

Families as Educators



Families That Read Together Learn Together

FAMILY LITERACY PARENTING CURRICULUM

Leon County Schools

ACE Adult & Community Education
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Leonard Wesson Elementary School
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ACKNOWLEDGMENTS

The success of the **Families As Educators** family literacy project was the result of the efforts of many people. The collaborating partners each brought expertise, staff, and resources to the project.

These included:

Leon County Schools:

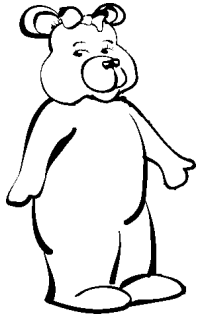
- 1) Adult & Community Education
- 2) Pre-K Early Intervention Program
- 3) Leonard Wesson Elementary School

Capital Area Community Action Agency, Inc.– Head Start
Literacy Volunteers of Leon County

Local businesses, agencies, and organizations also contributed materials and other resources to the project. Appreciation is expressed to the following:

Albertson's
Blockbuster
Envision Credit Union
Florida Division of Forestry
Golden Corral Restaurant
Home Depot
J.B. Clemens Educational Services
Leon Association for the Education of Young Children
Leon County Agricultural Extension Service
Lively Technical Center
Lowe's Home Improvement Warehouse
Movie Gallery
Olive Garden Restaurant
Publix Super Market
Target Stores
Winn Dixie Marketplace

OVERVIEW



The Leon County Schools Adult & Community Education program in Tallahassee, Florida, developed the ***Families As Educators PACT Curriculum*** and the ***Family Literacy Parenting Curriculum***. The project was funded through a Florida Department of Education Families as Educators grant. The curriculum supported family activities piloted during 2000-2001.

Collaborative partners included the following: Leon County Schools Leonard Wesson Elementary School and the Pre-K Early Intervention Program, the Capital Area Community Action Agency, Inc. - Head Start, and Literacy Volunteers of Leon County. Each collaborating partner contributed valuable information, staff and resources to the project.

Leonard Wesson Elementary School served as the pilot site for the project. Families from Wesson, two nearby Head Start centers, and six area ABE/GED classes were invited to participate in the PACT workshops. The Family Literacy Parenting Curriculum was taught in the ABE/GED classes.

The ***Family Literacy Parenting Curriculum*** is comprised of six curriculum units designed for GED classes or other parent groups. The units vary in length. Extending activities are included; teachers may choose to have the whole group do them, or provide them for participants to work on independently. Worksheets and information/discussion handouts are provided and may be duplicated. Some units include the use of videotapes and related print materials which will have to be purchased. Sources and prices are provided for these. Units in the parenting curriculum include:

- Helping Your Child Succeed in School
- Families Reading Together
- Early Intervention and Brain Development
- Nutrition - Healthy Eating for Families
- Everyday Activities
- Money Management

FAMILIES AS EDUCATORS

Family Literacy Parenting Curriculum

CURRICULUM FOR ABE/GED CLASSES

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Helping Your Child Succeed In School



Helping Your Child Succeed in School

Objectives:

Participants will:

- learn ways to help their child in school.
- learn ways to interact with the school.
- learn how to create a positive learning environment at home.
- identify the variety of ways parents can volunteer.

Materials:

Board and chalk
Paper and pencil

Handouts:

Volunteer Application Form (Get from School Volunteer Coordinator.)
Rules for Brainstorming
What Children Need for Success in School
Positive Learning Environment
Interact With Your Child's School

Procedure:

Discuss rules for brainstorming:

- Active participation by everyone.
- Do not criticize or judge. Don't groan, frown, or laugh.
- Encourage wild and exaggerated ideas.
- Build on the ideas of others.
- Display all ideas as presented.
- Clarify and combine (after brainstorming).

Have the students brainstorm each topic below:

Write all ideas on the board. Have someone take notes. Make sure that the strategies on the handouts are included. Give the appropriate handout and let students know that you will update it to include their ideas as soon as possible.

What Children Need for Success in School:

Have students brainstorm what children need for success in school. Discuss ways that parents can meet these needs.

Positive Learning Environment:

Have students brainstorm characteristics of a positive learning environment.

Interact With Your Child's School:

Have students brainstorm ways they can interact with their child's school.



Have students take turns role-playing a parent teacher conference where the parent has concerns she/he wants to bring up.

Reasons to Volunteer:

Discuss reasons to volunteer—it helps the child, other students and parents!

Talk to the volunteer coordinator for the school before class.
See what jobs are needed and what procedures need to be followed.

Bring volunteer application forms to class. Help interested students fill them out.

Go with the students to visit the volunteer coordinator or have the volunteer coordinator come talk with the class.

Resources:

Cullinan, Bernice. *Helping Your Child Learn to Read*. USDOE, 1999.
Family Circle.

Gray-Cochran, Sue. *Family Literacy Kits*. Adult & Community Education.
Tallahassee, FL 1992.

Kanter, Patsy F. *Helping Your Child Learn Math*. USDOE. Jessup, MD, 2000.

Kaye, Peggy. *Games for Reading: Playful Ways to Help Your Child Read*.
Pantheon Books. New York, 1984.

Popkin, Michael H. *Parent Involvement: Tips for Helping Your Child Succeed in School*. Active Parenting Publishers. Marietta, GA 1995.

Extending Activities:

Have students report back to the class about any volunteering they do.

Suggested Essay Topics:

- Ways to Help Your Child in School
- Ways to Volunteer with Your Child's School
- How to Create a Positive Learning Environment



Rules for Brainstorming

Everyone participates.

Do not criticize or judge.
Don't groan, frown, or laugh.

Encourage wild and
exaggerated ideas.

Build on the ideas of others.

Display all ideas as presented.

Clarify and combine ideas after
brainstorming.



What Children Need For Success In School

Make sure your child eats breakfast daily.

Make sure your child gets enough rest.

Make sure your child is in school regularly and on time.

Read to your child everyday.

Count with your child.

Talk to your child using descriptive words such as red, large, round or square.

Talk about shapes and colors.

Talk about fractions when you cut your child's sandwich.

Identify letters or words in signs.

Discuss sounds of letters in words.

Create a positive learning environment at home.

Talk to your child about current events.

Encourage a positive attitude towards school.

Teach good manners.



Positive Learning Environment

Provide a quiet, well-lit, comfortable area to read or do homework.

Have paper, pencils, markers, and crayons available.

Have a dictionary for your child to use.

Be a good role model. Let your child see you read books, newspapers, and magazines. Let your child see you write notes and look up words in the dictionary.

Show an interest in what your child is learning at school.

Involve all family members in learning and teaching each other.

Let your child know how important education is.

Have a special area for your child's books.

Have a safe area away from younger siblings and pets for your child's school materials and library books.



Interact With Your Child's School

Go to orientation; meet the teacher.

Go to Parent-Teacher conferences.

Go to PTO meetings.

Attend children's performances.

Write notes or call the school when your child is absent.

Write notes to the teacher when special things (good or bad) affect your child or family.

Volunteer.

Ways to Volunteer at Your Child's School

- In the classroom—reading, listening to children read, grading papers, or helping with art projects, class parties, field trips.
- In the media center, office, kitchen, after school program, bus area, playground, art class, music class, carnivals and other special events.
- At home—rolling yarn, cutting out objects, typing on the computer, making blank books, preparing snacks.





Families Reading Together



Families Reading Together

Objectives:

Participants will:

- become aware of the importance of reading to their children from birth.
- increase literacy activities in the home.
- acquire information about selecting books appropriate for children of different ages.

Materials:

ACE *Families As Educators* instructional brochure

Assorted children's books for ages ranging from infant to school age

Video: *I Am Your Child: Ready to Learn*. This video would need to be purchased. See Resource List.

TV and VCR

Handouts:

Brainstorming Rules (see *Helping Your Child Succeed in School*)

Reading with Your Child

Ways to Promote Reading with Your Child

Tips for Reading to Your Baby or Preschooler

Tips for Reading with Your School-Age Child

Procedure:

Introduce topic for the lesson. Stress the fact that parents are children's first teachers. Ask students to raise their hands if they are parents.

Review how parents, brothers, and sisters model the ways reading skills are used in daily situations.

Show the video, *I Am Your Child: Ready to Learn*. Briefly review the key points.

Brainstorm why it is important to read to your child or with older children.

Write ideas on the board and have a student take notes. Use the handout to make sure ideas are covered. Give the handout to students with a promise to update it with their ideas.

Brainstorm ways to promote reading with your child.

Model reading a child's book to the class. Make sure you talk about pictures,



ask questions, use different voices, etc. Talk about why you read it as you did.

Give Tips For Reading with Your Child handout to everyone. Read and discuss it together.

Selecting books:

Have an assortment of children's books. Talk about what type of book is appropriate at different ages. Then have students help sort the books into the appropriate age-level group. Have students give reasons why they chose the group they did.

- Birth to twelve months:
Choose vinyl books or board books with stiff, cardboard pages that are easy to grasp and turn. They can be chewed, sucked, and washed. Read books about familiar objects and activities. Talk about the pictures. Describe the objects. Point to the pictures.
- Twelve months to three years:
Toddlers like books with rhymes or text that is short and appealing. Stories about familiar activities, animals, and objects with clear, colorful pictures are fun to read. Pages that are thick are easy to turn.
- Three to five years:
Preschool children enjoy simple folktales and short stories, alphabet, counting, and rhyme books. Factual books about creatures and objects such as trucks or food develop a child's knowledge. Books with silly words and pictures are fun to read and stimulate creativity.

Resources:

Adult & Community Education. *Families As Educators* brochure. 2000. Available from Adult & Community Education, Leon County Schools, 283 Trojan Trail, Tallahassee, FL 32311.

Cullinan, Bernice E. *Read to Me: Raising Kids Who Love to Read*. 1992. New York: Scholastic Inc.

Cullinan, Bernice E. and Bagert, Brad. *Helping Your Child Learn to Read*. 1999. U. S. Department of Education. Office of Educational Research and Improvement. Available through websites:

www.ed.gov/pubs/parents/Reading/ and
www.ed.gov/pubs/parents/reader/index.html

Weinberg, Pamela. *Your Home Is A Learning Place*. ISBN 0-88336-



641.x. Signal Hill Publications, P. O. Box 131, Syracuse, NY 13210-0131.

Video: *I Am Your Child: Ready to Learn*. Reiner Foundation. Available through I Am Your Child, P. O. Box 15605, Beverly Hills, CA 90209. Price: \$5.00 each. Companion booklet \$1.00 in quantities 1-9; \$.50 each in quantities 10-400. Internet address: iamyourchild.org. Ph: 888-447-3400. Fax: 310 205-2760.

Extending Activities:

Take a field trip to the public library. Obtain a library card if needed. Tour the facilities and learn about the libraries services.

Invite a member of the Literacy Volunteers of America to visit the class to demonstrate oral story reading to children. The public library is usually the contact source for this service.

Have a book drive to build a classroom set of books that can be checked out for home reading.

Suggested Essay Topics:

- Why should parents read to older children?
- What are some tips for reading with children the age of your children?



Reading with Your Child

- Encourages questions
- Develops readiness for learning to read
- Becomes a good habit
- Develops vocabulary
- Encourages awareness of print
- Increases attention span
- Creates an interest in stories and books
- Shows that reading is important
- Promotes self-esteem
- Gives you a special time together
- Teaches language
- Stimulates imagination
- Adds to your child's knowledge
- Encourages cuddling and interaction
- Is fun
- Promotes relaxing
- Teaches about the world
- Shows the relationship between the printed letters and sounds in words



Ways to Promote Reading With Your Child

Read books your child will like.

Read books you enjoy.

Start reading to your child as a newborn.

Let your child see you reading to yourself.

Write stories with your child.

Write a sentence they dictate about a picture they drew.

Create a book – write a sentence per page, leaving room for drawing.

Set up a bookshelf in your child's room.

Buy books at bookstores, garage sales, library sales, etc.

Have bookshelves in the living room.

Take books with you and read to your child while waiting in line,
on the bus, etc.

Take books for your child to read when you need him/her to be quiet
or anytime.

Keep books in the car to read.

Read with expression.

Use different voices for different characters.

Leave off the endings of repetitive lines or rhyming lines for your
child to fill in.

With beginning readers, take turns reading lines, paragraphs, pages,
or chapters.

Read books **with** children at their reading level.

Read books **to** children at their listening level.

Write notes to your child.

Take a pad with you and write notes back and forth.

Take a pad with you for your child to write when you need him/her to
be quiet or anytime.



Tips for Reading to Your Baby or Preschooler

Set aside a regular time for reading.

Make it a very short time for infants and longer for older children.

Find a comfortable spot.

Turn off the TV.

Look at the pictures and the book cover.

Talk about the pictures and story.

Talk slowly and clearly.

Tell your own stories.

Select books appropriate for the age of your child.

Start a bookshelf or reading corner for your child.

Re-read favorite stories.

Get a library card and borrow books from the library.

Read food labels in the grocery store.

Read labels on cereal boxes at home.

Read street signs and signs on buildings.

Read and learn nursery rhymes.

Sing together.

Provide writing materials and encourage writing and drawing.

Pay attention to your child's responses.



Tips for Reading with Your School-Age Child

Listen as your child reads to you.

Talk about what was read.

Take turns reading sections depending on the ability of the child.

Sit next to your child.

Read the same story or article together.

Stop when you get to an unfamiliar word; talk about it.

Use the dictionary.

Encourage younger children to dictate stories for you to write.

Provide writing materials.

Read poems and rhymes together.

Go to the library and borrow books.





Early Intervention and Brain Development

Early Intervention and Brain Development

LESSON 1: Ten Things Every Child Needs (1-4)

Objectives:

Participants will:

- become informed of the essential needs of children for healthy development.
- recognize the importance of their role in meeting the emotional, social, physical, and intellectual needs of their children.
- become informed of ways to create a safe and healthy environment for their children.
- recognize how language development, cuddling, touch, interaction with babies, nutrition, and consistent, predictable relationships are important to brain growth and development; and emotional and physical development.
- understand that is essential to meet the needs of children from birth.

Materials:

TV and VCR

Brain Development and the Early Years - Background information

Video:

Ten Things Every Child Needs by the McCormick Tribune Foundation

This video would have to be purchased. See the Resource List.

Handout:

Ten Things Every Child Needs

Procedure:

Introduce the unit with emphasis on the role of parents as the first teacher of their children. Ask students to indicate if they are parents. Stress the importance of the prenatal period and the first five years of life not only for brain development, but for later learning and reaching one's potential. Review the list of Ten Things Every Child Needs.

Introduce the video, *Ten Things Every Child Needs*.

Show the first four needs. Break the video into smaller sections if necessary.

1. Interaction between parent and child;
2. Touch;
3. Stable, loving relationship;
4. Safe, healthy environment.



Review the four needs. Consider the role of nature and nurture in brain growth and development, and in determining basic intelligence and reaching potential. Stress the effects of interaction, cuddling, touch, and establishing an emotional bond with a child; this affects later social and emotional development.

Discuss the expression use it or lose it. When essential learning opportunities are not provided, the brain connections are not made, and by age ten the child loses those unused cells. There are windows of learning or certain ages when learning a specific skill is easier for a child. Acquiring and developing language is easiest around ages 1-4. It is necessary that parents talk with their child and help develop this skill. Repetition of words as a child is first beginning to talk aids speech development. Factors such as a hearing impairment can delay fluent speech. Parents need to be alert to the cues that a child gives and respond to them.

Resources:

Videotapes:

The Child's Brain Matters (46 min.) by Dr. Bernard L. Maria
University of Florida College of Medicine
Available from The Early Childhood Association of Florida
3049 Browning Street
Sarasota, FL 34237

Note: This is included as one of the resources in the *Brain Bag*
Distributed by the ECA of FL
Ph. (941) 951-0606
Fax (941) 952-0116
e-mail: ecaoffl@earthlink.net

I Am Your Child: The First Years Last Forever (29 min.) and
I Am Your Child: Ready to Learn (24 min.)

I Am Your Child
P. O. Box 15605
Beverly Hills, CA 90209
Ph. (888) 447-3400
e-mail: iamyourchild.org
\$5.00 each includes shipping

Ten Things Every Child Needs (60 min.)
McCormick Tribune Foundation
435 North Michigan Avenue, Suite 770
Chicago, Ill 60611
Ph. (312) 222-3512
Website: www.rrmtf.org
\$12.00 each – item #201
Bulk orders call: 1-888-MTF-2224



Other resources:

Gellens, Suzanne. *Activities That Build the Young Child's Brain*
Early Childhood Association of Florida
3049 Browning Street
Sarasota, FL 34237
Ph. (941) 951-0606
Fax: (941) 952-0116
\$10.00 each

Rohar, Sara. *The Incredible Technicolor Machine. An Early Development Curriculum for Parenting Students*
Curriculum Connection
2301 Avenue J
Birmingham, AL 35218
Ph. (205) 783-6114
\$50.00

Extending Activities:

Discuss a brochure on selecting quality child care if available.

View the video: *I Am Your Child: The First Years Last Forever.*

Suggested Essay Topics:

- What are three things every child needs?
- Why is it important to touch and cuddle with your baby?



Brain Development and the Early Years

Recent advances in technology have enabled neuroscientists to actually see how the brain works. MRI and brain scan devices have helped to increase our understanding of what happens inside the brain and what factors influence its development. This new information, coupled with previous and on-going research, gives us new insight into how we think and learn.

