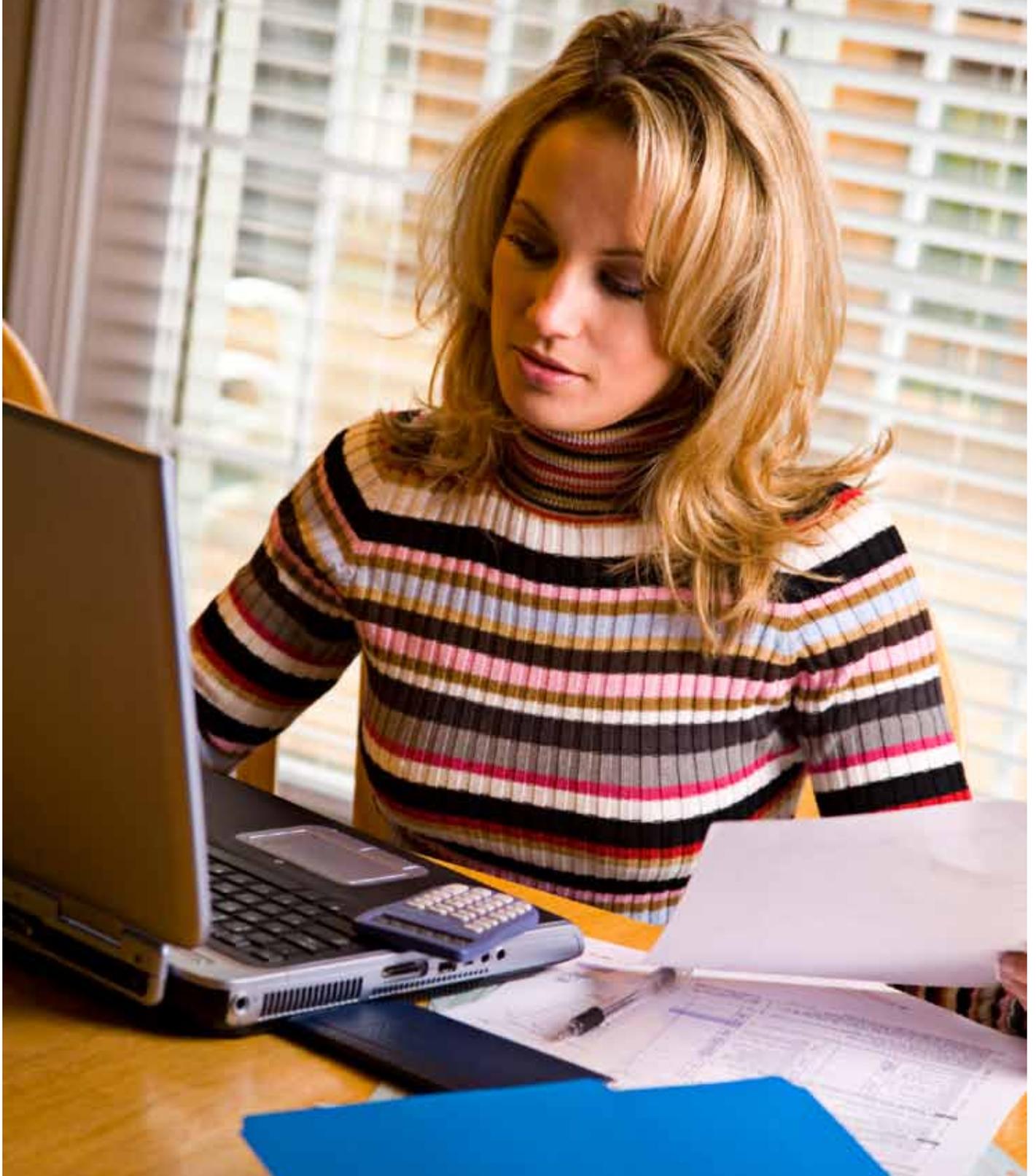
As you begin your studies, it is important to know your strengths and weaknesses and plan for any disappointment. I'll never forget when I received a rejection letter from the doctoral program I sought to enter. It was such a personal setback, and I wasn't sure if I could continue further. Instead of giving up, I hired a tutor, studied harder for the entrance exam and wrote a plea letter to the University. I was accepted on my second try. If you have a difficult time in math or struggle with your writing, you must work harder in these areas. Most educational institutions have programs for students who need further assistance, such as free tutoring services and study skills classes. Take advantage of these resources to successfully finish your studies. For example, I took a study skills class as an undergraduate. I never would have finished my doctorate without it. The two most important things that I learned in the class were time management and proper study skills and habits.

