



Family and Consumer Sciences

Family Ties

Family Focus

Make a Commitment to Save During Tennessee Saves Week

Join Tennessee Savers and other savers across the nation to celebrate the first America Saves Week, February 25 – March 3. The week will be celebrated here in Tennessee as “Tennessee Saves Week,” and will include a proclamation by the governor’s office and state general assembly. Local Tennessee Saves coalitions across the state are planning other activities.

America Saves and Tennessee Saves invite you to start saving by doing what works:



Save something out of every paycheck—no matter how much or how little. Make it automatic. You know if it isn’t in your pocket or easily accessible from the ATM, you are more likely to see your savings grow. Have a goal. Save for something you want. Create a plan on where, how and when you will deposit your money.

Tennessee Saves Week is your opportunity to start. Make a commitment to:

- Save \$25 a month for emergencies
- Pay down debt by an extra \$25 a month
- Set up an IRA
- Open a college savings account
- Participate or increase participation in a 401k, 403b or deferred compensation program with your employer
- Save some of your tax refund—use the new Form 888 to split your refund in up to 3 accounts
- Enroll as a Tennessee Saves online at www.tennesseesaves.org

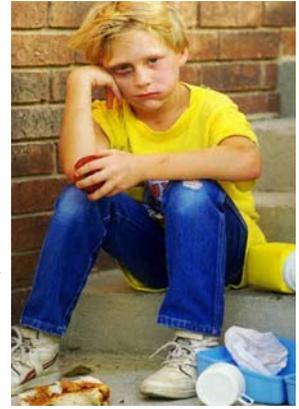
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The Facts About Bullying

Bullying is a major problem among our youth — and it is steadily increasing. Many professionals fear bullying has become so common and so widespread that adults are just not aware of its extensive harm. Here are the facts from the National Education Association:

- It is estimated that 160,000 children miss school every day due to fear of attack or intimidation by other students.
- One in seven students is either a bully or victim.
- 71% of students report incidents of bullying as a problem at their school.
- 15% of all school absenteeism is directly related to fears of being bullied at school.
- One study reported that 85% of girls and 76% of boys have been sexually harassed in some form and only 18% of those incidents were perpetrated by an adult.



Preventing Bullying

We should begin to teach children not to be bullies and not to be bullied while they are very young. However, it is never too late to teach your children/teens about bullying. We can teach them better ways to express their feelings and wishes. **We need to teach children/teens how to solve bullying problems and how to get along by themselves.**

Research shows that teens who are bullied often experience low self-esteem and depression. If your teen is a victim of bullying, you can help reduce intimidation and fear by **listening and offering to help**. If your teen is the bully, you'll need to emphasize that this kind of behavior is unacceptable, as well as discuss why he or she might be doing it and how to stop it.

The Different Ways Kids Bully

Bullying behavior is sometimes hard to define. What is the difference between good-natured ribbing and bullying? Sometimes teasing resembles bullying, but teasing is less hostile and is done with humor, rather than harm. Teasing usually done in fun, whereas bullying is a one-sided dose of intimidation. Although a bruise or a black eye may be a concrete sign that your child/teen is a victim of bullying, there are many different ways kids bully. They are not always as easy to spot.

Cyber bullying - Bullies forward and spread hurtful messages and or images through email, instant messaging, chat rooms, and electronic gadgets like camera cell phones. Cyber-bullies use this technology to harass victims.

Emotional bullying involves isolating or excluding a teen from group activities, shunning the person at the mall, and spreading rumors. This kind of bullying is especially common among girls.

Physical bullying involves things like kicking, hitting, biting, pinching, hair pulling, or threats of physical harm.

Racist bullying attacks teens through racial slurs, gestures, or making jokes about a teen's cultural traditions.

Sexual bullying involves unwanted physical contact or sexually abusive or inappropriate comments.

Verbal bullying usually involves name-calling, incessant mocking, and laughing at the teen's expense.

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Internet Safety For Kids



The Internet has opened up a virtual world of information for anyone with a computer and an on-line connection. Children not only learn about computers, but are able to access more information from more sources more quickly than from any other medium. However, children need to learn the rules of the road, and learn how to protect themselves from the pedophiles, abusers, and con artists that may be lurking behind their screen. With a little bit of planning and appropriate adult supervision, children can explore and learn while minimizing, or eliminating the dangers of being abused or exploited.

Just like in a park or public place, a child's best defense is a sound value system and a plan. Teach your children about exploitation, pornography, hate literature, and violence. Teach them what to do when something they see is troubling or bothersome to them.