Prenatal Period:

What does this new knowledge mean for parents and prospective parents? We have learned how important it is for a woman to take care of herself during the prenatal period when her baby's brain is developing at a pace of 250,000 cells per minute until it reaches as many as 100 billion brain cells at birth. Nutrition, rest, prenatal medical care and a healthy life style can help ensure that a baby will be born with not only its body well developed, but its brain will also be well developed and normal. It is important for a woman to avoid smoking, to avoid consuming alcohol and drugs, and even to not use over-the-counter medicines unless recommended by her obstetrician. Poor nutrition, smoking, using drugs, and some other medical factors do affect a baby's development.

The Early Years – Birth to Five:

A baby is born with its brain "wired" for learning. Those billions of cells may be there, but they have to connect to each other for normal development to take place. The age-old argument of nature versus nurture contrasted the role of heredity (nature) and the environment (nurture) in respects to intelligence. Research has shown that both have a vital role to play in how smart an adult a child will become.

Nature, or heredity determines the basic intelligence or potential that a person will have, just as heredity determines the size of one's nose or the color of eyes. Heredity determines the number of cells and neurons in the brain, and the way they are arranged in the brain. A child inherits from his/her parents the basic features of the brain and special aptitudes such as those for music, art, language, or math.

When we talk about nurture, we mean that it is the environment in which the child is raised that helps a child to reach his/her full potential. The opportunities the child has to learn from the time he/she is born make a difference. Encouragement, love, and guidance in becoming a responsible person all play a part in development.

During the first two years a child learns primarily through his/her senses. The child hears language, sees the world around his/her, hears the voices, noises, and music, feels the softness or coldness of things, and learns to relate to parents and other around it. It is during this time that a type of "wiring system" is developed within the brain.



Axons which serve as transmitters, develop from one neuron in the brain and form connections with the growing dendrites, or receivers, from other neurons. The junction where they meet is called a synapse. As these connections are taking place, a form of insulation called myelin develops and this enables the electrochemical messages to flow between the neurons. You might think of this in the way a new house is wired for electricity and telephones. The wiring permits the thought processes to be connected and to make sense. The development of the brain connections increases from about 370 grams at birth to 1,080 grams at age ten. In other words, the brain triples in weight.

Just as there is a pattern to a child's being able to babble, say a word or two, then put them together into sentences, and to go from turning over to crawling, then to walking, there is also a pattern to a child's ability to learn. As the myelination of the connections in the brain develops, the child becomes increasingly able to learn more.

During the first five years the richness of a child's environment and the nurturing the child receives are factors in how many synapses are formed and how well they are insulated. There are key times during these years when certain types of learning must take place. Even at the turn of the twentieth century, Maria Montessori recognized that there were times when children were able to learn certain skills more easily than at other times. We call these times "windows, or windows of opportunity." A child must be able to see during the first two years of life for vision to develop. An uncorrected vision problem such as a cataract, will prevent a child's vision from maturing. The first three years are the critical time for language to be learned. If a child has a severe hearing problem, even though corrected later, the child's speech may be affected. The plasticity of the brain does allow for learning to take place at other times, but it is much more difficult. A child who has an opportunity to hear a language other than his native language during the first three years will find it easy to learn that language later in life. This is because the sounds and pattern of the language are imprinted in memory.

When a child hears a word one time, the word goes into short-term memory. When the word is repeated, and the child practices it, the word goes in long-term memory. Repetition and practice are integral parts of learning.

Birth to Ten:

If a child does not have the opportunity to develop a special aptitude such as music during the first ten years, and is not encouraged to use the talent, then the ability will not reach its potential. If other essential learning opportunities are not available to a child during the first ten years, then the synapses do not develop and the cells are lost. "Use it or lose it" is the term that applies.

It is so important, therefore, that parents make every effort to provide a loving, stable, nurturing environment that supports and encourages a child to develop and to reach his/her potential. A home where learning is valued, and where a child is provided the guidance and encouragement to succeed in school and in life, will give the child roots and stability, and wings to fly.



Ten Things Every Child Needs

1. Interaction between parent and child
2. Touch
3. Stable, loving relationships
4. Safe, healthy environment
5. Self-esteem
6. Quality child care
7. Communication
8. Play
9. Music
10. Reading



Early Intervention and Brain Development

LESSON 2: Ten Things Every Child Needs (5-10)

Objectives:

Participants will:

- become informed of the essential needs of children for healthy development.
- recognize the importance of their role in meeting the emotional, social, physical, and intellectual needs of their children.
- understand that it is essential to meet needs of children from birth.
- become informed of ways they can facilitate language development and readiness for reading in their child.

Materials:

TV and VCR

Brain Development and the Early Years - Background Information (see lesson 1)

Video:

Ten Things Every Child Needs by the McCormick Tribune Foundation

This video would have to be purchased. See the Resource List.

Handout:

Ten Things Every Child Needs (see lesson 1)

Procedure:

Review the first four needs discussed in the first lesson.
(Have handouts available.)

Introduce the video and the next six needs:

5. Self-esteem;
6. Quality child care;
7. Communication;
8. Play;
9. Music;
10. Reading.

Review the six needs shown in the video.

Touch on the importance of setting limits for children and guiding their behavior to help them develop into responsible adults with inner controls that help them to be successful in life. Emphasize positive guidance and teaching children appropriate ways to behave. Stress the role of play in children's developing social and problem-solving



skills as well as acting out their understanding of the world.

Listening to classical music has been found to help the brain to develop connections that impact mathematical thinking. Music is a part of every culture.

Other ways parents can help meet the needs of their children during the first five years are suggested in *Sunrise Skill Builders*.

If available, distribute *Sunrise Skill Builders*. Skim the book with students to point out information for them to read independently.

Resources:

Videotapes:

The Child's Brain Matters (46 min.) by Dr. Bernard L. Maria
University of Florida College of Medicine
Available from The Early Childhood Association of Florida
3049 Browning Street
Sarasota, FL 34237

Note: This is included as one of the resources in the *Brain Bag*
Distributed by the ECA of FL
Ph. (941) 951-0606
Fax (941) 952-0116
e-mail: ecaoffl@earthlink.net

Ten Things Every Child Needs (60 min.)
McCormick Tribune Foundation
435 North Michigan Avenue, Suite 770
Chicago, Ill 60611
Ph. (312) 222-3512
Website: www.rrmtf.org
\$12.00 each – item #201
Bulk orders call: 1-888-MTF-2224

Other resources:

Sunrise Skill Builders. You Are Your Child's First Teacher.
From Birth to 5 Years of Age
Florida Department of Education
Turlington Building
Tallahassee, FL 32399-0400

Gellens, Suzanne. *Activities That Build the Young Child's Brain*
Early Childhood Association of Florida
3049 Browning Street
Sarasota, FL 34237
Ph. (941) 951-0606
Fax: (941) 952-0116
\$10.00 each



Rohar, Sara. *The Incredible Technicolor Machine. An Early Development Curriculum for Parenting Students*
Curriculum Connection
2301 Avenue J
Birmingham, AL 35218
Ph. (205) 783-6114
\$50.00

Extending Activities:

Invite a literacy volunteer or librarian to class to demonstrate techniques in reading to children and encouraging interaction.

Suggested Essay Topics:

- Why is it important to set rules for children?
- What should you look for when choosing a daycare center?
- Why is it important for children to play?



Early Intervention and Brain Development

LESSON 3: Promoting Family Health

Objectives:

Participants will:

- identify immunizations required for children.
- identify community resources that provide services for families

Materials:

Handouts:

Early Intervention for Children's Health

Recommended Childhood Immunization Schedule

Tallahassee Community Resources

For areas other than Tallahassee, create your own list or refer to your local telephone book for information on community resources.

Procedure:

Distribute the handout Early Intervention for Children's Health and discuss the goal of getting children their shots on schedule. Immunizations are required for entry into child care, into school, and into college. Parents should keep original copies of their children's records in a safe place. They should also keep the original birth certificate.

Discuss the many community agencies available to provide help for children and families.

Distribute the list of community resources if available.

Discuss the importance of regular physical and dental exams. Eyes should also be checked prior to entering school, especially if a vision problem is suspected. Hearing should be checked if speech is not developing as it should, or an infant does not respond to sounds.

Talk about the importance of prenatal care for pregnant women. An ounce of prevention is worth a pound of cure.

Discuss the impact low birth weight has on later development and learning.



Extending Activities:

Invite a nurse to class to discuss health concerns about children.

Suggested Essay Topics:

- What impact does low birth weight have on later learning?
- How can you help your child when they get their shots?



Early Intervention for Children's Health

In addition to regular medical and dental checkups each year, children also need to receive the recommended immunizations that can prevent or decrease their chances of having certain serious illnesses.

The *Recommended Childhood Immunization Schedule* shows those shots that are recommended, and the time schedule for when children need to receive them. Beginning July 1, 2001 children in Florida will be required to have these immunizations to enter child care or school:

Hepatitis B	(Hep B)
Diphtheria	(D)
Tetanus	(Ta)
Pertussis	(P) (whooping cough)
H. influenzae type b	(Hib)
Polio	(IPV)
Measles	(M)
Mumps	(M)
Rubella	(R)
Varicella	(Var) (chicken pox)

The chart also shows those shots required for seventh grade.

Hepatitis A may be required in certain areas of the country.



Recommended Childhood Immunization Schedule United States, January - December 2000



Vaccines¹ are listed under routinely recommended ages. [Bars] indicate range of recommended ages for immunization. Any dose not given at the recommended age should be given as a "catch-up" immunization at any subsequent visit when indicated and feasible. (Oval) indicate vaccines to be given if previously recommended doses were missed or given earlier than the recommended minimum age.

Age ▼	Birth	1 mo	2 mos	4 mos	6 mos	12 mos	15 mos	18 mos	24 mos	4-6 yrs	11-12 yrs	14-16 yrs
Hepatitis B ²	Hep B										(Hep B)	
Diphtheria, Tetanus, Pertussis ³			DTaP	DTaP	DTaP			DTaP ³		DTaP	Td	
			Hib	Hib	Hib		Hib					
<i>H. influenzae</i> type b ⁴			Hib	Hib	Hib		Hib					
Polio ⁵			IPV	IPV			IPV ⁵		IPV ⁵	IPV ⁵		
Measles, Mumps, Rubella ⁶							MMR			MMR ⁶	(MMR ⁶)	
Varicella ⁷							Var				(Var)	
Hepatitis A ⁸									Hep A ⁸ in selected areas			

Approved by the Advisory Committee on Immunization Practices (ACIP), the American Academy of Pediatrics (AAP), and the American Academy of Family Physicians (AAFP).

Tallahassee Community Resources

ABUSE, CHILD AND SPOUSE

Abuse Registry	1-800-962-2873
TDD#	1-800-962-5098
Apalachee Center for Human Services	487-0300
Boy's Town of North Florida	575-6422
	1-800-448-3000
Brehon Institute	656-7110
Bureau of Victim Compensation	1-800-226-6667
Division of Victim Services	414-3300
Child Protection Team	487-2838
Community Intervention Center	222-3508
Family Source	488-KIDS
	1-800-Flalove
Florida Runaway Hotline	1-800-runaway
Guardian Ad Litem Program	488-7612
HRS Services	488-0160
Missing Children Help Center	
Parent Reference	922-4324
	1-888-413-2645
	1-800-runaway
Refuge House Hotline	681-2111
Telephone Counseling and Referral	224-6333
Treehouse Shelter Program	487-2838

ABUSE, DRUG & ALCOHOL

A Life Recovery Center	224-9991
AI-Anon	1-800-344-2666
	222-2294
Alateen	222-2294
Alcoholics Anonymous	224-1818
Apalachee Associates	488-0989
	488-9611
Apalachee Center for Human Services	487-2930
Bond Community Health Assoc.	576-6118
Crack Self-Help Support Group	222-5151
Dept. of Children and Families	488-2419
DISC Village Juvenile	574-6695
Adult	561-0717
Emergency Services	487-2430
Family Support Group for Children with Drug or Alcohol Related Problems	574-6695
Florida Alcohol & Drug Abuse Association	878-2196
Mothers Against Drunk Driving	681-0061
Mothers-In-Crisis	222-7705
Narcotics Anonymous	599-2876
Rickards Shared Service Center	921-6312

Salvita/ Recovery Services for Women	222-9695
Self Help Clearing House	1-201-625-7101
Tallahassee/Leone County Human Services	575-4388
TASC	561-0717
Turn About	671-1920

ADOPTION & POST ADOPTION

Adoption Information Center	1-800-962-3678
Catholic Social Services	222-2180
Children's Home Society of Florida	921-0772
Florida Baptist Children's Home	878-1458
Guardian Ad Litem Program	488-7612
HRS Post-Adoption Services	487-2760 x0

CHILD CARE/ADULT DAY CARE

Head Start /Capital Area Community Action Agency	386-1123
Easter Seal Rehabilitation Center	222-4465
Elder Care	575-9694
Even Start	488-4470
KIDS INC (Big Bend 4C)	414-9817
Lively Child Care Center	487-7453
Adult Day Care	386-6454

COUNSELING

American Red Cross	878-6080
Apalachee Associates	488-9611
Apalachee Center for Human Services	487-0300
Division of Victim Services	414-3300
Capital City Youth Services	576-6000
The Caring Tree	878-5310
Catholic Social Services	222-2180
Community Crisis Response Team	224-6333
Compassionate Friends	422-8404
The Connection	425-TEEN
Early Loss	422-8404
ECHO	224-3246
Faith Counseling Center	386-1560
Family Source	425-KIDS
	1-800-Flalove
Fl. Network of Youth & Family Services	922-4324
FSU Crisis Management Unit (suicide)	644-1234
FSU Human Services Center	644-3854



FSU Marriage & Family Therapy Clinic	644-1588
Phone Friend	222-1141
Rickards Shared Service Center	921-6312
Runaway Hotline	1-800-runaway
Telephone Counseling and Referral	224-6333
Terrell House	224-3370
Women's Pavilion	681-2255 x4

EMERGENCY SHELTER FOOD ENERGY CLOTHING

American Red Cross	878-6080
Brehon (Pregnant women only)	656-7110
Capital Area Community Action	222-2043
Catholic Social Services	222-2180
Eastside Psychiatric Services	487-0300
ECHO (food, clothing)	224-3246
Elder Care Services/Energy Assistance	575-9694
Saint Vincent De Paul Society	576-6099
Salvation Army	222-0304
Tallahassee Housing Authority	385-6126
The Shelter	224-9055

EMPLOYMENT ASSISTANCE/ JOB TRAINING

Big Bend Jobs and Education Council	414-9374
Board of County Commissioners	922-4944
Dept of Education, Blind Services	488-8400
Easter Seal Rehabilitation Center	222-4465
FSU Center for Professional Development	644-3801
FSU Job Line	644-6066
Goodwill Industries	576-7145
Jobs and Benefits	488-8701 x6
Job Corps	488-8701
LCS Adult & Community Education	922-5343
Leon County Personnel Division	487-2220
Literacy Volunteers of Leon County	487-4444
Lively Technical Center	487-7407
Rickards Shared Services Center	921-6312
Senior Community Service Employment Program	224-0220
TCC Job Line	488-9200/5
TCC Student Job Board	922-8128
Tallahassee Urban League	222-6111
Tallahassee Veteran Center	942-8810
Vocational Rehabilitation	488-5931
Workforce Development Center	414-9374

FINANCIAL ASSISTANCE

ECHO	224-3246
American Red Cross	878-6080
Capital Area Community Action	222-2043
Catholic Social Services	222-2180
Child Support Enforcement	488-4975
Consumer Credit Counseling	878-0975
Easter Seal Rehabilitation Center	222-4465
FSU Student Aid Resource Center	644-4840
Department of Children and Families	487-2826
Social Security Administration	942-8978
	1-800-772-1213
WAGES, Food Stamps, Medicaid	488-0675

HEALTH

Alzheimer's Resource Center of Tallahassee	561-6869
American Cancer Society	297-0588
American Diabetes Association	1-800-741-5698
American Heart Association	878-3885
American Lung Association	386-2065
American Parkinson Disease	1-800-223-2732
American Red Cross	878-6080
Apalachee Associates	487-2930 x2128
Apalachee Center for Human Services/Psychiatric Hospital	487-0300
Arthritis Foundation	656-4877
Big Bend CARES/AIDS	656-2437
Big Bend Hospice, Inc	878-5310
Bond Community Health Assoc.	576-6118
Capital Medical Society (doctor referral)	877-9018
Children's Medical Services	487-2604
Diabetes Center of Tallahassee Memorial	681-5403
ECHO	224-3246
Epilepsy Association of the Big Bend	222-6202
Leon County Health Department	487-3152
Leon County Sickle Cell Foundation	222-5796
	222-2355
Lincoln Neighborhood Health Services	224-2469
Lion's Club P.O. Box 133 Talla. FL	
Lupus Foundation	385-8168
March of Dimes/Northwest Florida	422-3152
Mental Health Drop-In Center	222-7226
Muscular Dystrophy Association	681-6330
	681-6763



Multiple Sclerosis Society	386-1889
Poison Information Center	1-800-282-3171
Rickards Shared Services	921-6312
United Cerebral Palsy	878-0892
Women's Growth Center	487-2930
Women's Pavilion	681-2255 x2

HOME HEALTH CARE

Big Bend Hospice, Inc.	878-5310
Medical Center Home Health Care	681-5055

PARENTING

Big Bend Cares	656-2437
Black Families of America	893-8677
Boy's Town of North Florida	385-0211
Brehon Institute	656-7110
Childbirth Education	922-5343
Community Intervention Center	222-3508
Even Start Family Literacy	488-4470
Family Source	488-KIDS
	1-800-Flalove
Kids First (Divorce Class)	922-5343
La Leche League	552-3948
Leon First Start	488-4470
Mothers-in-Crisis	224-1927
Panhandle Healthy Start	922-1330
Rainbow Center, Inc.	561-8197