Student parents need to learn to manage their time and compartmentalize their lives. You can do this by creating a monthly schedule. Write everything you do in this schedule and stick by it. If 1 to 3 pm is your child's naptime, and you're not taking a class at that time, then schedule study time. If you work best in the morning, get up an hour or two earlier than others in the house and study; if you work better at night, plan to study when others have gone to bed. You must learn to schedule time for work and study into your day. Then you need to stick with this schedule; make it a habit and ask your family and friends to respect it.

Make the most of your study time investment. Have a dedicated workspace for these hours. Create an environment free of distractions and suited to your work style. Make a notebook for each course, and mark up your textbooks with highlighters and notes when you skim through them (except for those books you wish to resell). A great source for studying and note-taking tips is www.academictips.org. Anything can happen for those with determination, but we also have to do our part and prepare for success. ●

Money Management

By Celina Tinsley



A tiny snowflake is barely noticeable. Yet when enough snowflakes fall at once, they can create a devastating blizzard. Money is the same way. We spend a small amount here, make a few minor purchases there, and suddenly we are under an avalanche of debt we never expected. Managing money to avoid or overcome debt is all about making the most of what you've got.

Get the Picture

The first step to managing your money is figuring out how much you make. Look at your take-home pay and see what you are working with. If you get the same paycheck each period, this is easy. If you have variable hours, earn tips, are self-employed, etc., you'll estimate your income based on past earnings adjusted for any future changes you know about.

The next step is to figure out what you're currently spending your money on. Determine what sources of information you have to work with: old check registers, credit card and loan statements (some credit cards also have year-end spending summaries by category), receipts for major purchases, a computerized accounting program like Quicken, etc. To get a handle on cash spending—including smaller day-to-day purchases that can add up quickly—spend a month writing down each expenditure in a notebook. Then, pull all this information together and sort your expenditures into categories (the budget worksheet on page 41 includes common spending categories).

Based on your past spending, you can project how much you need to spend per month in the categories you have identified, based on your current habits and choices. You will use different methods to estimate spending in different categories—and a good bit of common sense. Certain monthly expenses, like your mortgage or rent payments, are already determined or fixed. Other monthly expenses are variable, like groceries or gas for the car. For those, you can take a few typical months of past spending and divide by the number of months to get an average monthly amount. Still other expenses are periodic, such as

bills you pay on a quarterly, annual or as-needed basis. Make sure those are in the mix so you are not surprised. Figure out the total over a one-year period and divide by 12 to get your monthly average.

Make some notes about the assumptions you are making in different categories. This will help you later as you determine the right choices to meet your financial goals. It's also helpful to understand which spending categories are essential (for example, rent/mortgage) and which are discretionary (for example, eating out), so you know where you can economize if needed.

Also, be sure you budget for savings. Your first priority is creating an emergency fund of at least three to six months of living expenses (six to nine months for people with variable income). Keep this in an interest-bearing but immediately accessible account. Other priorities include saving for your retirement, children's educations, and major purchases such as a car.

Once you have an average monthly spending amount in each category, add them up to see your total expenses per month. Now do a reality check: how do your monthly expenses amount align with your income? If your income is higher than your expenses—congratulations! You can focus on debt repayment and savings/investment (see below). If your expenses are higher than your income, there are lots of ideas below about how to cut and control expenses.

Make a Plan—and Stick With It

Now that you understand your monthly income and expenses, you're ready to create a spending plan (also known as a budget).