Set aside time to explore the Internet together. That way, you can set the examples of how suspicious messages or people are appropriately handled, and you may be better informed yourself. Monitor your children when they are on line. If your child becomes uneasy or defensive when you enter the room, it might mean that they are involved in something unusual or forbidden.

Choose an Internet Provider that has parental control features, and learn how to use them. Or, you may purchase commercial blocking software to screen out sites by content and key words you find objectionable. Such blocking is very effective, and is already done by local libraries and schools.

Tell children NEVER to give out personal information, such as address, telephone number, or their parent's name. They should NEVER send pictures of themselves to anyone they don't know, or that YOU have not met in person.

Assume NOTHING about anyone you or your child may meet on-line. Pedophiles and con artists can easily assume the on-line identity, language and apparent interests of a child of any age and sex in order to lure and entice them to respond as they might to a real person. Unless you have met someone in person, what appears to be a chatty 15-year-old girl might actually be a 45-year-old male pedophile.

Important Tip

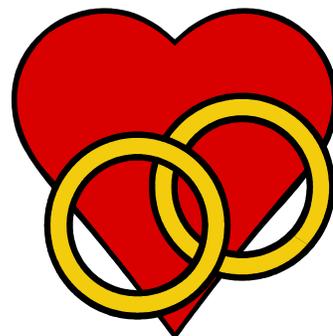
The worst place to put a computer that a child will use to surf the Internet is in their room or other private place. Always place Internet connected computers in a common room so that you can monitor your child's Internet conduct. They will be less inclined to seek inappropriate content if they know you are watching over their shoulder.

If you or your child comes across material that you find pornographic, threatening, or otherwise offensive, it might well be a violation of law. Save the material, and contact your local law enforcement agency. The Philadelphia Police Department has forensic computer investigation facilities and experienced law enforcement personnel specifically trained to investigate computer crime, and in particular, computer crime focused on child abuse and exploitation. Another resource is the National Center for Missing or Exploited Children. They function as a national clearinghouse for tips and leads regarding the sexual exploitation of children. You can call the 24-hour Child Pornography Tipline at 1-800-843-5678, or make your reports on-line at their website, www.missingkids.com. They will compile and forward the information to the appropriate state, federal, or local law enforcement agency for action.

Matt Devereaux, Ph.D.
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Celebrate Your Marriage During Marriage Week USA

When you think of February, one of your first thoughts may be of Valentine's Day—the day we celebrate love. In addition to that single holiday, you can stretch out your celebration for a week by celebrating Marriage Week USA, **February 7-14**.



For many married couples, it is easy to slip into a routine that eventually becomes a rut. We forget the excitement we experienced when we first fell in love and the thrill that came with doing just about anything with the person we loved. Even washing the dishes together could create a romantic mood.

Fast forward five or ten years, and the dishes no longer hold any luster. In fact, it is hard recall when you had your last date or come up with an idea that will spark interest. It is time to put on your thinking cap and see how you can creatively show love to your spouse.

Here are some ideas you might try during Marriage Week:

- Put an invitation to a romantic evening on his pillow top;
- Call her unexpectedly and say you are bringing dinner home tonight;
- Eat dinner by candlelight—yes, even if the kids are there;
- Trade nights with friends to keep each others' children so that each couple can have a night out for a date;
- Reminisce about fun things you did together when you were dating and pick one of those things to do together again;
- Do intentional acts of kindness for each other;
- Make a list of all of the things you love about your spouse and read the list to him or her;
- Sign up for a marriage enrichment class or a weekend retreat;
- Hug and kiss your spouse every morning and evening and every chance you get in between.

Remember that dates don't have to be expensive. It is the company you keep that makes the date special. However, if you have one of those coupon books that kids sell for school or sports teams, don't just let it lay around collecting dust. Go through it and find coupons for restaurants, recreation opportunities, shopping options, or other money savers and try to use at least one coupon per week for a date with your spouse. This may help to spring you out of that rut and get you to try some new places or activities.

Marriage is not easy, but it doesn't have to be boring. Make celebrating your marriage a priority during Marriage Week and throughout the rest of this year. It could be the best resolution you make this year.

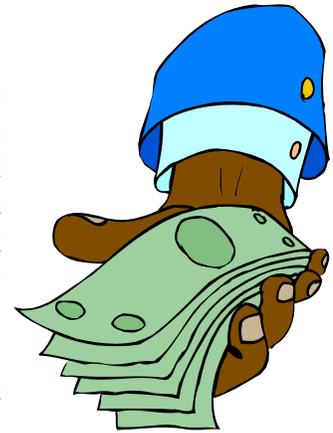
By: Denise J. Brandon, PhD.
Extension Specialist - Family Relations



INCOME TAX REFUND : PLANNING AND SPENDING

Each spring many taxpayers find they are getting an income tax refund. Some refunds just happen when tax deductible items or withholding amounts are higher than expected. However, some taxpayers who deliberately increase the amount withheld from each paycheck do so in order to get a large tax refund each spring. These taxpayers want Uncle Sam the help them save.