PERSONAL DEVELOPMENT

Big Brothers/Big Sisters	386-6002
Boy Scouts/ Suwannee River Area Council	576-4146
First Baptist Church/ English Instruction	668-4958
FSU Center for Participant Educ.	644-6577
FSU/Outdoor Pursuits Program	644-2449
Girl Scout Council of Apalachee Bend	386-2131
Leon School Volunteers	487-4321
Literacy Volunteers of Leon County	487-4444
Women's Pavilion	681-2255 x2

PREGNANCY SERVICES

Birth Centre of Tallahassee, Inc.	224-0490
Bond Community Health Assoc.	576-6118
Brehon Institute	656-7100
Catholic Social Services	222-2180
Childbirth Education	922-5343
Children's Home Society of Florida	921-0772
Feminist Women's Health Center	224-9600
Leon County Health Department/ Improved Pregnancy Outcome	922-6800

Leon County Schools/Teenage Parent Program	487-2525
N. Florida Women's Health Center	877-3183
Panhandle Healthy Start	922-1330
Planned Parenthood of Tallahassee	574-7455
Pregnancy Help and Information Center	222-7177
Salvation Army	222-0304
Women's Pregnancy Center (Pro Life)	877-4774

SENIOR CITIZEN SERVICES

Adult Day Care	431-5100
	431-5145
Alzheimer Resource Center of Tallahassee	561-6869
American Association of Retired Persons	891-4008
Apalachee Associates	488-9611
Area Agency on Aging	488-0055
Dial-A-Ride	891-5199
Elder Care Services	487-2351
Foster Grandparents	222-2253
Geriatric Residential Treatment Systems	487-2930 x 4440
Retired Senior Volunteer Program	222-2253
Senior Community Service Employment Program	224-0220
Senior Companion	222-2253
Tallahassee Housing Authority	385-6126
Tallahassee Senior Citizen's Center	891-4000

SERVICES FOR PEOPLE WITH DISABILITIES

Association for Children with Learning Disabilities	562-3017
Autism Society of America	997-0253
Center for Autism and Related Disabilities	1-800-3autism 644-4367
Center for Independent Living of North Florida	575-9621
Children with Attention Deficit Disorders	668-8633
Children's Home Society of Florida	921-0772
Deaf Communication	942-6882
Dept. of Education Blind Services	488-8400
Developmental Services Dept. of Children and Families	488-6500
Dick Howser Center for Childhood Services	574-3906



Early Intervention Program for Infants and Toddlers	921-0330
Easter Seal Rehabilitation Center	222-4465
ESE (Exceptional Student Education)	487-7160
Florida Diagnostic and Learning Resources Systems	488-4150
Dept. of Children and Family Developmental Services	488-6500
LCS Adults with Disabilities	922-5343 x243
LCS Exceptional Parent Support Group for Children with Epilepsy	222-1777
Leon Association for Retarded Citizens	422-0355
Leon Assoc. for Retarded Citizens Parent Auxiliary	668-2985
Parent to Parent	414-1735
Student Education Administration.	487-7155
Muscular Dystrophy Association	681-6763
Multiple Sclerosis Society	386-1889
Severely Emotionally Disturbed Network Project	487-4319
Social Security Administration	942-8978
Tallahassee Housing Authority Trout Pond	385-6126
United Cerebral Palsy, Big Bend Area	878-0892
Vocational Rehabilitation	488-5931

SERVICES FOR PETS

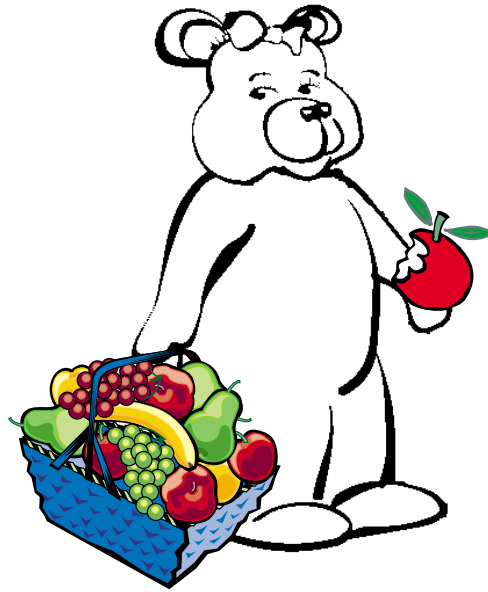
Animal Aide Spay and Neuter Clinic	386-4148
Animal Services Center/Animal Shelter	891-6790

TRANSPORTATION

Big Bend Transit	222-4160
Dial-a-Ride	891-5199
Medicaid Transportation	487-1510

*This listing of information includes numbers compiled for the "Community Resource Directory", Telephone Counseling and Referral Service, Inc.





Nutrition - Healthy Eating for Families

Nutrition - Healthy Eating for Families

LESSON 1: Importance of Healthy Food

Objective:

Participants will:

- learn the basics of nutrition and the importance of making food choices that promote good health.

Materials:

Pencils and felt-tip marker
Notebook paper and chart paper

Handout:

Nutrition - Healthy Eating for Families - Background Information
Dietary Guidelines for Americans - Background Information (see lesson 3)

Procedure:

Talk about the role of food and food experiences in our lives.

Brainstorm and record on chart paper. Include the following:

- Promotes growth of muscles, teeth, bones, hair, blood, and tissue;
- Promotes brain development;
- Regulates body processes;
- Provides pep and energy for work and play;
- Prevents nutritional illnesses;
- Provides a feeling of comfort and well-being;
- Provides family time together during mealtimes;
- Provides opportunities to teach social skills;
- Strengthens family routines and traditions.

Discuss the importance of wholesome food habits for good health.

- The role that vitamins, minerals, fats, proteins, carbohydrates, and water play in the body.

Discuss the prevention of nutritional deficiency illnesses through good food choices and healthy eating habits.

- Scurvy
- Rickets
- Anemia
- High/low blood pressure
- High cholesterol
- Obesity
- Osteoporosis
- Some birth defects such as spina bifida



- Some forms of edema and dermatitis
- Bulimia
- Goiter
- Anorexia Nervosa
- Other

Talk about allergies and the importance of alternative ways to get the needed nutrients.

Resources:

Celebrate Healthy Eating, a Scholastic Program sponsored by Dannon Institute. *Scholastic Early Childhood Today*, Scholastic Inc., 555 Broadway, New York, NY 10012. Ph. (212) 343-6600.

Food & Nutrition Resource Center, Florida Department of Education, 325 W. Gaines Street, Suite 1032 Turlington Bldg., Tallahassee, FL 32399-0400. Ph. (800) 504-6609.

Whitney, Calaldo, and Rolfes, 1999. *Understanding Nutrition, Eighth Edition*, Wadsworth Publishing Company, Belmont, CA. Price: \$73.95. ISBN # 0534-546-129. Order from Thompson Learning, P. O. Box 6904, Florence, KY 41022.

Extending Activities:

Have students look up nutrition topics on the Internet and report to the class.

Suggested Essay Topics:

- Why should you try to follow a healthy diet?
- What are some of the problems caused by following an unbalanced diet?



Nutrition - Healthy Eating for Families

Background Information

Nutrients:

The food we eat contains nutrients essential for good health, growth, brain functioning, energy, and maintenance. These include proteins, fats, vitamins, minerals, and carbohydrates that consist of sugars and starches. Other important compounds are also found in foods.

Through research we have learned how these nutrients function in our bodies and how they interact. The United States Government publishes nutrition information for consumers that can be helpful in guiding selections of foods for good health. The recommended daily amounts (RDAs) have changed over the years as a result of research in both nutrition and medicine.

Proteins are essential for building tissue and muscles in our bodies. A severe lack of protein can result in a nutritional deficiency that results in medical problems or even death. Proteins are necessary for brain development. Good food sources of proteins are seafood, meats, nuts, dried peas and beans, and eggs. Dairy products also contain a high amount of protein. Protein supplies energy to the body.

Fats or lipids provide a sustained supply of energy to a person, and are important in protecting the organs of the body during extremes of heat or cold. They promote the health of skin and hair. They also add flavor and aroma to food. Good sources of fats are meats and nuts, and oils used in cooking. Too much fat in the diet can be detrimental to the body. Saturated fats have been found to contribute to the production of cholesterol in the body. This can lead to clogging of the arteries and possible heart problems.

Vitamins are essential for regulating the body's processes. They are important for the strength of cells in tissues, for the health of skin and our vision, and for overall good health. While it is possible to have too much of some vitamins such as Vitamin A or D, a lack of certain vitamins in the diet can lead to blindness and even death. Fruits, vegetables, and bread products (grains) are excellent sources of vitamins.

Minerals are needed for building and maintaining bones, teeth, blood, and the functioning of body processes. A deficiency of certain minerals can lead to illnesses. For example, a lack of iodine can result in goiter, and a lack of iron results in anemia. Insufficient amounts of calcium result in brittle bones and a loss in bone density. In older adults this can be a cause of osteoporosis. Good sources of minerals are eggs, meats (including seafood), vegetables, dairy products, nuts, and fruits.



Carbohydrates consist of sugars and starches. They are important in providing energy for the body. They are essential for heart function and other body processes. Fruit, breads and cereals, rice, and other foods made from grains, as well as some vegetables are good sources of carbohydrates.

Additional information about important nutrients and RDAs can be found on the Internet at www.nas.edu, or in the dietary sections of some cookbooks. Also consult the resource list in this unit.

In addition to these nutrients, proteins, fats, vitamins, minerals, and carbohydrates, it is important to have enough **water**. The amount usually recommended for adults is 6 to 8 glasses a day. Fiber in the diet is also necessary for the dietary tract. This is found in whole grain foods, vegetables, and fruit. Enzymes found in food serve as catalysts in our body's processing of food and in the use of the nutrients.

To help us easily remember to get the recommended servings of foods in our diet, the Food Guide Pyramid has been developed by the U.S. Department of Agriculture.

The Food Guide Pyramid:

The Food Guide Pyramid displays the food groups and the recommended number of servings of each group needed daily. This serves as a pictorial means of helping us to make wise food choices and to have variety in our meals. The number of servings varies according to a person's age, sex, body size, and activity level. A pregnant or breast-feeding woman also has different needs.

The food groups and recommended number of servings was revised in May of 2000. The revised information is included in the Dietary Guidelines for Americans and can be obtained from the Internet at www.ars.usda.gov:80/dgac/dgacguidexp.htm

At the top of the pyramid the small tip shows fats, oils, and sweets. It is recommended that these be used sparingly. The fats and oils used in cooking, butter on bread, candy, and rich desserts should be a very small part of the diet.

Next the pyramid contains two groups. The milk, yogurt and cheese group shows 2 to 3 servings a day. The meat, poultry, fish, dry beans, eggs, and nuts group shows 2 servings a day for women, children, most men and older adults, and 3 servings a day for teen boys and active men.

The third tier down on the pyramid contains two groups, the vegetable group and the fruit group. It is recommended that at least 2 servings of fruit be eaten daily, and 3 servings of vegetables. Within the vegetable group it is important to have at least 2 servings a week of dark green or yellow vegetables.



The bottom tier of the pyramid shows the bread, cereal, rice, and pasta group. It is recommended that 6 or more servings a day be eaten.

What counts as 1 serving?

Meats, poultry, fish and other seafood, dry beans, eggs, and nuts:

Three ounces of cooked meat for an adult or two ounces for a child equal one serving. Half of a cup of cooked beans or two tablespoons of peanut butter, or one egg provide one serving.

Milk:

One cup of milk, three ounces of yogurt, or 1½ to 2 ounces of cheese provide one serving.

Breads, cereals, rice, and pasta:

One slice of bread, ½ cup of cooked cereal, rice, or pasta, or one ounce of dry cereal equal one serving.

Fruits:

Three-fourths cup of juice, ½ cup of canned fruit, or one medium whole fruit provide one serving.

Vegetables:

Half of a cup of cooked vegetable or 1 cup of salad amount to one serving.

What about calories?

We hear about calories all the time. The labels required on packaged foods must show the number of calories contained in a serving. Calories are a measure of the energy provided in a gram of food. Sugars and starches provide 4.5 calories per gram, while fats provide 9 calories per gram. **Watch your weight!** When a person consumes too many calories through food and beverages, the body stores them in the form of fat. This can lead to being overweight if a person does not burn the calories through activities and exercise. Food labels usually show 2000 calories a day as the average amount needed. A person may need more or less calories depending upon activity level and body size.

Do you need to lose weight? Just eating smaller servings of food, limiting sweets and fats, and avoiding second helpings can help. Of course, increasing exercise or activity level will help too. Eating lean meats and changing the way foods are cooked can help reduce the cholesterol in our diet. Bake or broil meats instead of frying them. Skim milk and low fat milk contain less fat than whole milk. Avoid pastries and use less butter.



Watch your salt and sodium:

Some salt is needed in the diet, but too much can cause health problems such as fluid retention, high blood pressure, and heart problems get worse. Salt and sodium are found naturally in many foods and are added to many processed foods. Cured and processed meats, snack foods such as potato chips and pretzels, ham, bologna, canned vegetables, and some cheeses are often high in salt. To reduce the amount of salt in the diet, look for “low salt,” “reduced salt,” “reduced sodium,” or “no salt” labels on foods you buy. Don’t add salt to foods when cooking. Eat more fresh fruit and vegetables and use herbs and spices to season foods.

Plan balanced and appealing meals:

When planning meals consider variety. The eye appeal provided by different colors, shapes and textures of food make a plate of food more inviting. Contrast in temperatures and textures of food add to the enjoyment of eating. Include foods from several food groups in each meal.

Consider these meals:

Roast beef
Mashed potatoes
Fresh green beans
Rolls and butter
Iced tea or milk

Fish
Baked potatoes
Green peas
Sliced bread
Iced tea

Waffles with butter
Coffee

Corn flakes with milk and sliced banana
Apple juice
Hot tea or cocoa

Which meal has more variety in color, texture, temperature, and taste?
What could be changed to improve some of these meals? Which meals have more staying power? How many food groups are included in each meal?



Promoting healthy families:

Parents have an important role in helping children develop healthy eating habits and make wise food choices. By serving as a good example themselves, parents model desired behaviors. Conversely, if an adult makes poor food choices, children lack a good model. By considering the recommended servings of foods needed daily when shopping for groceries and when planning meals, parents can not only provide more nourishing meals for the family, but they help promote good health for family members.

Other factors need to be considered. These include intolerance to certain foods or food allergies. If a family member must avoid foods made from milk, then a dietary supplement may be needed, and the servings of dark green vegetables need to be increased to provide calcium and other important nutrients found in the dairy group. Wheat, corn, peanuts, some shell fish, melons, strawberries, tomatoes, aged cheeses, chocolate, and some other foods can be sources of allergies for susceptible individuals. Again, these would need to be avoided to prevent allergic reactions. In some families dietary laws associated with certain religions may need to be followed.

Encourage plenty of exercise in daily activities such as doing housework, gardening, walking, riding bicycles, walking up stairs instead of taking an elevator, and engaging in sports.

Arrange regular physical and dental checkups for family members.



Nutrition - Healthy Eating for Families

LESSON 2: Understanding Dietary Guidelines

Objectives:

Participants will:

- learn the basics of nutrition and the importance of making food choices that promote good health.
- evaluate their personal diet for one week.
- plan balanced meals.

Materials:

Notebook paper and chart paper

Pencils and felt-tip marker

Nutrition - Healthy Eating for Families - Background Information (see lesson 1)

Dietary Guidelines for Americans - Background Information (see lesson 3)

Handouts:

Food Guide Pyramid

Food Guide Pyramid for Young Children

Food Guide Pyramid with Children's Serving Sizes

My Food Diary

Number of Servings Per Day

How Many Servings Do You Need Each Day?

Procedure:

Distribute the food guide pyramid. Discuss the food groups and the recommended number of servings per day for each group.

Discuss the average portion sizes for foods.

Discuss how keeping a written record enables people to see the pattern of their eating. They can see what foods they eat enough of and those that they need to include more of in their diets.

Meal Planning:

Balanced meals contain a serving from each food group and are appealing in color, texture, temperature, and flavor.

Resources:

Agriculture Extension Service. Print materials on nutrition in formats for adults and children. Workshops for parents. 4-H Club materials on foods and nutrition. Information on F-NET. Extension agents available for class presentations.



Florida Department of Education. Posters: *Let's Eat Right. Food Guide Pyramid*. Web site: www.firn.edu/doe

National Dairy Council, 10255 W. Higgins Road, Suite 900, Rosemont, Illinois. 60018-5616. Customer Service Dept. (800) 426-8271. Fax: (800) 974-6455.

U. S. Department of Agriculture, Center for Nutrition Policy and Promotion. *Food Guide Pyramid for Young Children A Daily Guide for 2-6 Year Olds*. U.S. Department of Agriculture Food and Nutrition Service. Southeast Region Office of Public Affairs, 61 Forsyth Street, SW, Suite 8T36, Atlanta, GA 303-3415. Ph. (404) 562-1812. A copy of the new 2000 Dietary guidelines, *Dietary Guidelines for Americans*, is included here. It can also be obtained from the following website:
www.ars.usda.gov:80/dgac/dgacguidexp.htm For large print, Braille, audiotape, etc. contact USDA's TARGET Center at (202) 720-2600 (voice and TDD)

Extending Activities:

Ask each student to keep a written record of food eaten for a week. Use the handout My Food Diary. Answer the questions at the end of the record.

Ask for volunteers to share the results of their record of food eaten.