In each of the spending categories you have identified, set a reasonable amount to spend each month.

Of course, there are some expenses that do not occur on a monthly basis, such as a semi-annual insurance premium. Use one of two approaches to handle this. 1) Do a month-by-month budget and slot in each periodic expense when it will occur. 2) Use a monthly average and set aside that amount each month so when the bill comes due you have the funds to pay it.

Create a budget that allows you flexibility to borrow from different categories if you need to. One option is to open up different online accounts through an online bank. A similar tool would be to have different envelopes with categories written on them. There are also several tools online to help, such as Mint.com. Online bill pay, available for free from some banks and credit unions, is a great way to manage your finances and reduce your risk of paying bills late. If you do get off track in one of the categories, you'll need to adjust spending in other categories to make up for it.

You can stay on your budget by reviewing and updating it monthly. Keep track of what is due when and how much you owe, and be sure to pay your bills on time. This will be easy if you keep all your bills in a binder. Each bill for that month is inserted into a clear plastic sheet. At the front of the binder is a list of all the bills owed, the minimum amount to pay, and when it is due. You can check off each bill you pay and write the date and the amount paid. If you pay by phone or online, you should write down the confirmation or transaction number as well, in case there are any problems.

This system can help you keep your finances all in one place and also serves another important purpose: If the money manager in the family is incapacitated, another person will need to take over the finances. He or she should know the name and amount of each debt, the minimum payment due, the due date, the account number, and how to contact the company. Keep login information and passwords handy in the same place as well. (But store it somewhere secure so no identity thieves have access to it!)

Ways to Cut and Control Spending

After you understand your current spending habits, you can rethink priorities and cut back as needed. Can you make lifestyle changes that will save you money? Have you considered the savings if a parent or family member stays home with the kids? You may save on commuting costs, car insurance, business wardrobe, professional lunches, child care, etc. How about sharing child care duty or trading services with neighbors or friends? What other areas can you cut back on? Tobacco products, liquor, and prepackaged foods are all expensive. Is your cable or satellite TV necessary? Would switching your cell phone plan or company save you money? Can you cut your home phone and just use your cell? Can you brown-bag it at work?

Look for easy ways to save money every day. There are many ways to reduce utilities costs, for example, from unplugging chargers and appliances (like coffeemakers and computers) when not in use to investing in compact fluorescent bulbs and low-flow showerheads. Secondhand shops are a reliable way to save money, but there are also swap meets, yard sales, rummage sales, overstock stores, and dollar stores. The Internet allows you to comparison shop to ensure that you are getting the best deal on a new purchase. Learn when things go on sale, and plan your purchases for those times. Check Consumerreports.com and search for "sale calendar." Take care of what you have. Routine maintenance helps your car run better, last longer, and get better fuel economy. Depending on your location, you can recycle cans and other materials to earn money, help the environment, and possibly reduce trash collection costs. Every little bit of money saved will help you improve your finances.

How can you stay within the limits you have set? Be creative! Save money on food by pre-planning meals. Buy milk and bread in bulk and freeze the extra. Some top readers' tips include nursing rather than formula-feeding your baby when you can, wearing your baby in a carrier to save on strollers, making your own baby food, using websites to find items people are giving away or selling for cheap (for example, on [Freecycle](http://Freecycle.org) or [Craigslist](http://Craigslist.com)), using cloth diapers, making more food than necessary and freezing the extra, and taking turns babysitting with friends. Even buying a smaller size of a grocery staple will cost more in most cases than the economy size. Maybe you can find someone to split the cost with. Sometimes all you really need is a change of attitude or a different perspective. For example, "Children really don't need lavish toys, junk food, or fine clothes," says Sarah Quintanar of California. "They really only need parents who love them." Kathy Sheehan of Maine tells us that consignment shops helped her earn extra money, and they are a great place to find nice clothes, some with tags still attached.