Keep in mind that the extra funds taken out of your paycheck reduce the amount you take home each payday, money you could be using immediately. Are you able to keep your spending under control so you don't have to rely on your tax refund to bail you out in the spring? If you cannot meet regular expenses and have to pay interest on borrowed money, and perhaps even have a few late payments, then you may want to change your withholding so that you get more money in your paycheck to meet monthly obligations. Remember, the government does not pay you interest on your withholding!



Although you have to wait for your refund and never know in advance just how much you are getting, the taxpayer who gets the most or the biggest bang for his or her refund buck is the one with a tax-refund spending plan.

To get a bigger bang from your tax refund, save a portion of it, if possible, in order to build an emergency fund or to save for a special want or need. If you must spend some of the refund, use it to purchase something you don't have to have immediately. For example, if you plan to spend your refund on a vacation or to paint the house and your refund is delayed for some reason, you won't find yourself in a financial bind. Another good use for your refund is to use a portion of it to pay off some bills.

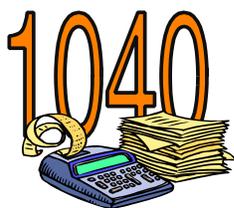
Taxpayers who rely on the tax refund for immediate needs often get into trouble. If you plan to use your refund to buy new tires for your car, you may not be able to wait those extra weeks or months for your tax refund to pay for them. A tire goes flat and you need new ones now, not later.

Plan your exemptions to get the most from your paycheck during the year. And if you do receive a refund at tax time, stay focused on your plans for spending the refund.

Ann A. Berry, Ph.D.
Extension Specialist - Family Economics

Tax Time May Mean Money Back to You

If you worked last year, even part time, and earned a low income, the Internal Revenue Service (IRS) could owe you money. The Earned Income Tax Credit (EITC) is a refundable Federal tax credit for eligible individuals and families who work and have earned income under \$36,348 (\$38,348 for married filing jointly). The EITC reduces the amount of tax you owe, and it may even give you a refund!



The EITC is the largest cash transfer program for low-income parents in the United States. When it was first introduced in 1975, the maximum value was \$400 per family. Today, qualifying families can receive up to \$4,536. The IRS estimates that in 2006 over 500,000 families and individuals in Tennessee claimed this credit receiving over one billion dollars! However, research shows that 15 to 20 percent of those who are eligible each year fail to claim this credit.

You may qualify for the EITC if you have a valid Social Security Number, you are a U.S. citizen or resident alien, and your salary is less than the following:

- \$12,120 (or \$1,120 if married and filing jointly) with no children
- \$32,001 (or \$34,001 if married and filing jointly) with one child
- \$36,348 (or \$38,348 if married and filing jointly) with two or more children.

Qualifying children include your son, daughter, adopted child, grandchild, great-grandchild, stepchild, or eligible foster child who lived with you in the United States for more than half of the tax year and at the end of the tax year who was under age 19, or under age 24 and a full-time student, or permanently and totally disabled at any age during the year. To get your credit, you must file a federal tax return. If you have children, include Form 1040 or 1040A and Form EIC. The EIC form is not needed if you don't have children. When you file for the credit, it is important that you list correct Social Security numbers for you and your children. If errors are made, your payment could be delayed.

The EITC will not affect most benefits such as food stamps, Social Security Income (SSI), Medicaid or public housing. Types of income that counts for the EITC include salaries, wages, military pay, long-term disability payments, strike benefits, 401K contributions, and cafeteria plan contributions.

New this year is the option to have your refund split among three different financial institutions and accounts. You can have your refund directly deposited into your checking account as well as various savings accounts. You will need to complete Form 8888 listing the account numbers and the routing numbers for the different accounts among which you want the refund divided and file it along with your other tax documents.

Many workers do not realize that they can get free help filling out tax forms. There are Volunteer Income Tax Assistance (VITA) trained volunteers in many communities who will complete your forms at no charge. The VITA sites are open from late January through April 15; many sites have electronic filing for faster refunds. To find the VITA site near you, call 1-800-829-1040. Be patient—the 24-hour line is often busy.

An accurate tax form mailed early in the tax season should bring a refund in the mail within a few weeks. If you are able to access a computer with internet access, you can file electronically through the IRS website, www.irs.gov. Electronic filing usually results in a refund in just **seven to ten days**.