On the board or chart paper write the menu for some of the meals eaten by students.

Talk about including different colors, textures, temperatures, and flavors in a meal.

Build a food pyramid. See page 97 in the *PACT Curriculum*.

Suggested Essay Topics:

- Why is planning a menu important?
- Why is it important to eat a healthy diet?



The Food Guide Pyramid

A Guide to Daily Food Choices

FATS, OILS & SWEETS
Use sparingly

DAIRY PRODUCTS
Milk, Yogurt & Cheese
2-3 servings daily

VEGETABLES
3-5 servings daily

**MEATS, POULTRY, FISH,
DRIED BEANS, EGGS
AND NUTS**
2-3 servings daily

FRUITS
2-4 servings daily

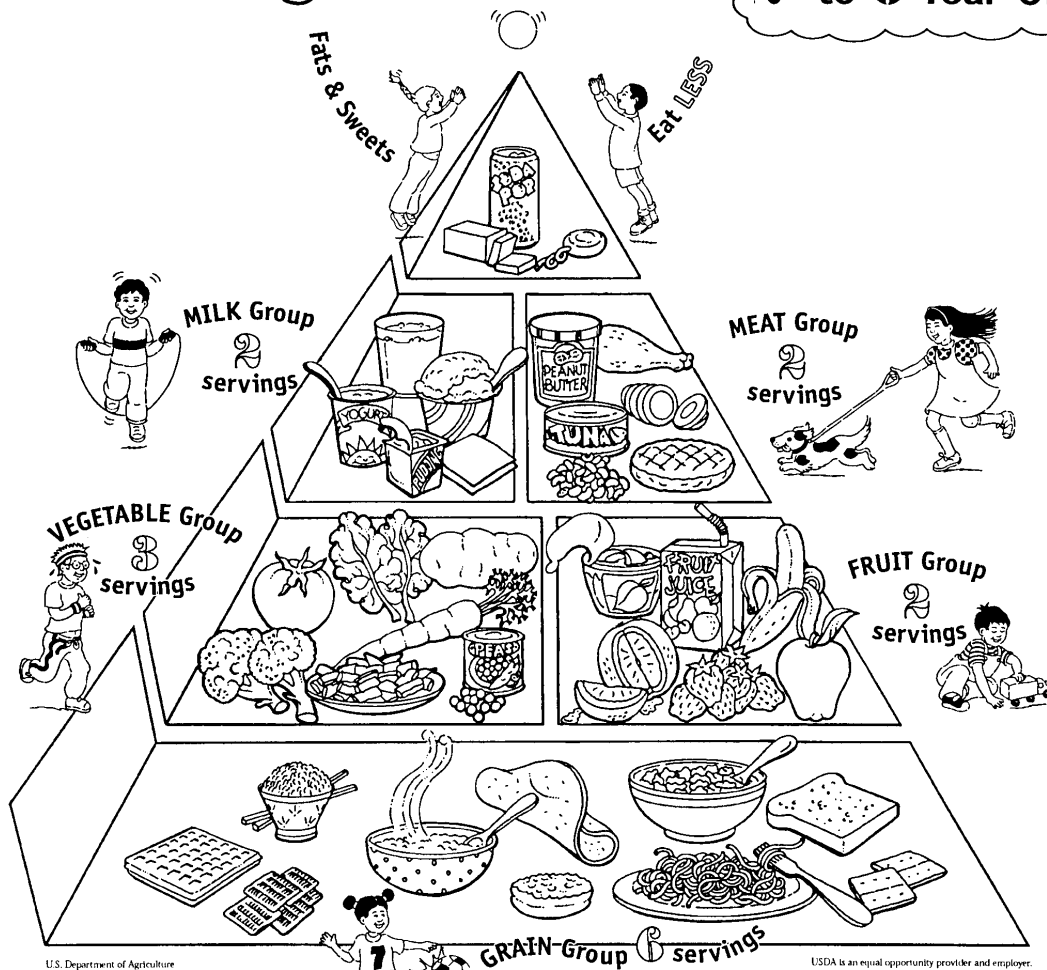
**BREADS, CEREALS, &
GRAINS**
6-11 servings daily



FOOD Guide PYRAMID

for Young Children

A Daily Guide for 2- to 6-Year-Olds



U.S. Department of Agriculture
Center for Nutrition Policy and Promotion

January 2000
Program Aid 1651

USDA is an equal opportunity provider and employer.

FOOD IS FUN and learning about food is fun, too. Eating foods from the Food Guide Pyramid and being physically active will help you grow healthy and strong.

WHAT COUNTS AS ONE SERVING?

GRAIN GROUP

- 1 slice of bread
- 1/2 cup of cooked rice or pasta
- 1/2 cup of cooked cereal
- 1 ounce of ready-to-eat cereal

VEGETABLE GROUP

- 1/2 cup of chopped raw or cooked vegetables
- 1 cup of raw leafy vegetables

FRUIT GROUP

- 1 piece of fruit or melon wedge
- 3/4 cup of juice
- 1/2 cup of canned fruit
- 1/4 cup of dried fruit

MILK GROUP

- 1 cup of milk or yogurt
- 2 ounces of cheese

MEAT GROUP

- 2 to 3 ounces of cooked lean meat, poultry, or fish.
- 1/2 cup of cooked dry beans, or 1 egg counts as 1 ounce of lean meat. 2 tablespoons of peanut butter count as 1 ounce of meat.

FATS AND SWEETS

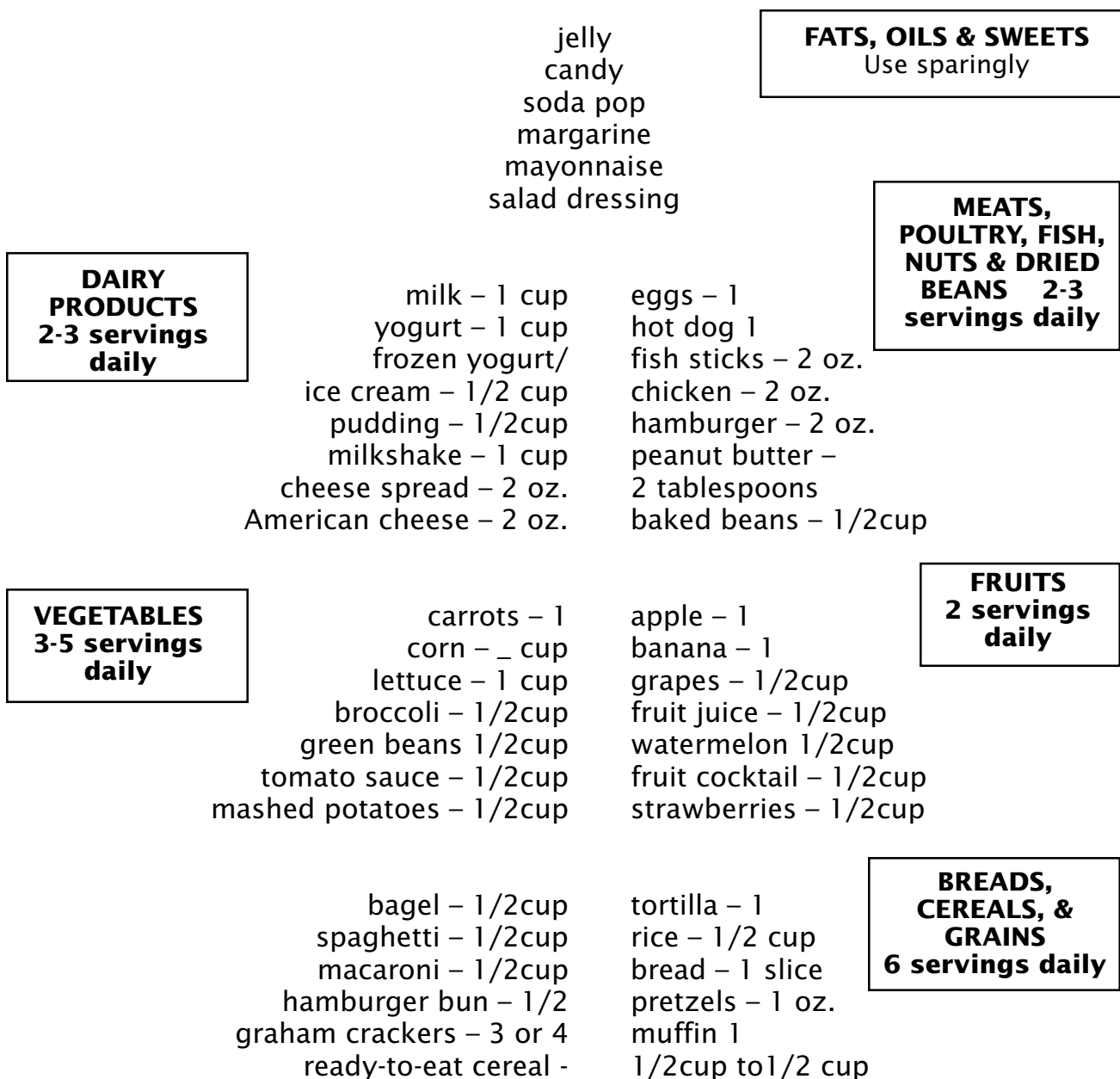
Limit calories from these.

Four- to 6-year-olds can eat these serving sizes. Offer 2- to 3-year-olds less, except for milk. Two- to 6-year-old children need a total of 2 servings from the milk group each day.

EAT a variety of FOODS AND ENJOY!



FOOD GUIDE PYRAMID WITH CHILDREN'S SERVING SIZES



Adapted from The American Dietetic Association Food Guide Pyramid for Children, based on the USDA Food Guide Pyramid, 1996



MY FOOD DIARY

Breakfast	Lunch	Dinner	Snacks
-----------	-------	--------	--------

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Directions: Record everything you eat and drink each day. Count the number of servings of foods in each group that you ate each day. Compare your daily totals with the recommended amounts. How did you do?



NUMBER OF SERVINGS PER DAY

Record the number of servings per day in each food group from your food diary. Use the Food Guide Pyramid to evaluate your diet. See the recommended amounts for your age group in the May 2000 Dietary Guidelines for Americans published by the US Department of Agriculture. How many servings do you need each day?

Food Group	Number of Servings/Day						
	Sun.	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.
Bread, cereal, rice, and pasta							
Vegetable							
Fruit							
Milk, yogurt, and cheese							
Meat, poultry, fish, dry beans, eggs, and nuts							
Fats, oils, and sweets							

Write the names of the food groups for which you met the daily requirement every day.

Write the food groups for which you need to include more foods in your daily diet.

Write the food groups for which you exceeded the daily requirement.



HOW MANY SERVINGS DO YOU NEED EACH DAY?

	Children ages 2 to 6 years, women, some older adults (about 1,600 calories)*	Older children, teen girls, active women, most men (about 2,200 calories)*	Teen boys, active men (about 2,800 calories)*
Food group			
Bread, rice, cereal, pasta (grains) group, especially whole grain.	6	9	11
Vegetable group	3	4	5
Fruit group	2	3	4
Milk, yogurt, and cheese (dairy) group-preferably low fat or fat free	2-3**	2-3**	2-3**
Dry beans, eggs, nuts, fish, and meat, and poultry group-preferably lean or low fat	2, for a total of 5 ounces	2, for a total of 6 ounces	3, for a total of 7 ounces

Adapted from the U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, the Food Guide Pyramid, Home and Garden Bulletin Number 252, 1996 and the May 2000 Dietary Guidelines for Americans.

*These are suggested calorie levels if you choose low-fat, lean foods from the 5 major food groups, and if you use foods from the fats, oil, and sweets group sparingly.

**Older children and teenagers (ages 9-18 years) and adults over the age of 50 need 3 servings daily. During pregnancy and lactation, the recommended number of dairy group servings is the same as for non-pregnant women.



Nutrition - Healthy Eating for Families

LESSON 3: Promoting Healthy Families

Objectives:

Participants will:

- examine the relationship between nutrition and physical activity.
- identify adult responsibilities related to family nutrition.

Materials:

Pencils and felt-tip marker

Notebook paper and chart paper

Nutrition - Healthy Eating for Families - Background Information (see lesson 1)

Dietary Guidelines for Americans - Background Information

Procedure:

Discuss and list personal physical activities engaged in daily.

Discuss ways to increase activity if needed to promote fitness and optimum weight.

Optimum calorie intake is related to height, body type, and activity.
Food needs vary with age and other factors.

Discuss ways parents and other adults can help children develop good eating habits, healthy attitudes towards food, and physical fitness.

- Role model proper eating habits
- Involve children in helping to prepare food, setting the table, and cleaning up
- Encourage individual and team sports
- Provide nourishing snacks
- Involve children in shopping and planning menus
- Plan balanced meals

Shopping for the family

Tips for shopping with children:

- Eat before you shop
- Use safety seats in cars and carts
- Avoid shopping at nap-time

Encourage students to share ideas for successful shopping with children.



Resources:

Dole Food Company, Inc., 155 Bonet Road, Suite 476, San Mateo, CA 94402.
FAX: 650 570-5250. Website: www.dole5aday.com Nutrition Unit for 3rd grade; send request on school stationery. Cookbook: *Fun With Fruits & Vegetables Kids Cookbook, 1995.*

Exploring Foods With Young Children A Recipe for Nutrition Education. Revised Edition. 1995. Florida Nutrition Education & Training. Florida Department of Education. Tallahassee, FL 32399-0400

Public Health Department. Information on nutrition and the Women, Infants, and Children (WIC) program.

Extending Activities:

Write a story about a shopping trip that was a disaster. Explain how problems could have been prevented:

Suggested Essay Topics:

- How can parents help children follow a healthy diet?
- How can you make shopping with your children fun and educational?



Nutrition - Healthy Eating for Families

LESSON 4: Analyzing Food Labels

Objectives:

Participants will:

- analyze nutrition facts on food containers.
- compare nutrition information with dietary needs.

Materials:

Pencils and felt-tip marker
Notebook paper and chart paper
Assorted food containers with labels

Handout:

What's On a Label?

Procedure:

Assemble an assortment of food containers with labels.

Each student selects a container. Explain the terminology and how to analyze the nutrition fact label.

Divide students into small groups to discuss nutrition facts on containers.

Have students look for this information:

- Serving size
- Servings per container
- Amount per serving
 - calories
 - total fat
 - cholesterol
 - sodium
 - total carbohydrate
 - protein
- Percent Daily Values of nutrients (these may be based on a 2000 calorie diet.) Your daily needs may be higher or lower depending on your optimum body size.

Compare the foods.

Complete handout, What's on a Label?

Resource:

Label-Ease A Guide to Using the New Food Labels. (Video 12 min.)

Leader Guide and cards for shopping. National Dairy Council.

Website: www.nationaldairyCouncil.org



Extending Activities:

Suggested Essay Topics:

- What information can you find on a food label?
- Why is it important to read food labels?
- How can reading food labels help you lose weight?



Name: _____ Date _____

What's On a Label?

DIRECTIONS: Use food containers with labels. Read the food labels to answer the following questions.

1. What is the serving size? _____

2. How many calories per serving? _____

How many calories in the whole container? _____

3. How many grams of fat per serving? _____

4. How many grams of cholesterol per serving? _____

What percent (%) is this of the daily value?

5. Does this product contain any sodium?

6. Is this product a good source of fiber?

7. Does this product contain any calcium?

What percent of the daily value? _____

8. What is the first ingredient listed?

Nutrition Facts	
Serving Size 1/2 cup (129g)	
Servings Per Container About 3.5	
Amount Per Serving	
Calories 100	Calories from Fat 0
% Daily Value*	
Total Fat 0.5g	1%
Saturated Fat 0g	0%
Cholesterol 0mg	0%
Sodium 380mg	16%
Total Carbohydrate 18g	6%
Dietary Fiber 5g	20%
Sugars 1g	
Protein 6g	12%
Vitamin A 0%	• Vitamin C 0%
Calcium 2%	• Iron 10%
* Percent Daily Values are based on a 2,000 calorie diet.	

INGREDIENTS: WATER, BLACK BEANS, SALT, ONION POWDER, OLIVE OIL, GARLIC POWDER AND SPICE.



Dietary Guidelines for Americans

The following is an excerpt of the 'Report of the Dietary Guidelines Advisory Committee on the Dietary Guidelines for Americans, 2000.' The Report is being formatted to include figures, charts, and visual references. The final formatted version of the recommendations will be made available on this web site <http://www.ars.usda.gov:80/dgac/dgacguidexp.htm>.

Aim, Build, Choose—for Good Health

Eating is one of life's greatest pleasures. Since there are many foods and many ways to build a healthy diet and lifestyle, there is lots of room for choice. Use this booklet to help you and your family find ways to enjoy food while taking action for good health.

This booklet carries three basic messages—the ABCs for your health and that of your family:

- A. Aim for fitness.
- B. Build a healthy base.
- C. Choose sensibly.

Ten guidelines point the way to good health. These guidelines are intended for healthy children (ages 2 years and older) and adults of any age.

Aim for fitness

- Aim for a healthy weight.
- Be physically active each day.

Following these two guidelines will help keep you and your family healthy and fit. Healthy eating and regular physical activity enable people of all ages to work productively, enjoy life, and feel their best. They also help children grow, develop, and do well in school.

Build a healthy base

- Let the Pyramid guide your food choices.
- Eat a variety of grains daily, especially whole grains.
- Eat a variety of fruits and vegetables daily.
- Keep food safe to eat.

Following these four guidelines builds a base for healthy eating. Let the Food Guide Pyramid guide you so that you get the nutrients your body needs each day. Make grains, fruits, and vegetables the foundation of your meals. This forms a base for good nutrition and good health and may reduce your risk of certain chronic diseases. Be flexible and adventurous—try new choices from these three groups in place of some less nutritious or higher calorie foods you usually eat. Whatever you eat, always take steps to keep your food safe to eat.