Another way to save some money is to evaluate your tax situation. You may need to

adjust your tax withholdings so that you are only claiming the deductions you need. Don't give Uncle Sam a free loan—keep your money instead, and put it into an interest-bearing account, or use it to pay down your debts. It feels good to get a big tax rebate check, but that's a year's worth of interest you are giving the government for free. (Don't expect the IRS to give you that same courtesy if you owe them!) Tax mistakes are expensive. Be sure to use a reputable preparer. Also, make sure to take the correct deductions on your taxes where applicable. If you get audited and end up owing back taxes, pay your tax bill before anything else, because IRS interest compounds daily. You may lower your tax bracket by taking pre-tax deductions like certain insurance or retirement policies. Also, look into a flexible spending account for childcare expense reimbursement.

Once you cut back, if you are still spending more than you make, you can figure out additional ways to save money. Maybe it would help to switch your bank accounts to a credit union, which often has exceptional rates on borrowing as well as certificates of deposit. You can try to refinance all your loans, negotiate lower interest rates, or consolidate your debts.

Have you looked into the governmental help available in your area? What about state health insurance or county medical clinics? Have you checked to see if you qualify for low-income assistance with rent, utilities, or other local programs? Have you researched local religious congregations and charities to see what services are available? Governmental grants, loans, and free scholarships are often easy to find on the Internet or at a good library. There are also many pregnancy resource centers that will provide assistance with diapers, clothing, and baby food for free. The federal government also provides the special supplemental nutrition program for women, infants, and children (also known as WIC) to help low-income moms. If you're still not where you need to be, consider selling some of your household goods, building a home business, or getting a second job.

Resources

Internet Budgeting Tools and Saving Strategies

www.christianpf.com/10-free-household-budget-spreadsheets/
www.debtgoal.com
www.debtsteps.com
www.feedthepig.org
www.mint.com
www.moneysavingmom.com
www.motleyfool.com
www.mymoneyblog.com
www.simplekids.net
www.simplemom.net
www.stretcher.com
www.suzeorman.com
www.thesimpledollar.com

Books

The Wealthy Barber by David Chilton
The Complete Tightwad Gazette by Amy Dacyzyn
America's Cheapest Family Gets You Right on the Money by Steve & Annette Economides
Your Money or Your Life by Joe Dominquez and Vicki Robin
The Complete Cheapskate and Live Your Life for Half the Price by Mary M. Hunt
Mi\$erly Moms by Jonni McCoy
The New Century Family Money Book by Jonathan D. Pond
Raising Kids With Just a Little Cash by Lisa Reid
Personal Finance for Dummies by Eric Tyson

Not All Debt is Created Equal

There is good debt and bad debt. Good debt is debt that you take on with a purpose in mind. A mortgage is typically considered good debt, because a house is a lifelong investment that will continue to pay dividends and possibly increase in value. A student loan can be good debt if it allows you to improve your standard of living in the future. If you choose to take on debt, it should be for something that will appreciate in value or provide you with increased income.

Avoid getting into debt on items that depreciate instantly, such as computers, televisions, clothing, and other goods that you couldn't quickly turn around and sell for full value if needed. Who wants to be paying three years from now on an outdated computer? For such items, pay cash as much as possible and avoid credit cards unless you are extremely self-disciplined. Paying off the credit card bill every month helps.

Digging Out

If you have fallen into debt, there are fixes available, but many are expensive—and not all of them are legitimate. There are lawyer-assisted debt services, debt settlement companies, loan modification companies, "credit repair," credit counseling, debt consolidation, etc. Some of these services run about \$25 a month while others charge a fixed, one-time fee of \$3,500 or more. If you do use any of these services, be sure to check

How can you stay within the limits you have set? Be creative! Save money on food by pre-planning meals. Buy milk and bread in bulk and freeze the extra. Every little bit of money saved will help you improve your finances.

their reliability through the Better Business Bureau or local Chamber of Commerce. Also, make sure that you understand all the conditions of the plan you are agreeing to. Some companies make you promise not to open another credit card while you are in their program. Other companies will harm your credit score simply by doing business with them. Some programs limit your ability to purchase a home.