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Let's Celebrate the Week of the Young Child

The Week of the Young Child is an annual celebration sponsored by the National Association for the Education of Young Children (NAEYC), the world's largest early childhood education association and will be celebrated April 22-28, 2007. The theme for the Week of the Young Child 2007 is ***Building Better Futures for All Children***.



The purpose of the Week of the Young Child is to focus public attention on the needs of young children and their families and to recognize the early childhood programs and services that meet those needs. Today we know more than ever before about the importance of children's earliest years in shaping their learning and development. Yet, never before have the needs of young children and their families been more pressing.

The Week of the Young Child is a time to recognize that children's opportunities are our responsibilities, and to recommit ourselves to ensuring that each and every child experiences the type of early environment--at home, at child care, at school, and in the community--that will promote their early learning. So, what can you do to help support or involve yourself or your community during the Week of the Young Child?

Here is one example from a local community:

"Our activities included: the Governor reading the WOYC Proclamation; a nutrition training for child care providers; and a literacy training for parents. We offered a full day Spring Conference at a local elementary school. We offered 36 classes and an opportunity for six credit hours toward state licensing requirements. It was a wonderful experience that introduced the community to our providers and our providers to the community."

From a parent's perspective make a point during this week to spend more time with your children, read them an extra book at night, plan a family outing to the zoo or somewhere special the children love to go visit – be creative with your ideas.

From an agency perspective try some of these ideas:

Organize festivals, fairs, or exhibitions at a community park, shopping mall, bank, or community center. Invite schools, agencies, and local businesses that serve children and their families to provide information about their programs and services.

Honor those who have significantly contributed to the quality of services for young children and their families in your program, school, or community.

Launch a Child Watch Visitation Program. This initiative of the Children's Defense Fund moves executives, clergy, legislators, and other community leaders out of their offices, boardrooms, and legislative chambers and into the real world of children and families.

There are several other things individuals or agencies can do to promote the Week of the Young Child. Let's promote the importance of early childhood and give the children what they deserve – our attention and our recognition. For more information go to www.naeyc.org and click on Week of the Young Child. You will also find a ready made Communications Kit for delivering a PSA and other media material.

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Fighting Fair



Most couples dread their first argument. They often see conflict as a sign that their relationship is in trouble. This may lead them to avoid conflict by hiding their feelings and needs. Hiding feelings can lead to more conflict in the future. How much conflict a couple has is not as important as how the couple deals with conflict. Couples with lots of conflicts who handle their conflicts well may be more likely to stay together than couples who don't have many conflicts but handle them poorly.

One strategy some couples use is to plan to fight. In other words, they plan a time each week to discuss areas where they don't agree. They discuss and work out their differences, or even agree to disagree. Talking about problems regularly lets couples work through their differences and keep their marriages strong.

There are some rules to fair fighting that all couples need to know. If you fight unfairly, you will damage your relationship. Follow these tips for fair fighting.

- Stick to the subject. Don't bring in old arguments. For example, if you don't agree about how to use your income tax refund don't switch subjects to talk about how often the garbage is taken out. That is a subject for another time. Stick to the subject of the income tax refund
- Avoid using words such as never or always (as in "You always overuse the credit card," or "You never can do without something."). Generalizations are rarely completely true and they lead the other person to be on the defensive instead of working to solve the problem.
- Stay focused on your current situation. Don't bring up past events and old grudges. For example, instead of bringing up your partner's past problems with credit, talk about your current problem—how much debt you are carrying, ways to pay down your debt, and ways to save to avoid using credit in the future.
- Don't interrupt. This is just good manners. Allow your spouse to tell his or her side without interrupting or judging the accuracy of what is said. Expect your spouse to do the same for you when it is your turn.
- Don't use insults. Insults are disrespectful and lead to more conflict—not less.
- Keep your tone positive. Instead of "This marriage is doomed," say, "We can work this out."
- Keep an open mind. Try to avoid discounting your spouses' ideas with comments such as "That will never work," or "I don't like camping." Instead, listen to his or her ideas and be willing to try something new.
- Try to say "I" (as in "I think . . .") rather than the more inflammatory "You" (as in "You don't . . ."). Use "I" messages to express your feelings: "I feel (insert feeling word) when (describe what happens) because (tell why you feel that way). I would like (tell what you want to happen instead)."

For example "I feel insecure when we have a high credit card balance because I am afraid that we will not be able to handle emergencies that might come along. I would like for us to make a plan to reduce our credit card debt each month with a goal of paying it off in a year."

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