Choose sensibly

- Choose a diet that is low in saturated fat and cholesterol and moderate in total fat.
- Choose beverages and foods that limit your intake of sugars.
- Choose and prepare foods with less salt.
- If you drink alcoholic beverages, do so in moderation.

These four guidelines help you make sensible choices that promote health and reduce risk of certain chronic diseases. You can enjoy all foods as part of a healthy diet as long as you don't overdo on fat (especially saturated fat), sugars, salt, and alcohol. Read labels to identify foods that are high in saturated fats, sugars, and salt (sodium). Later sections of this booklet tell you how.

Aim, Build, Choose—for Good Health

By following the guidelines in this booklet, you can promote your health and reduce your risk for chronic diseases such as heart disease, certain cancers, diabetes, stroke, and osteoporosis. These diseases are leading causes of death and disability among Americans. Your food choices, your lifestyle, your environment, and your genes all affect your well-being. If you are at risk for a chronic disease, it is especially important to follow the 10 Dietary Guidelines in this booklet. So find out your family history of disease and your other risk factors for disease to make more informed decisions about how to improve your health.

The 10 guidelines in this booklet will help you take action for good health. The booklet tells you the reason each guideline is important and gives tips for following the guidelines. Use this booklet to find out some of the many ways to aim for fitness, to build a healthy base, and to choose sensibly. Try combining familiar and unfamiliar foods for enjoyable, healthy eating. Become physically active. And keep your food safe to eat.

AIM FOR FITNESS

Aim for a healthy weight

Aiming for fitness involves two guidelines:

- Aim for a healthy weight.
- Become physically active each day (see page XX).

In other words, choose a lifestyle that combines sensible eating with regular physical activity. It's the key to good health.

To be at their best, adults need to avoid gaining weight, and many need to lose weight. Being overweight or obese increases your risk for high blood pressure, heart disease, stroke, diabetes, certain types of cancer, arthritis, and breathing problems. A healthy weight is key to a long, healthy life.

Evaluate your body weight



For adults and children, different methods are used to find out if weight is about right for height. If you are an adult, follow the directions in box 1 to evaluate your weight-for-height, or Body Mass Index (BMI). Not all adults who have a BMI in the range labeled "healthy" are at their most healthy weight. For example, some may have lots of fat and little muscle. A BMI above the healthy range is less healthy for most people; but it may be fine if you have lots of muscle, a large body frame, and little fat. The further your BMI is above the healthy range, the higher your weight-related risk (figure 1). If your BMI is above the healthy range, you may benefit from weight loss, especially if you have other health risk factors (see box 2). BMIs slightly below the healthy range may still be healthy unless they result from illness.

There is no single perfect body size for children. However, many children in the United States are overweight. If you have concerns about your child's body size, talk with your health care professional.

Keep track of your weight and your waist measurement, and take action if either of them increases. If your BMI is greater than 25, at least try to avoid further weight gain. If you are middle aged or elderly and your waist measurement increases, you are probably gaining fat and losing muscle. If so, take steps to eat less and become more active.

Box 1 EVALUATE YOUR WEIGHT (ADULTS)

1. Weigh yourself and have your height measured. Find your BMI category in figure 1. The higher your BMI category, the greater the risk for health problems.
2. Measure around your waist while standing, just above your hip bones. If it is greater than 35 inches for women or 40 inches for men, you probably have excess abdominal fat. This excess fat may place you at greater risk of health problems, even if your BMI is about right.
3. Use box 2 to find out how many other risk factors you have.

The higher your BMI and waist measurement, and the more risk factors you have from box 2, the more you are likely to benefit from weight loss.

NOTE: Weight loss is usually not advisable for pregnant women, people with certain psychiatric disorders, and people with serious illnesses like cancer.

Box 2 FIND OUT YOUR OTHER RISK FACTORS

The more of these risk factors you have, the more you are likely to benefit from weight loss if you are overweight or obese.

1. Do you have a personal or family history of heart disease?
2. Are you a male older than 45 years or a postmenopausal female?
3. Do you smoke cigarettes?
4. Do you have a sedentary lifestyle?
5. Has your doctor told you that you have
 - high blood pressure?
 - abnormal blood lipids (high LDL cholesterol, low HDL cholesterol, high triglycerides)?
 - diabetes?



Figure 1

ARE YOU AT A HEALTHY WEIGHT?

CAPTION: The BMI (weight-for-height) ranges shown above are for adults. They are not exact ranges of healthy and unhealthy weights. However, they show that health risk increases at higher levels of overweight and obesity. Even within the healthy BMI range, weight gains can carry health risks for adults.

Manage your weight

Our genes affect our tendency to gain weight. A tendency to gain weight is increased when food is plentiful and when we use equipment and vehicles to save time and energy. Plentiful food and labor-saving devices can make it very difficult to avoid weight gain, but it is possible to manage your weight through your food and physical activity choices.

To make it easier to manage your weight, make long-term changes in your eating behavior and physical activity. To do this, build a healthy base and make sensible choices. Choose a healthful assortment of foods that includes vegetables, fruits, grains (especially whole grains), skim milk, and fish, lean meat, poultry, or beans. Choose foods that are low in fat and added sugars (see page XX) most of the time. Eating mainly vegetables, fruits, and grains helps you feel full, achieve good health, and manage your weight. Whatever the food, eat a sensible portion size (see box 3, page XX).

Try to be more active throughout the day (see next guideline). To maintain a healthy weight after weight loss, it helps for adults to do at least 45 minutes of moderate physical activity daily (at least 60 minutes daily for children). Over time, even a small decrease in calories eaten and a small increase in physical activity can keep you from gaining weight or help you lose weight.

Box 3

CHOOSE SENSIBLE PORTION SIZES

- Control portion size. See guideline "Let the Pyramid guide your food choices" page XX , for sensible sizes and numbers of servings. If you're eating out, choose small portion sizes, share an entree with a friend, or take part of the food home (if you can chill it right away). Many items sold as single servings actually provide 2 servings or more. Examples include a 20-ounce container of soft drink, a 12-ounce steak, a 3-ounce bag of chips, and a large bagel.
- Be especially careful to limit portion size of foods high in calories, such as cookies, cakes, other sweets, French fries, and fats.

High-fat foods contain more calories than the same amount of other foods, so they can make it difficult for you to avoid excess calories. However, low fat doesn't always mean low calorie. Sometimes extra sugars are added to low-fat muffins or desserts, for example, and they may be very high in calories.



Your pattern of eating may be important. Snacks and meals eaten away from home provide a large part of daily calories for many people. Choose them wisely. Try fruits, vegetables, whole grain foods, or a cup of low-fat milk or yogurt for a snack. When eating out, choose small portions of foods. If you choose fish, poultry, or lean meat; ask that it be grilled rather than fried.

Like younger adults, overweight and obese older adults can improve their health by losing weight. The guidance of a health professional is recommended for obese children and older adults. Since older people tend to lose muscle and replace it with fat, regular weight-bearing physical activity is a valuable part of a weight-loss plan. Building or maintaining muscle helps keep older adults active and reduces their risk of falls and fractures. Staying active throughout your adult years helps maintain muscle mass and bone strength for your later years.

If you need to lose weight, do so gradually

If you are overweight, loss of 5 to 15 percent of your body weight is likely to improve your health, ability to function, and quality of life. Aim to lose about 10 percent of your weight over about 6 months. This would be 20 pounds of weight loss for someone who weighs 200 pounds. Loss of 1/2 to 2 pounds per week is usually safe. Even if you have regained weight in the past, it's worthwhile to try again. However, your health is more likely to improve over the long term if you achieve and maintain a healthy weight rather than lose and regain many times. Staying at a healthy weight requires healthy eating habits and physical activity as a regular part of your life.

Encourage healthy weight in children

Children need enough food for proper growth, but too many calories and too little physical activity lead to obesity. The number of overweight U.S. children has risen dramatically in recent years. Encourage healthy weight by offering children grain products; vegetables and fruits; low-fat dairy products; and beans, lean meat, poultry, fish, or nuts—and let them see you enjoy eating the same foods. Let the child decide how much of these foods to eat. Offer only small amounts of foods high in fat or added sugars. Encourage children to take part in vigorous activities (and join them whenever possible). Limit the time they spend in sedentary activities like watching television or playing computer or video games.

Take care when helping overweight children to develop healthy eating habits. Make small changes. For example, serve low-fat milk rather than whole milk and offer one cookie instead of two. Since children still need to grow, weight loss is not recommended unless guided by a health care professional.

Serious eating disorders

Frequent binge eating, with or without periods of food restriction, may be a sign of a serious eating disorder. Other signs of eating disorders include preoccupation with body weight or food (or both—regardless of body weight), dramatic weight loss, excessive exercise, self-induced vomiting, and the abuse of laxatives. Seek help from a health care professional if any of these apply to you, a family member, or a friend.



ADVICE FOR TODAY

- Aim for a healthy weight. If you are at a healthy weight, aim to avoid weight gain. If you are already overweight, first aim to prevent further weight gain, and then lose weight to improve your health.
- Build a healthy base by eating vegetables, fruits, and grains (especially whole grains). If you eat these foods with little added fat or sugar, they will help you feel comfortably full without a lot of calories. Select sensible portion sizes.
- In addition, get moving. That is, make sure you get regular physical activity.
- Set a good example for children by practicing healthy eating habits and enjoying regular physical activities together.
- Keep in mind that even though heredity and the environment are important influences, your behaviors help determine your body weight.

AIM FOR FITNESS

Be Physically Active Each Day

Being physically active and maintaining a healthy weight are both needed for fitness, but they benefit health in different ways. Children, teens, adults, elderly—all can improve their health and well being and have fun by including moderate amounts of physical activity in their daily lives. Physical activity involves moving the body. A moderate physical activity is any activity that requires about as much energy as walking 2 miles in 30 minutes.

Aim to accumulate at least 30 minutes of physical activity daily. If you already get 30 minutes of physical activity daily, you can gain even more health benefits by increasing the amount of time that you are physically active or by taking part in more vigorous activities. No matter what activity you choose, you can do it all at once, or spread it out over two or three times during the day.

Make physical activity a regular part of your routine

Choose activities that you enjoy and that you can do regularly (see box 4). Some people prefer activities that fit into their daily routine, like gardening or taking extra trips up and down stairs. Others prefer a regular exercise program, such as a physical activity program at their worksite. Some do both. The important thing is to be physically active every day.

Most adults do not need to see their health care professional before starting to become more physically active. However, if you are planning to start a vigorous activity plan and have one or more of the conditions below, consult your health care professional:

- Chronic health problem such as heart disease, hypertension, diabetes, or obesity
- High risk for heart disease
- Over age 40 for men or 50 for women.



BOX 4

EXAMPLES OF PHYSICAL ACTIVITIES FOR ADULTS

For at least 30 minutes most days of the week, do any one of the activities listed below—or combine activities. Look for additional opportunities among other activities that you enjoy.

As part of your routine activities

- Walk or bike ride more, drive less.
- Walk up stairs instead of taking an elevator.
- Get off the bus a few stops early and walk the remaining distance.
- Mow the lawn with a manual mower.
- Rake leaves.
- Garden.
- Wheel self in wheelchair (if wheelchair bound).
- Push a stroller.
- Clean the house.
- Do exercises or pedal a stationary bike while watching television.
- Play actively with children.
- Take a brisk 10-minute walk in the morning, at lunch, and after dinner.

As part of your exercise or recreational routine

- Walk.
- Bicycle.
- Swim or do water aerobics.
- Play racket sports.
- Golf (pull cart or carry clubs).
- Canoe.
- Play basketball.
- Dance.
- Take part in an exercise program at work, home, school, or gym.

Health benefits of physical activity

Compared with being very sedentary, being physically active for at least 30 minutes on most days of the week reduces the risk of developing or dying of heart disease. It has other health benefits as well (see box 5). No one is too young or too old to enjoy the benefits of regular physical activity.

Two types of physical activity are especially beneficial:

- **Aerobic activities.** These are activities that speed your heart rate and breathing. They help cardiovascular fitness. See box 4 for examples.
- **Activities for strength and flexibility.** Developing strength may help build and maintain your bones. Carrying groceries and lifting weights are two strength-building activities. Gentle stretching, dancing, or yoga can increase flexibility.



BOX 5

HEALTH BENEFITS OF REGULAR PHYSICAL ACTIVITY

- Increases physical fitness
- Helps build and maintain healthy bones, muscles, and joints
- Builds endurance and muscular strength
- Helps manage weight
- Lowers risk factors for cardiovascular disease, colon cancer, and type 2 diabetes
- Helps control blood pressure
- Promotes psychological well-being and self-esteem
- Reduces feelings of depression and anxiety

To get these health benefits, adults need a moderate amount of physical activity for a total of at least 30 minutes most days of the week, and children need at least 60 minutes per day.

Physical activity and nutrition

Physical activity and nutrition work together for better health. For example, physical activity increases the amount of calories you use. For those who have intentionally lost weight, being active makes it easier to maintain the weight loss. However, 30 minutes of activity daily may not be enough to lose weight or maintain weight loss. Read the preceding guideline "Aim for a Healthy Weight," for more information about weight management.

Physical activity and nutrition work together in more ways than weight management. By increasing the calories you use, it also is easier to get the nutrients you need. Physical activity and nutrition work together for bone health, too. Calcium and other nutrients are needed to build and maintain strong bones, but physical activity is needed as well.

Help children be physically active

Children and adolescents benefit from physical activity in many ways (see box 6). They need at least 60 minutes of physical activity daily. Parents can help:

- Set a good example. For example, arrange active family events in which everyone takes part. Join your children in physical activities.
- Encourage your children to be physically active at home, at school, and with friends by jumping rope, playing tag, riding a bike.
- Limit television watching, computer games, and other inactive forms of play by alternating with periods of physical activity.

BOX 6

PHYSICAL ACTIVITIES FOR CHILDREN AND TEENS

Aim for at least 60 minutes total per day:

- Be spontaneously active.
- Play tag.
- Jump rope.
- Ride a bicycle or tricycle.



Play actively during school recess.
Roller skate or blade.
Take part in physical education activity classes during school.
Join after-school or community physical activity programs.
Dance.

Older people need to be physically active too

Older persons also need to be physically active. Engage in moderate physical activity for at least 30 minutes a day, and take part in activities to strengthen muscles and to improve flexibility. Staying strong and flexible can reduce your risk of falling and breaking bones, preserve muscle, and improve your ability to live independently. Lifting small weights and carrying groceries are two ways to include strength building into your routine.

ADVICE FOR TODAY

- Engage in 30 minutes or more of moderate physical activity most, preferably all, days of the week.
- Become physically active if you are inactive.
- Maintain or increase physical activity if you are already active.
- Stay active throughout your life.
- Help children get at least 60 minutes of physical activity daily.
- Choose physical activities that fit in with your daily routine, or choose recreational or structured exercise programs, or both.
- Consult your health care professional when starting a new vigorous physical activity plan if you have heart disease or a related health problem.

BUILD A HEALTHY BASE

Let the Pyramid guide your food choices

Different foods contain different nutrients and other healthful substances. No single food can supply all the nutrients in the amounts you need. For example, oranges provide vitamin C and folate but no vitamin B12; cheese provides calcium and vitamin B12 but no vitamin C. To make sure you get all the nutrients and other substances you need for health, build a healthy base by using the Food Guide Pyramid (figure 2) as a starting point. Choose the recommended number of daily servings from each of the five major food groups (box 7). If you avoid all foods from any of the five food groups, seek guidance to help ensure that you get all the nutrients you need.



Box 7
HOW MANY SERVINGS DO YOU NEED EACH DAY?

Food group	Children ages 2 to 6 years, women, some older adults (about 1,600 calories)*	Older children, Teen girls, active women, (about 2,200 calories)*	Teen boys, active men (about 2,800 calories)*
Bread, rice, cereal, pasta (grains) group, especially whole grain	6	9	11
Vegetable group	3	4	5
Fruit Group	2	3	4
Milk, yogurt, and cheese (dairy) group-preferably fat free or low fat	2-3**	2-3**	2-3**
Dry beans, eggs, nuts, fish, and meat and poultry group-preferably lean or low fat	2, for a total of 5 ounces	2, for a total of 6 ounces	3, for a total of 7 ounces

Adapted from U.S. Department of Agriculture, Center for Nutrition Policy and Promotion. The Food Guide Pyramid, Home and Garden Bulletin Number 252, 1996.

*These are the calorie levels if you choose low-fat, lean foods from the 5 major food groups and if you use foods from the fats, oil, and sweets group sparingly.

**Older children and teenagers (ages 9 to 18 years) and adults over the age of 50 need 3 servings daily. During pregnancy and lactation, the recommended number of dairy group servings is the same as for nonpregnant women.



Use plant foods as the foundation of your meals

There are many ways to create a healthy eating pattern, but they all start with the three food groups at the base of the Pyramid: grains, fruits, and vegetables. Eating a variety of grains (especially whole grain foods), fruits, and vegetables is the basis of healthy eating. Enjoy meals that have rice, pasta, tortillas, or whole grain bread at the center of the plate, accompanied by plenty of fruits and vegetables and moderate amounts of low-fat foods from the dairy group and the meat and beans group. Go easy on foods high in fat or sugars.

Keep an eye on servings

Compare the recommended number of servings in box 7 and the serving sizes in box 8 with what you usually eat. If you don't need many calories (because you're inactive, for example), aim for the lower number of servings. Notice that some of the serving sizes in box 8 are smaller than what you might usually eat. For example, many people eat 2 slices of bread in a meal, which equal 2 servings. So it's easy to exceed the recommended number of servings.