You can fix your debt yourself by slowing or stopping your credit card spending and making a plan for paying it off. Some experts recommend paying down your highest interest rate cards first; others say you will feel more empowered if you get rid of all the smaller balances first to feel a sense of accomplishment. As you are working on eliminating your debt, it may help to switch to cash to better track and control your purchases.

Smart Investments

Protect your future and the future of those you love by creating a will and/or living trust.

Also, begin investing for retirement in a 401(k), Roth IRA, or 403(b) as soon as possible so that you can benefit from compound interest. (If your employer matches retirement fund contributions, count your blessings and take full advantage!) Low-cost index funds are also a predictable way to slowly build wealth. As noted earlier, you should also build up an emergency fund worth about six months of income. This cushion will help with unexpected expenses. You can do this by having money automatically transferred every month from a checking into a savings account. Another way to plan for the future is to buy the most life insurance you can afford. Term life insurance is the best value for the money, but compare whole life policy prices and see what works best for your situation.

Pay off all your debts and start saving for your own retirement before saving for your child's college education to protect your children from having to finance your standard of living in your old age. Help your children learn good money management when they are young. Teach them about saving and responsible spending—and be a good role model.

Invest in your child's education. The good news is that parents who are involved in their children's education and provide them with learning opportunities are more likely to have kids who do well in school and succeed. Your child's development and education are keys to a successful future, so it is a good idea to invest in the strategies that help them develop. Research points to inexpensive or free things parents can do to help children learn: having books available, giving children opportunities to see adults reading, reading to children, limiting children's television viewing and internet time, taking them to museums, zoos, and libraries, being involved in their education,



helping them with their homework, or even just talking with them about their day.

Don't Fall Victim to Predatory Lending Practices or Other Self-Driven Mistakes

It is important to know that some organizations and institutional practices can worsen a weak financial situation. For example, check-cashing institutions charge fees far outside the acceptable range for traditional financial institutions. Pawn shops and rent-to-own stores also may charge excessive fees or interest.

Be aware that with modern credit reporting, missed or late payments can have serious consequences. Companies can increase your interest rates for no other reason than a late or missed payment to an unrelated company. If you fail to pay a utility bill, providers may require a deposit in the future, and insurance rates may be higher for more economically depressed areas. Educate yourself on your options and research them before making a choice that could negatively impact your finances.

Coming in From the Cold

When you start to feel control over your spending and know what money you have and where it is going, you start to see that your financial goals are possible. Remember that money management is mostly organizing your finances and keeping them updated. You can accomplish your goals if you just take one step at a time. Once you conquer one debt, you can move on to the next one.

Also check your attitudes and assumptions. Remind yourself that you will not always have your bills and debt, but you will always have the time you shared with your child to look back on. Your child is a joy, not a burden, and you are doing your best to assure that he or she grows up responsible, happy, and successful. You don't have to spend money to show love. Amy Ekblad of Michigan understands the emotional and financial strain of raising a child alone, but she reminds us that this situation is only temporary: "As a once single, teenage mother, [I can tell you] that though it seems like you will never get out

of where you are, you will. Life will not always look like this. I look at my 17-year-old son now and am so glad he is here with me. We had a few rough years but we survived."

Just as the effects of a winter blizzard eventually disappear, your financial picture will improve by making small adjustments and sticking to your goals. The hardest thing about shoveling out after a storm is taking the first step outside. Similarly, the hardest thing with managing finances is just taking that first step: figuring out where you are and how to get where you want to be. ●

Celina Tinsley is a high school English teacher in the tenth year of her career. She lives with her family in Lake Elsinore, California, where she enjoys attending church events, spending time with her daughter, drawing comics, and writing.