Also notice that many of the meals and snacks you eat contain items from several food groups. For example, a sandwich may provide bread from the grains group, turkey from the meat and beans group, and cheese from the dairy group.

Choose a variety of foods within each food group for good nutrition. Since foods within the same food group differ in their content of nutrients and other beneficial substances, choosing a variety helps you get all the nutrients and fiber you need. It can also help keep your meals interesting from day to day.

BOX 8 WHAT COUNTS AS A SERVING?

Bread, Cereal, Rice, and Pasta Group (Grains Group)—whole grain and refined

- 1 slice of bread
- About 1 cup of ready-to-eat cereal flakes
- 1/2 cup of cooked cereal, rice, or pasta

Fruit Group

- 1 medium apple, banana, orange, pear
- 1/2 cup of chopped, cooked, or canned fruit
- 3/4 cup of fruit juice

Vegetable Group

- 1 cup of raw leafy vegetables
- 1/2 cup of other vegetables—cooked or raw
- 3/4 cup of vegetable juice



Milk, Yogurt, and Cheese Group (Dairy Group)*

- 1 cup of milk** or yogurt**
- 1 1/2 ounces of natural cheese** (such as cheddar)
- 2 ounces of processed cheese** (such as American)
- 1 cup of soy-based beverage with added calcium

Meat, Poultry, Fish, Dry Beans, Eggs, and Nuts Group (Meat and Beans Group)

- 2–3 ounces of cooked lean meat, poultry, or fish
- 1/2 cup of cooked dry beans# or 1/2 cup of tofu counts as 1 ounce of lean meat
- 2 1/2 ounce soyburger or 1 egg counts as 1 ounce of lean meat.
- 2 tablespoons of peanut butter or 1/3 cup of Dietary Guidelines for Americans

NOTE: Many of the serving sizes given above are smaller than those on the Nutrition Facts Label. For example, 1 serving of cooked cereal, rice, or pasta is 1 cup for the label but only 1/2 cup for the Pyramid.

* This includes lactose-free and lactose-reduced dairy products.

** Choose fat-free or reduced fat dairy products most often.

Dry beans, peas, and lentils can be counted as servings in either the meat and beans group or the vegetable group. As a vegetable, 1/2 cup of beans counts as 1 serving. As a meat substitute, 1 cup of beans counts as 1 serving.

There are many healthful eating patterns

Different people like different foods and like to prepare the same foods in different ways. Culture, family background, religion, moral beliefs, the cost and availability of food, life experiences, food intolerances, and allergies affect people's food choices. Use the Food Guide Pyramid as a starting point to shape your eating pattern. It provides a good guide to make sure you get enough nutrients. Make choices from each major group in the Food Guide Pyramid, and combine them however you like. For example, those who like Mexican cuisine might choose tortillas from the grains group and beans from the meat and beans group, while those who eat Asian food might choose rice from the grains group and tofu from the meat and beans group.

However, if you usually avoid all foods from one or two of the food groups, be sure to get enough nutrients from other food groups. For example, if you choose not to eat dairy products because of intolerance to lactose or for other reasons, choose other foods that are good sources of calcium (see box 9), and be sure to get enough vitamin D. If you choose to avoid all or most animal products, be sure to get enough iron, vitamin B12, calcium, and zinc.

Growing children, teenagers, women, and older adults have higher needs for some nutrients

Adolescents and adults over age 50 have an especially high need for calcium, but most people need to eat plenty of good sources of calcium for healthy bones throughout life. When selecting dairy products to get enough calcium, choose those that are low in fat or fat free to avoid getting too much saturated fat. Young children, teenage girls, and women of childbearing age need enough good sources of iron, such as lean meats and cereals with added nutrients, to keep up their iron stores (box 10). Women who could become pregnant need extra folic acid, and older adults need extra vitamin D.



Box 9

SOME SOURCES OF CALCIUM*

Most foods in the dairy group**, #

- yogurt
- milk
- natural cheeses such as mozzarella, cheddar, Swiss, and parmesan
- soy-based beverage with added calcium

Tofu, if made with calcium sulfate (read the label)

Breakfast cereal with added calcium (iron content varies)

Canned fish with soft bones such as salmon, j sardines;

Fruit juice with added calcium

Pudding made with milk#

Soup made with milk#

Dark-green leafy vegetables such as collards, turnip greens

* Read food labels for brand-specific information. The foods at the top of this list are highest in calcium per serving.

** This includes lactose-free and lactose-reduced dairy products.

Choose low-fat or fat-free dairy products most often.

j High in salt.

Box 10

SOME SOURCES OF IRON*

Shellfish, like shrimp, clams, mussels, and oysters

Lean meats (especially beef), liver** and other organ meats**

Ready-to-eat cereals with added nutrients (amount varies)

Turkey dark meat without skin

Sardines, j anchovies;

Spinach

Cooked dry beans (such as kidney beans), peas (such as black-eyed peas), and lentils.

Enriched and whole grain breads

* Read food labels for brand-specific information. The foods at the top of this list are highest in iron per serving.

** Very high in cholesterol.

j High in salt.

Check the food label before you buy

Labels have several parts including the front panel, Nutrition Facts, and ingredient list. The front panel often tells you if nutrients have been added—for example, "iodized salt" lets you know that iodine has been added, and "enriched pasta" (or "enriched" grain of any type) means that thiamin, riboflavin, niacin, iron, and folic acid have been added.

The ingredient list tells you what's in the food, including any nutrients, fats, or sugars that have been added. The ingredients are listed in descending order by weight.

See figure 3 to learn how to read the Nutrition Facts. Use the Nutrition Facts to see if a food is a good source of a nutrient or to compare different foods—for example, to find which brand of frozen dinner is lower in saturated fat, or which kind of breakfast cereal contains



more folic acid. Look at the % Daily Value (%DV) column to see whether a food is high (20% or more) or low (5% or less) in nutrients. If you want to limit a nutrient (such as fat, saturated fat, cholesterol, sodium), try to choose foods with 5%DV or less. If you want to consume more of a nutrient (such as calcium, other vitamins and minerals, fiber), try to choose foods with a higher %DV.

Figure 3 HOW TO READ A FOOD LABEL

Some people need a vitamin-mineral supplement

Some people need a vitamin-mineral supplement to meet specific nutrient needs. For example, older adults and people with little exposure to sunlight may need a vitamin D supplement. To reduce risk of a birth defect, women who could become pregnant are advised to eat foods high in folic acid or to take a folic acid supplement. Pregnant women are advised to take an iron supplement. Adults over age 50 are advised to get their vitamin B12 from a supplement or from fortified foods. People who seldom eat dairy products or other rich sources of calcium need a calcium supplement. People who eat no animal foods need to take a vitamin B12 supplement. People on very low calorie diets may need a multivitamin-mineral supplement. Sometimes vitamins or minerals are prescribed for meeting nutrient needs or for therapeutic purposes.

Supplements of some nutrients, such as vitamin A and selenium, can be harmful if taken in large amounts. Because foods contain many substances that promote health, use the Food Guide Pyramid when choosing foods. Don't depend on supplements to meet your usual nutrient needs.

Dietary supplements now include vitamins, minerals, fiber, herbal products, and many other substances offered in over-the-counter forms. Herbal products usually provide very small amounts of essential nutrients. The value of most herbal products for health has not been established. At this time, there are few standards for their purity or potency.

ADVICE FOR TODAY

- Build a healthy base: use the Food Guide Pyramid to help you make healthy food choices that you can enjoy.
- Build your eating pattern on a variety of plant foods, including whole grains, fruits, and vegetables.
- Also choose some low-fat dairy products and low-fat foods from the meat and beans group each day. It's fine to enjoy fats and sweets occasionally.

BUILD A HEALTHY BASE

Choose a variety of grains daily, especially whole grains

Foods made from grains (like wheat, rice, and oats) are the foundation of a nutritious diet. They provide vitamins, minerals, carbohydrates (starch and dietary fiber), and other substances that are important for good health. Grain products are low in fat, unless fat is added



in processing, in preparation, or at the table. Whole grains differ from refined grains in the amount of fiber and nutrients they provide, and different whole grain foods differ in nutrient content, so choose a variety. If you eat plenty of whole grains, such as whole wheat bread or oatmeal (see box 11), you may reduce your risk of coronary heart disease, bowel diseases, and possibly some types of cancer. Aim for at least 6 servings per day—more if you are very active—and include several servings of whole grain foods. See box 8 for serving sizes.

Why choose whole grain foods?

Vitamins, minerals, fiber, and other protective substances in whole grain foods contribute to the health benefits of whole grains. Refined grains are low in fiber and in the protective substances that accompany fiber. Eating plenty of fiber-containing foods, such as whole grains (and also many fruits and vegetables) promotes proper bowel function. The high fiber content of many whole grains may also help you to feel full with fewer calories. Fiber is best obtained from foods like whole grains, fruits, and vegetables rather than from fiber supplements for several reasons: there are many types of fiber, the composition of fiber is poorly understood, and other protective substances accompany fiber in foods. Use the Nutrition Facts Label to help choose grains that are rich in fiber and low in saturated fat and sodium.

Box 11

HOW TO INCREASE YOUR INTAKE OF WHOLE GRAIN FOODS

Choose foods that name one of the following ingredients first on the label's ingredient list (see sample in figure 4).

- brown rice
- bulgher
- cracked wheat
- graham flour
- oatmeal
- popcorn
- whole barley
- whole cornmeal
- whole oats
- whole rye
- whole wheat

Try some of these whole grain foods: whole wheat bread, whole grain ready-to-eat cereal, low-fat whole wheat crackers, oatmeal, corn tortillas, whole-wheat pasta, whole barley in soup, tabouli salad.

NOTE: "Wheat flour," "enriched flour," and "degerminated corn meal" are not whole grains.

FIGURE 4

SAMPLE INGREDIENT LIST FOR A WHOLE GRAIN FOOD

INGREDIENTS: WHOLE WHEAT FLOUR, WATER, HIGH FRUCTOSE CORN SYRUP, WHEAT GLUTEN, SOYBEAN AND/OR CANOLA OIL, YEAST, SALT, HONEY

Enriched grains are a new source of folic acid

Folate, also called folic acid, is a B vitamin that reduces the risk of serious types of birth defects and may help protect against coronary heart disease and possibly certain cancers. Folic acid is now added to all enriched grain products (thiamin, riboflavin, niacin, and iron



have been added to enriched grains for many years). Whole grain foods naturally contain some folate, but only a few (mainly ready-to-eat breakfast cereals) contain added folic acid as well. Read the ingredient label to find out if folic acid has been added, and check Nutrition Facts to compare the nutrient content of foods like breakfast cereals.

ADVICE FOR TODAY

- Build a healthy base by making a variety of grains the foundation of your diet.
- Eat 6 or more servings of grain products daily (whole grain and refined breads, cereals, pasta, and rice). Include several servings of whole grain foods daily for their good taste and their health benefits. If your calorie needs are low, have only servings of sensible size daily (see box 8 for examples of serving sizes).
- Eat foods made from a variety of whole grains—such as whole wheat, brown rice, oats, and whole corn—every day.
- Combine whole grains with other tasty, nutritious foods in mixed dishes.
- Prepare or choose grain products with little added saturated fat and moderate or low amounts of added sugars. Also, check the sodium content on the Nutrition Facts Label.

BUILD A HEALTHY BASE

Choose a variety of fruits and vegetables daily

Fruits and vegetables are key parts of your daily diet. Eating plenty of fruits and vegetables of different kinds may help protect you against heart disease, stroke, and some types of cancer. It also promotes healthy bowel function. Fruits and vegetables provide essential vitamins and minerals, fiber, and other substances that are important for good health. Most people, including children, eat fewer servings of fruits and vegetables than are recommended. To promote your health, eat a variety of fruits and vegetables—at least 2 servings of fruits and 3 servings of vegetables—each day.

Why eat plenty of different fruits and vegetables?

Different fruits and vegetables are rich in different nutrients (box 12). Some fruits and vegetables are excellent sources of vitamin A (carotenoids), while others may be rich in vitamin C, folate, or potassium. They also contain fiber and other substances that are associated with good health. Dark green leafy vegetables, deeply colored fruits, and dried peas and beans are especially rich in many nutrients. Most fruits and vegetables are low in calories and filling. Some are high in fiber, and many are quick to prepare and easy to eat. Eating plenty of fruits and vegetables makes it easier to avoid getting too many calories. Choose whole or cut up fruits and vegetables rather than juices most often. Juices contain little or no fiber.

Box 12

WHICH FRUITS AND VEGETABLES PROVIDE THE MOST NUTRIENTS?

The lists below show which fruits and vegetables are the best sources of vitamin A (carotenoids), vitamin C, folate, and potassium. Often, the brighter the color, the higher the content of vitamins and minerals. Eat at least 2 servings of fruits and at least 3 servings of vegetables each day:



Sources of vitamin A (carotenoids)

Bright orange vegetables like carrots, sweet potatoes, pumpkin
Dark-green leafy vegetables such as spinach, collards, turnip greens
Bright orange fruits like mango, cantaloupe, apricots

Sources of vitamin C

Citrus fruits and juices, kiwi, strawberries, and cantaloupe
Broccoli, peppers, tomatoes, cabbage, and potatoes
Leafy greens such as romaine, turnip greens, and spinach

Sources of folate

Cooked dried beans and peas
Oranges, orange juice
Deep green leaves like spinach and mustard greens

Sources of potassium

Baked white or sweet potato, cooked greens (such as spinach), winter (orange) squash
Bananas, plantains, many dried fruits, orange juice
Cooked dried beans (such as baked beans) and lentils

Aim for Variety

Try many colors and kinds. Choose any form: fresh, frozen, canned, dried, juices. All forms provide vitamins and minerals, and all provide fiber except for most juices—so choose fruits and vegetables rather than juices most often. Wash fresh fruits and vegetables thoroughly before using. If you buy prepared vegetables, check the Nutrition Facts Label to find choices that are low in saturated fat and sodium.

Try serving fruits and vegetables in new ways:

- raw vegetables with dip
- vegetables stir-fried in a small amount of vegetable oil
- fruits or vegetables mixed with other foods in salads, casseroles, soups, sauces (for example, add shredded vegetables when making meatloaf).

Find ways to include plenty of different fruits and vegetables in your meals and snacks

- Buy wisely: Frozen or canned fruits and vegetables are sometimes best buys, and they are rich in nutrients. If fresh fruit is very ripe, buy only enough to use right away.
- Store properly to maintain quality. Refrigerate most fresh fruits (not bananas) and vegetables (not potatoes or tomatoes) for longer storage, and arrange them so you'll use up the ripest ones first. If you cut them up or open a can, refrigerate afterward.
- Keep ready-to-eat raw vegetables handy in a clear container in the front of your refrigerator for snacks or meals-on-the-go.
- Keep a day's supply of fresh or dried fruit handy on the table or counter.
- Enjoy fruits as a naturally sweet end to a meal.
- When eating out, choose a variety of vegetables at a salad bar.



ADVICE FOR TODAY

Eat at least 2 servings of fruit and at least 3 servings of vegetables each day (see box 8 for serving sizes). Choose fresh, frozen, dried, or canned forms and a variety of colors and kinds. Choose dark-green leafy vegetables, bright orange fruits and vegetables, and cooked dried peas and beans often.

BUILD A HEALTHY BASE

Keep Food Safe to Eat

Foods that are safe from harmful bacteria, viruses, parasites, and chemical contaminants are vital for healthful eating. Safe means that the food poses little risk of foodborne illness (box 13). Farmers, food producers, markets, and food preparers have a legal obligation to keep food safe, but we also need to keep foods safe in the home.

Box 13

WHAT IS FOODBORNE ILLNESS?

Foodborne illness can be caused by eating food that contains harmful bacteria, toxins, parasites, viruses, or chemical contaminants. Bacteria, especially *Campylobacter* and *Salmonella*, are among the most common sources of

foodborne illness we know about today. Eating even a small portion of an unsafe food may make you sick. Signs and symptoms may appear within half an hour of eating a contaminated food or may not develop for up to 2 weeks.

Most foodborne illness lasts a few hours or days. Some foodborne illnesses have effects that go on for weeks, months, or even years. If you think you have become sick from eating a food, write down what you ate in the last 1 to 3

days, where you ate, your symptoms, and when you became ill. Keep a well-marked sample of the suspicious food in your freezer. (Don't let anyone eat it!) Then consult your health care professional.

Follow the steps below to keep your food safe. Be very careful with perishable foods that require special care (foods containing eggs, meats, poultry, fish, shellfish, or milk products). If you are at high risk of foodborne illness, be extra careful (see box 14).

Box 14

TIPS FOR THOSE AT HIGH RISK OF FOODBORNE ILLNESS

Who is at high risk of foodborne illness?

- Pregnant women
- Young children
- Older persons
- People with weak immune systems



What extra precautions should they take?

Besides following the guidance below, those at high risk should

- Avoid raw (unpasteurized) juices and sprouts
- Eat ground meat, fish, and shellfish (clams, oysters, scallops and mussels) only if fully cooked.

Clean. Wash hands and surfaces often

Wash your hands with hot soapy water for 20 seconds (count to 30) before you handle food or food utensils. Use a plastic or other nonporous surface as a cutting board. Wash your hands after handling or preparing food, especially after handling raw meat, poultry, fish, shellfish, or eggs. Right after you prepare these raw foods, clean the utensils and surfaces you used with hot soapy water. Wash raw fruit and vegetables with warm water before eating. Use a small scrub brush to remove surface dirt if necessary. Always wash your hands after using the bathroom, changing diapers, or playing with pets.

Separate. Separate raw, cooked, and ready-to-eat foods while shopping, preparing, or storing

Keep raw meat, poultry, eggs, fish, and shellfish away from contact with other foods, surfaces, utensils, or serving plates. This prevents cross-contamination from one food to another. Store raw meat, poultry, fish, and shellfish in a container in the refrigerator so that the juices don't drip onto other foods.

Cook. Cook food to a safe temperature

Uncooked and undercooked animal foods are potentially unsafe. Proper cooking makes most uncooked foods safe. The best way to tell if meat, poultry, or egg dishes are cooked to a safe temperature is to use a thermometer (figure 5). Several kinds of inexpensive thermometers are available in many markets.

Reheat sauces, soups, marinades, and gravies to a rolling boil. Reheat leftovers thoroughly to at least 165°F, and reheat them only once. If using a microwave oven, turn or stir the food to make sure it is heated evenly throughout. Do not warm infant formula in the microwave. Cook eggs until whites and yolks are firm. Don't eat raw or partially cooked eggs, or foods containing raw eggs, raw (unpasteurized) milk, or cheeses made with raw milk. Choose pasteurized juices. The risk of contamination is high from rare hamburger, raw fish (including sushi), clams, and oysters. Cook fish and shellfish until it is opaque; fish should flake easily with a fork.

[Figure 5. Cook foods to a safe temperature]

[Thermometer with temperatures marked for different types of animal foods]

Chill. Refrigerate perishable foods promptly

At home, refrigerate or freeze meat, poultry, eggs, fish, shellfish, ready-to-eat foods and



leftovers promptly. Refrigerate within 2 hours of purchasing or preparation—and within 1 hour if the air temperature is above 90° F. Use refrigerated leftovers within 3 to 4 days. Freeze fresh meat, poultry, fish, and shellfish that cannot be used in a few days. Thaw frozen meat, poultry, fish, and shellfish in the refrigerator, microwave, or cold water changed every 30 minutes. (This keeps the surface chilled.) Never thaw meat, poultry, fish, or shellfish at room temperature.

Follow the label

When shopping, buy perishable foods last, and take them straight home to the refrigerator or freezer. Read the package label and follow safety instructions on the package such as "keep refrigerated" and the "safe handling instructions."

Serve safely

Serve meat, poultry, eggs, fish, and shellfish right away—just before eating—and chill leftovers as soon as you are finished. Keep hot foods hot (above 140° F) and cold foods cold (below 40° F). Whether raw or cooked, never leave meat, poultry, eggs, fish, or shellfish out at room temperature for more than 2 hours (1 hour in hot weather 90°F or above). These guidelines also apply to carry-out meals, restaurant leftovers, and home-packed meals to go.

If in doubt, throw it out.

If you aren't sure that food has been prepared, served, or stored safely, throw it out. You may not be able to make food safe if it has been handled in an unsafe manner. For example, a food that has been left at room temperature too long may contain a toxin produced by bacteria—one that can't be destroyed by cooking. So if meat, poultry, fish, shellfish, or eggs have been left out for more than 2 hours, or if the food has been kept in the refrigerator too long, don't taste it. Just throw it out. Even if it looks and smells fine, it may not be safe to eat. If you have doubt when you're shopping or eating out, choose something else. Also, ask your local or state health department or Cooperative Extension Service Office for further guidance.

ADVICE FOR TODAY

Build a healthy base by keeping food safe to eat:

- Clean. Wash hands and surfaces often.
- Separate. Separate raw, cooked, and ready-to-eat foods while storing and preparing.
- Cook. Cook foods to a safe temperature.
- Chill. Refrigerate perishable foods promptly.
- Check and follow the label.
- Serve safely.
- When in doubt, throw it out.



CHOOSE SENSIBLY

Choose a diet low in saturated fat and cholesterol and moderate in total fat

Fats supply energy and essential fatty acids, and they help absorb the fat-soluble vitamins A, D, E, and K. You need some fat in the food you eat, but choose sensibly. Some kinds of fat, especially saturated fats, increase the risk for coronary heart disease by raising the blood cholesterol (see box 15). In contrast, unsaturated fats (found mainly in vegetable oils) do not increase blood cholesterol. Fat intake in the United States is lower than it was many years ago, but most people still eat too much saturated fat. Eating lots of fat of any type can provide excess calories.

Box 15 **KNOW THE DIFFERENT TYPES OF FAT**

Saturated Fats

Foods high in saturated fats tend to raise blood cholesterol. These foods include high-fat dairy products (like cheese, whole milk, cream, butter, and full-fat ice cream), fatty fresh and processed meats, the skin and fat of poultry, lard, palm oil, and coconut oil. Keep your intake of these foods low.

Dietary Cholesterol

Foods that are high in cholesterol also tend to raise blood cholesterol. These foods include liver and other organ meats, egg yolks, and dairy fats.

Trans Fatty Acids

Foods high in trans fatty acids tend to raise blood cholesterol. These foods include those high in partially hydrogenated vegetable oils, such as many hard margarines and shortenings. Foods with high amounts of these ingredients include some commercially fried foods and some bakery goods.

Unsaturated Fats

All kinds of unsaturated fats (oils) help keep blood cholesterol low. Unsaturated fats occur in vegetable oils, most nuts, olives, avocados, and fatty fish like salmon. Unsaturated oils include both monounsaturated fats and polyunsaturated fats. Olive, canola, and peanut oils are some of the oils high in monounsaturated fats. Vegetable oils such as soybean oil, corn oil, and cottonseed oil and many kinds of nuts are good sources of polyunsaturated fats. Fatty ocean fish have a special type of polyunsaturated fat (omega-3 fatty acids) that may protect you against heart disease. Use moderate amounts of foods high in unsaturated fats, taking care to avoid excess calories.

Choose foods low in saturated fat and cholesterol

See box 16 for tips on limiting the amount of saturated fat and cholesterol you get from your food. Taking these steps can go a long way in helping to keep your blood cholesterol level low.



Box 16**FOOD CHOICES LOW IN SATURATED FAT AND CHOLESTEROL AND MODERATE IN TOTAL FAT**

Get most of your calories from plant foods (grains, fruits, vegetables). If you eat foods high in saturated fat for a special occasion, return to foods that are low in saturated fat the next day.

Fats and Oils

- Choose vegetable oils rather than solid fats (meat and dairy fats, shortening).
- If you need fewer calories, decrease the amount of fat you use in cooking and at the table.

Meat, Poultry, Fish, Shellfish, Eggs, Beans, and Nuts

- Choose 2 to 3 servings of fish, shellfish, lean poultry, other lean meats, beans, or nuts daily. Trim fat from meat and take skin off poultry—this removes about half the fat. Choose dried beans, peas, or lentils often.
- Limit your intake of high-fat processed meats such as sausages, salami, bologna, and other cold cuts. Try the lower fat varieties (check the Nutrition Facts Label).
- Limit your intake of liver and other organ meats. Use egg yolks and whole eggs in moderation. Use egg whites and egg substitutes freely when cooking since they contain no cholesterol.

Dairy Products

- Choose fat-free or low-fat milk, fat-free or low-fat yogurt, and low-fat cheese most often. Try switching from whole to fat-free or low-fat milk. This decreases the saturated fat and calories but keeps all other nutrients the same.

Prepared Foods

- Check the Nutrition Facts Label to see how much saturated fat and cholesterol are in a serving of prepared food. Choose foods lower in saturated fat and cholesterol.

Foods at Restaurants or Other Eating Establishments

- Try to order fish or lean meats as suggested above. Try to avoid or limit ground meat and fatty processed meats, marbled steaks, and cheese.
- Avoid foods with creamy sauces, and add little or no butter to your food.
- Choose fruit desserts most often.

Following the tips in the box above will help you keep your intake of saturated fat at less than 10 percent of calories and your cholesterol intake less than 300 mg/day. If you want more flexibility, see box 17 to find out your saturated fat limit in grams. The maximum number of saturated fat grams depends on the amount of calories you get daily. Use Nutrition Facts Labels to find out how much saturated fat is in prepared foods. If you choose one food that is high in saturated fat, make your other choices low in saturated fat. This will help you stay under your saturated fat limit for the day.



Box 18**A COMPARISON OF SATURATED FAT IN SOME FOODS**

Food	Portion	Saturated Fat Content in Grams
Cheese	1 oz	6
Reduced fat cheese*	1 oz	3
Regular hamburger	3 oz cooked	8
Extra lean hamburger*	3 oz cooked	6
Whole milk	1 cup	5
Low-fat (1%) milk*	1 cup	1.5
Croissant	1 medium	7
Bagel	1 medium	0
Ice cream	1/2 cup	4.5
Frozen yogurt*	1/2 cup	2

NOTE: The foods listed are among the major food sources of saturated fat for U.S. adults and children.

* Choice that is lower in saturated fat

Keep fat intake moderate

Aim for a total fat intake of no more than 30 percent of calories. If you need to reduce your fat intake to achieve this level, do so primarily by cutting back on saturated and trans fats. Check box 17 to find out how many grams of fat you can have for the number of calories you need. For example, at 2,200 calories per day, your suggested upper limit on fat intake would be about 73 grams. If you are at a healthy weight and you eat little saturated fat, you'll have leeway to eat some plant foods that are high in unsaturated fats. To see if you need to lose weight, see the guideline "Aim for a Healthy Weight," page XX.

Advice for children

Advice in the previous sections applies to children who are 2 years of age or older. It does not apply to infants and toddlers below the age of 2 years. Beginning at age 2, children should get most of their calories from grain products; fruits; vegetables; low-fat dairy products; and beans, lean meat and poultry, fish, or nuts.

ADVICE FOR TODAY

To reduce your intake of saturated fat and cholesterol,

- Limit use of animal fats, hard margarines (unless labeled trans fatty acid free), and partially hydrogenated shortenings. Use vegetable oils as a substitute.
- Choose fat-free or low-fat dairy products, cooked dried beans and peas, fish, and lean meats and poultry.
- Eat plenty of grain products, vegetables, and fruits daily.
- Use the Nutrition Facts Label to help you choose foods lower in fat, saturated fat, and cholesterol.



CHOOSE SENSIBLY

Choose beverages and foods that limit your intake of sugars

Foods containing sugars and starches can promote tooth decay, especially if they stay in contact with your teeth for a long time. Eating or drinking sweet or starchy foods between meals is more likely to harm teeth than eating the same foods at meals and then brushing. Follow the tips in box 19 for healthy teeth.

Box 19

FOR HEALTHY TEETH AND GUMS

- Between meals, eat few foods or beverages containing sugars or starches. If you do eat them, rinse your mouth afterward to reduce risk of tooth decay.
- Rinse your mouth after eating dried fruit.
- Brush and floss teeth regularly. Use fluoride toothpaste.
- Ask your dentist or health care professional about the need for supplemental fluoride, especially for children and if the water you drink is not fluoridated.

Intake of sugars is increasing

Since the early 1990s, Americans have increased their calorie intake. This increase has come largely from an increased intake of carbohydrates, mainly in the form of added sugars. Added sugars are sugars and syrups added to foods in processing or preparation, not the naturally occurring sugars in foods like fruit or milk. In the United States, the number one source of added sugars is nondiet soft drinks (soda or pop). Sweets and candies, cakes and cookies, and fruit drinks and fruitades are also major sources of added sugars. Intake of a lot of foods high in added sugars, like soft drinks, is of concern because children, adolescents, and women who consume these foods consume less of more nutritious foods like milk.

Some foods, like chocolate milk, presweetened cereals, and sweetened canned fruits are high in vitamins and minerals as well as in added sugars. These foods provide extra calories along with the nutrients. These foods are fine if you need the extra calories. However, if you eat lots of beverages and foods high in sugars, you may get less of the nutrients you need for good health. So choose sensibly to limit your intake of sugars. And brush your teeth or rinse your mouth with water after eating foods that contain sugars.

Use box 20 to identify the most commonly eaten foods that are high in added sugars (unless they are labeled "sugar free" or "diet"). Limit your use of these beverages and foods. Drink water to quench your thirst, and offer it to children.

Candy Cakes, cookies, pies Fruitades and drinks such as fruit punch and lemonade Dairy desserts such as ice cream * All kinds, except diet or sugar-free



Box 20

MAJOR SOURCES* OF ADDED SUGARS IN THE UNITED STATES

- Soft drinks
- Candy
- Cakes, cookies, pies
- Fruitades and drinks such as fruit punch and lemonade
- Dairy desserts such as ice cream

* All kinds, except diet or sugar-free

The Nutrition Facts Label gives the content of total sugars (naturally occurring sugars plus added sugars, if any—see figure 3). So you need to look at the ingredient list to find out if sugars have been added. There are many names for sugars (see box 21).

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Box 21

NAMES FOR ADDED SUGARS THAT APPEAR ON FOOD LABELS

A food is likely to be high in sugars if one of these names appears first or second in the ingredient list, or if several names are listed.

Brown sugar	Invert sugar
Corn sweetener	Lactose
Corn syrup	Maltose
Dextrose	Malt syrup
Fructose	Molasses
Fruit juice concentrate	Raw sugar
Glucose	Sucrose
High-fructose corn syrup	Syrup
Honey	Table sugar

Sugar substitutes

Sugar substitutes such as saccharin, aspartame, acesulfame potassium, and sucralose are extremely low in calories. Some people find them useful if they want a sweet taste without the calories. Some foods that contain sugar substitutes, however, still have calories. Unless you reduce the total calories you eat or increase your physical activity, using sugar substitutes will not cause you to lose weight.

Sugars and other health problems

Behavior. Intake of sugars does not appear to affect children's behavior patterns or their ability to learn. Many scientific studies conclude that sugars do not cause hyperactivity in children.



Weight control. Children and adults have increased the amount of sugars they consume. This has contributed to higher caloric intakes. Foods that are high in sugars are often high in calories but low in essential nutrients. When you take in extra calories and don't offset them by increasing your physical activity, you will gain weight. As you aim for a healthy weight and fitness, keep an eye on serving size for all foods and beverages, not only those high in sugars. See box 8 for recommended serving sizes.

ADVICE FOR TODAY

- Choose sensibly to limit your intake of beverages and foods that are high in sugars.
- Remember the simple tips to keep your teeth and gums healthy.
- Get most of your calories from grains (especially whole grains), fruits and vegetables, low-fat or non-fat dairy products, and lean meats or meat substitutes.
- Drink water often.
- Take care not to let soft drinks or other sweets crowd out other foods you need to maintain health, such as low-fat milk or other good sources of calcium.

CHOOSE SENSIBLY

Choose and Prepare Foods with Less Salt

You can reduce your chances of developing high blood pressure by consuming less salt. You also can take several other steps to help keep your blood pressure in the healthy range (see box 22). In the body, sodium—which you get mainly from salt—plays an essential role in regulating fluids and blood pressure. Many studies in diverse populations have shown that a high sodium intake is associated with higher blood pressure.

BOX 22

STEPS THAT MAY HELP KEEP BLOOD PRESSURE IN A HEALTHY RANGE

- Choose and prepare foods with less salt.
- Aim for a healthy weight: Blood pressure increases with increases in body weight and decreases when excess weight is reduced.
- Increase physical activity: it helps lower blood pressure, reduce risk of other chronic diseases, and manage weight.
- Eat fruits and vegetables. They are naturally low in salt and calories. They are also rich in potassium (see box 12), which may help decrease blood pressure.
- If you drink alcoholic beverages, do so in moderation. Excessive alcohol consumption has been associated with high blood pressure.

There is no way to tell who might develop high blood pressure from eating too much salt. However, consuming less salt or sodium is not harmful and can be recommended for the healthy, normal person (see box 23).

At present, the firmest link between salt intake and health relates to blood pressure. High salt intake also increases the amount of calcium excreted in the urine. Eating less salt may decrease the loss of calcium from bone. Loss of too much calcium from bone increases the risk of osteoporosis and fractures.



BOX 23

IS LOWERING SALT INTAKE SAFE?

- Eating too little salt is not generally a concern for healthy people. If you are being treated for a chronic health problem, ask your doctor about whether it is safe for you to reduce your salt intake.
- As a public health measure, some table salt is fortified with iodine. If you use table salt to meet your need for iodine, a small amount—about 1/4 teaspoon of iodized salt—provides more than half the daily iodine requirement.
- Your body can adjust to prevent too much salt loss when you exercise heavily or when it is very hot. However, if you plan to reduce your salt intake and you exercise vigorously, it is sensible to decrease gradually the amount of salt you consume.

Salt is found mainly in processed and prepared foods

Salt (sodium chloride) is the main source of sodium in foods (box 24). Only small amounts of salt occur naturally in foods. Most of the salt you eat comes from foods that have salt added during food processing or during preparation in a restaurant or at home. Some recipes include table salt or a salty broth or sauce, and some cooking styles call for adding a very salty seasoning such as soy sauce. Not all foods with added salt taste salty. Some people add salt or a salty seasoning to their food at the table. Your preference for salt may weaken if you gradually add smaller amounts of salt or salty seasonings to your food.

BOX 24

SALT VERSUS SODIUM

- Salt contains sodium. Sodium is a substance that affects blood pressure.
- The best way to cut back on sodium is to cut back on salt and salty foods and seasonings.
- When reading a Nutrition Facts Label, look for the sodium content (see box 8). Foods that are low in sodium (less than 5% of the Daily Value or DV) are low in salt.