Budget Sheet

Month: _____ Income: _____

| Work | Budget | Earned | Difference |
|---------------|--------|--------|------------|
| Wages | | | |
| Tips | | | |
| Gifts | | | |
| Miscellaneous | | | |

Expenses

| Home | Budgeted | Spent | Difference |
|----------------|----------|-------|------------|
| Rent/Mortgage | | | |
| Home Insurance | | | |
| Property Taxes | | | |
| Furnishings | | | |
| Groceries | | | |
| Cleaning | | | |
| Repairs | | | |
| Exterminator | | | |
| Lawn/Garden | | | |
| Improvement | | | |
| Other | | | |
| Other | | | |

| Utilities | Budgeted | Spent | Difference |
|-----------------|----------|-------|------------|
| Electricity | | | |
| Gas/Oil | | | |
| Home Phone | | | |
| Internet | | | |
| Cable/Satellite | | | |
| Cell phone | | | |
| Water/Sewer | | | |
| Trash | | | |
| Improvement | | | |
| Other | | | |
| Other | | | |

| Health | Budgeted | Spent | Difference |
|----------------------|----------|-------|------------|
| Doctor | | | |
| Dentist | | | |
| Prescriptions | | | |
| OTC Health/Beauty | | | |
| Health Insurance | | | |
| Life Insurance | | | |
| Disability Insurance | | | |
| Accident Insurance | | | |
| Gym | | | |
| Trainer | | | |
| Equipment | | | |
| Other | | | |

| Children | Budgeted | Spent | Difference |
|---------------|----------|-------|------------|
| School/Care | | | |
| Clothing | | | |
| Books/Toys | | | |
| Child Support | | | |
| Other | | | |

| Credit Cards | Budgeted | Spent | Difference |
|--------------|----------|-------|------------|
| #1 | | | |
| #2 | | | |
| #3 | | | |
| #4 | | | |
| #5 | | | |

| Loans | Budgeted | Spent | Difference |
|----------------|----------|-------|------------|
| Student Loans | | | |
| Vehicle Loans | | | |
| Personal Loans | | | |

| Pets | Budgeted | Spent | Difference |
|---------------|----------|-------|------------|
| Food | | | |
| Grooming | | | |
| Veterinarian | | | |
| Gear/Supplies | | | |
| Toys | | | |

| Entertainment | Budgeted | Spent | Difference |
|-------------------|----------|-------|------------|
| Dining out | | | |
| Movies | | | |
| Music/Concerts | | | |
| Games/Hobbies | | | |
| Events/Vacation | | | |
| Books/Periodicals | | | |
| Other | | | |

| Transportation | Budgeted | Spent | Difference |
|------------------------|----------|-------|------------|
| Vehicle | | | |
| Vehicle #1 Maintenance | | | |
| Vehicle Insurance | | | |
| Vehicle Registration | | | |
| Vehicle Inspections | | | |
| Gas | | | |
| Repairs | | | |
| Public Transit | | | |

| Occasional Expenses | Budgeted | Spent | Difference |
|---------------------|----------|-------|------------|
| Charitable Giving | | | |
| Other Gifts | | | |
| Savings | | | |
| Clothing | | | |
| Travel | | | |
| Other | | | |
| Other | | | |



Some people just talk a good game. But Feminists for Life members “walk the walk.”

We have worked for low-income women.

We have worked to prevent violence against women, including pregnant women.

We have worked to protect women from being forced into unwanted abortions.

We have worked to reduce poverty among women and children, prevent coerced abortions due to threats to withhold child support, and instead encourage the active support of fathers in the lives of their children.

We have led the revolution on campus through the FFL College Outreach Program to meet the needs of college-age women who have the highest rate of

abortion. Since the College Outreach Program began in 1994, there has been a dramatic 30% decrease in abortions among college-educated women.

We helped introduce groundbreaking legislation—The Elizabeth Cady Stanton Pregnant and Parenting Student Services Act—that will put into hyper-drive new pro-woman solutions on campus.

We have educated the pro-life and feminist movements about America’s rich pro-life feminist history. Our message that Women Deserve Better® than Abortion is redirecting the polarized debate toward woman-centered solutions.

You too can be proud to be a part of the solution. Join us.

For more reasons you can be proud to be a member of Feminists for Life, go to **www.feministsforlife.org/news**. Join online now at **www.feministsforlife.org/support**, or use the enclosed envelope.



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OF AMERICA

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and support you and your family deserve at **KidsOnAShoestring.com***