Aim for a moderate sodium intake

Most people consume too much salt, so moderate your salt intake. Healthy children and adults need to consume only small amounts of salt to meet their sodium needs—less than 1/4 teaspoon of salt daily. The Nutrition Facts Label lists a Daily Value of 2,400 mg of sodium per day (see figure 3). This is the amount of sodium in about 1 teaspoon of salt. See box 25 for helpful hints on how to keep your sodium intake moderate.

Box 25

WAYS TO DECREASE YOUR SALT INTAKE

At the Store

- Choose fresh, plain frozen, or canned vegetables without added salt most often—they're low in salt.



- Choose fresh or frozen fish, shellfish, poultry, and meat most often. They are lower in salt than most canned and processed forms.
- Read the Nutrition Facts Label (see figure 3) to compare the amount of sodium in processed foods—such as frozen dinners, packaged mixes, cereals, cheese, breads, soups, salad dressings, and sauces. The amount in different types and brands often varies widely.
- Look for labels that say "low-sodium." They contain 140 mg (about 5% of the Daily Value) or less of sodium per serving.
- Ask your grocer or supermarket to offer more low-sodium foods.

Cooking and Eating at Home

- If you salt foods in cooking or at the table, add small amounts. Learn to use spices and herbs, rather than salt, to enhance the flavor of food.
- Go easy on condiments such as soy sauce, ketchup, mustard, pickles, and olives—they can add a lot of salt to your food.
- Leave the salt shaker in a cupboard.

Eating Out

- Choose plain foods like grilled or roasted entrees, baked potatoes, and salad with oil and vinegar. Batter-fried foods tend to be high in salt, as do combination dishes like stews or pasta with sauce.
- Ask to have no salt added when the food is prepared.

Any Time

- Choose fruits and vegetables often.
- Drink water freely. It is usually very low in sodium. Check the label on bottled water for sodium content.

ADVICE FOR TODAY

Choose sensibly to moderate your salt intake. Choose fruits and vegetables often. They contain very little salt unless it is added in processing. Read the Nutrition Facts Label to compare and help identify foods lower in sodium—especially prepared foods. Use herbs, spices, and fruits to flavor food, and cut the amount of salty seasonings by half. If you eat restaurant foods or fast foods, choose those that are prepared with only moderate amounts of salt or salty flavorings.

CHOOSE SENSIBLY

If you drink alcoholic beverages, do so in moderation

Alcoholic beverages are harmful when consumed in excess. Excess alcohol alters judgment and can lead to dependency and a great many other serious health problems. Taking more than one drink/day for women or two drinks/day for men (see box 26) can raise the risk for auto accidents, other accidents, high blood pressure, stroke, violence, suicide, birth defects, and certain cancers. Even one drink/day can slightly raise the risk of breast cancer. Too much alcohol may cause social and psychological problems, cirrhosis of the liver, inflamma-



tion of the pancreas, and damage to the brain and heart. Heavy drinkers also are at risk of malnutrition because alcohol contains calories that may substitute for those in nutritious foods. If adults choose to drink alcoholic beverages, they should consume them only in moderation (box 26)—and with meals to slow alcohol absorption.

Box 26

WHAT IS DRINKING IN MODERATION?

Moderation is defined as no more than one drink per day for women and no more than two drinks per day for men. This limit is based on differences between the sexes in both weight and metabolism.

Count as a drink—

12 ounces of regular beer (150 calories)

5 ounces of wine (100 calories)

1.5 ounces of 80-proof distilled spirits (100 calories)

Note that even moderate drinking provides extra calories.

Drinking in moderation may lower risk for coronary heart disease, mainly among men over age 45 and women over age 55. Moderate consumption provides little, if any, health benefit for younger people. Risk of alcohol abuse increases when drinking starts at an early age.

Who should not drink?

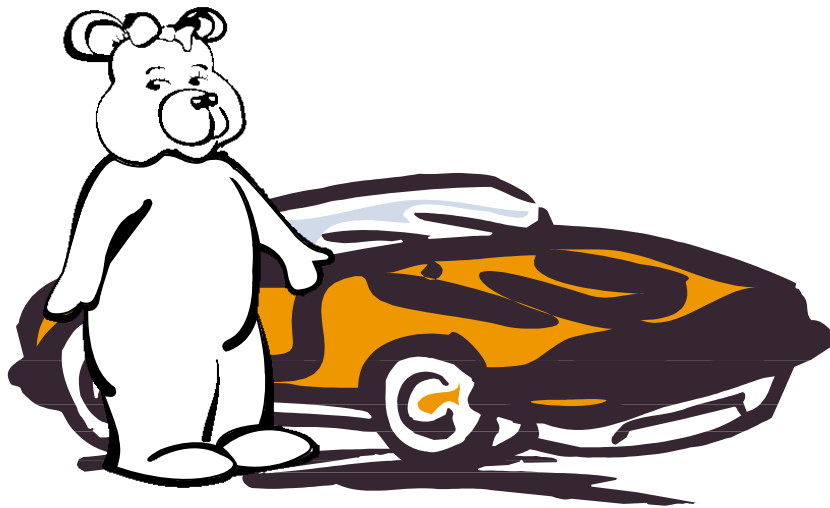
Some people should not drink alcoholic beverages at all. These include

- Children and adolescents
- Individuals of any age who cannot restrict their drinking to moderate levels. This is a special concern for recovering alcoholics, problem drinkers, and people whose family members have alcohol problems.
- Women who may become pregnant or who are pregnant. A safe level of alcohol intake has not been established for women at any time during pregnancy, including the first few weeks. Major birth defects, including fetal alcohol syndrome, can be caused by heavy drinking by the pregnant mother. Other fetal alcohol effects may occur at lower levels.
- Individuals who plan to drive, operate machinery, or take part in other activities that require attention or skill. Most people retain some alcohol in the blood up to 2 to 3 hours after a single drink.
- Individuals taking certain prescription or over-the-counter medications that can interact with alcohol. If you take medications, ask your health care professional for advice about alcohol intake, especially if you are an older adult.

ADVICE FOR TODAY

If you choose to drink alcoholic beverages, do so sensibly. Limit intake to one drink/day for women or two/day for men, and take with meals to slow alcohol absorption. Avoid drinking before or when driving, or whenever it puts you or others at risk.





Everyday Learning Activities

Everyday Learning Activities

Objectives:

Participants will:

- learn activities to do with their children in the car.
- learn activities to do with their children when getting dressed.
- learn activities to do with their children when doing laundry.
- learn activities to do with their children at the supermarket.
- learn activities to do with their children about food.

Materials:

Chart paper and markers, or chalk board

Handouts:

Brainstorming Rules (see Helping Your Child Succeed in School)
Car Activities
Clothing Activities
Laundry Activities
Supermarket Activities
Food Activities

Procedure:

Talk about the importance of spending time talking with your children. Talk about all the time that is “wasted” in a day and how it can be used.

Discuss rules for brainstorming:

- Active participation by everyone.
- Do not criticize or judge. Don’t groan, frown, or laugh.
- Encourage wild and exaggerated ideas.
- Build on the ideas of others.
- Display all ideas as presented.
- Clarify and combine (after brainstorming).

Have students brainstorm times during the day that could be used as a learning time.

For each of the activity areas listed below have students brainstorm activities to do with their children. Write all ideas on the board. Have someone take notes. The teacher should use the handout to include the ideas listed there.

After brainstorming give the corresponding handout and let students know you



will update it to include their ideas as soon as possible.

Car Activities:

- Have students brainstorm learning activities they could do with their children in a car or bus.
- Have students play the alphabet category game on the handout. Change letters every four people.

Clothing Activities

- Have students brainstorm ideas they could do with their children while they are getting dressed.

Laundry Activities

- Have students brainstorm activities to do with children while doing laundry.

Supermarket Activities

- Have students brainstorm activities to do with their children in the supermarket.

Food Activities

- Have students brainstorm activities to do when eating or preparing food.

Extending Activities:

Have someone role-play dressing a baby using a doll.

Encourage students to try some of these activities with their children and report how it went.

Suggested Essay Topics:

- How does it help you and your children to play word games in the car?
- What are some activities you can do with your child in the supermarket?
- How can you teach math to your child while cooking or eating dinner?



Car Activities

- Find letters or colors or letter sounds in signs as you drive.
- Use the time to drill spelling words or multiplication facts.
- Check out “books on tape” from the public library. Discuss the books. Ask comprehension questions.
- Play “I Spy.” Describe something that you see. Kids ask yes or no questions to guess.
- Play the alphabet category game. Pick a category, such as animals. Everyone names an animal that starts with A, then everyone names an animal that starts with B, continue through Z. Give hints (not the name) when needed. Younger children can name any word; older children can name book characters, famous people, math words, etc.
- Play geography. Name a city, state, river, or country. The next person names a geographic place that starts with the last letter of the word before it. You can play with different categories other than geographic places.

Example: Tallahassee, **England**, **Denver**, **Russia**

- Keep a running list of license tags from different states. This works well on a long trip.
- Keep track of the types of Florida license tags you see. (FAMU, FSU, UF, manatee, education, etc.) Older children can graph the tags, figure out what fraction or decimal each tag was of the total number of tags recorded.
- List the kinds of cars you see. Graph or do fractions and percents. Younger children can list the colors.
- Look for letters on signs around you. Try to find them in alphabetical order.
- Try to find all the numbers from 1-100 on signs as you drive.



Clothing Activities

- Talk about colors and patterns on the clothes. “Let’s put on your shirt with blue stripes.”
- Talk about matching outfits. “This shirt has blue and green in it. Let’s put on the blue shorts so it will match.”
- Talk about numbers. “You have two arms. First put one arm through. Now put the second arm through.”
- Talk about body parts. “Let’s put the shirt over your head. Now your arms, one, two.” “I’ve got your foot. How many toes do you have on this foot? One, two, three, four, five.”
- While dressing, talk about senses. “You have eyes to see with.”
- Label your child’s drawers so she/he can put the clothes away. Use pictures and words.
- Let your child pick out clothes she/he wants to wear the night before. Provide a choice. “Do you want to wear the white shirt or the blue shirt?”



Laundry Activities

- Have your child help sort laundry.
- Talk about size. “Mommy’s shirt is big. Johnny’s shirt is small.”
- Talk about color. “Give me the red shorts.”
- Talk about material. “Feel the towel. It’s rough. It is terry cloth.”
- Talk about seasons. “It’s getting colder so we are wearing long sleeve shirts now.”
- Talk about fractions. “First we fold the towel in half, then we fold it in thirds.”
- Have your child match the socks.
- Have your child put all his shorts in one pile and shirts in another.



Supermarket Activities

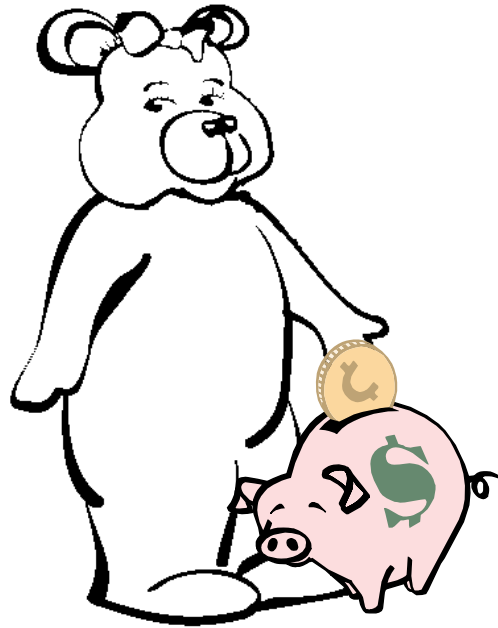
- Plan a weekly menu with your kids. Think about the food groups. Include your children in the decision making process.
- Keep a shopping list on the refrigerator for you and your children to add to.
- Let older children help find items on your shopping list.
- Talk about colors on cans, shapes of boxes, etc.
- Have your child look for letters or words on food containers.
- Match pictures to words on containers.
- Let children choose two snacks for lunches. If they want a third, they must choose which one of the first two to put back.
- Buy a new fruit or vegetable each time you go to the store.
- Look at different foods and talk about what food group they are in.



Food Activities

- Talk about food groups.
- Talk about where food comes from. (ex. Milk comes from cows.)
- Plant a garden.
- Have your children help you measure as you cook. Talk about the measurements. Talk about the fractions.
- Talk about color and size.
- Talk about fractions. Cut a sandwich in half, thirds, or sixths. Grilled cheese and peanut butter & jelly are easier to cut into smaller fractions. Tuna sandwiches are good for halves and quarters.
- Compare and contrast two different foods. How are an apple and an orange alike? How are they different?
- Have children do a survey of who likes what vegetable. Have older children figure out the fraction, decimal or percent of children who like each vegetable. Almost all children can make a graph.
- Plan weekly menus with your child. Talk about the food groups.
- Keep a food diary for each person in the family. Did each person get at least some foods from each food group each day? Did they get enough servings?
- Have your child help you pack his/her school lunch each day.





Managing Your Money

Managing Your Money

Lesson 1: Creating a Budget

Objectives:

Participants will:

- demonstrate understanding of basic budgetary concepts.
- be able to itemize monthly expenses from a given scenario.
- be able to fill out a simple budget.
- understand the relationship between this scenario and his/her own budget.
- be able to define budget related terms.
- develop short and long term budgetary goals.

Materials:

Handouts:

“Who Needs a Budget?” script

Jones Family Budget Worksheet

Jones Family Budget Worksheet Answer Key

Personal Budget Worksheet (Use an extra Jones Family Budget Worksheet.)

Your Budget Worksheet

Your Budget Answer Key

Procedure:

Teach related vocabulary:

Budget	plan for spending money
Expenses	things on which money must be spent
Income	money that a person receives regularly, especially as pay for doing work
Fixed expenses	expenses that do not change from month to month
Flexible expenses	expenses that change from month to month
Monthly	happens every month
Annual	happens every year

Request student volunteers read the play, “Who Needs a Budget,” from *Choices and Changes* (see handout)

Distribute Jones Family Budget Worksheet. As a class, teacher and class read and discuss hand-out.

In small groups, students complete the hand-out, based upon information provided in the play.

As a class, students share their responses. (Depending upon time constraints, this can be done as a jigsaw activity, with each group presenting a different part of the completed activity.)



Discuss “4 envelope strategy,” creating an envelope for each week and dividing food stamps, WIC coupons and money amounts to meet weekly needs.

Discuss the relationship between this activity and their own budgetary needs. Discussion should include how food stamps and WIC coupons are included in the budget.

Discuss the importance of goals in keeping to a budget

Resources:

Meisenthal, Anne *Choices and Changes*. 1996. Adult & Community Education. Leon County Schools.

“Personal Finances: Student’s Guide” 1994. Sponsored and Published by: Florida Department of Education, Division of Applied Technology and Adult Education, Bureau of Career Development and Educational Improvement, Florida Education Center, Tallahassee, FL 32399-0400, (800) 342-9271 (Booklets can be purchased at the cost of \$.50 each, and are reproducible for use by the State System of Public Education.)

Extending Activities:

Have students work on their own real or created budgets.

Personal Budget Worksheet (Use an extra Jones Family Budget Worksheet.)

Suggested Essay Topics:

- The Importance of Keeping a Budget
- Short Term Budgeting Goals
- Long Term Budgeting Goals



Who Needs A Budget?

Characters:

Howard Jones father
Millie Jones mother
David Jones 9 year old son

Setting:

Millie Jones is sitting at the kitchen table, surrounded by papers. Her husband and son walk in and sit down next to her.

Scene:

Millie: Oh...I am so tired!

Howard: What's the matter, honey?

Millie: This is very frustrating!

Howard: What is it? What are all these papers?

David: Mama, you look like I do when I do my homework!

Millie: This is depressing. I'm trying to see why our expenses always seem to be more than our income.

Howard: Why? We're doing all right.

David: What's "our income"?

Millie: It's not enough, that's for sure! Income means "how much money we have coming in."

David: What's "expenses" mean?

Howard: It means "everything we spend money on," And like I said, Millie, I don't know why you're bothering with all this. We're doing all right. And even if we are in the hole, there's nothing we can do about it any way.

Millie: You know, the more I write down these figures, the more I realize how much I want to get this all straight. We don't really plan; we just HOPE everything will work out okay.



Howard: And it usually does. We're here, aren't we?

Millie: Yeah, but you know as well as I do that the end of the month can be so rough.

Howard: We can always borrow from your brother if things get tight.

Millie: Not for long, though. He's going to get tired of that. And besides, at some point we're going to have to pay him back.

Howard: Someday I'll get a better job. Don't worry.

Millie: Yeah, I know, but we might even be able to do better now. Your pay checks are \$200 a week; that's roughly \$900 a month. Let me write that down under "income." And my part-time cleaning job is \$290 a month.

Howard: What's our food stamp* allotment again?

David: \$330 a month.

Millie: I didn't know you knew that.

David: And \$35 WIC** for each baby – that's \$70 total.

Millie: Well, David, I guess you've been paying attention!

Howard: Another thing we have to remember is the Earned Income Tax Credit*** — it's \$2,800 a year.

Millie: Even though we get a check once a year, we draw from it all year. Let's divide it by twelve to see what it comes to monthly. *(She figures it out on paper.)* It's \$233 a month income.

Howard: I think that's all the income. The expenses part is what I don't like. Rent is \$500 a month That's one of our "fixed expenses." It doesn't change from month to month. The electric bill is between eighty and a hundred bucks a month—let's use an average of \$90. The water bill is \$15. What's the phone bill usually?

Millie: Last month's was \$20. Car insurance is \$60 a month;



gas and maintenance was \$105 last month! And I have to pay for my bus pass, \$25 a month. Boy, I wish my mother lived nearby so she could watch Marie and Danielle, so I wouldn't have to pay a babysitter. I have to pay \$52 a week (the average month is 4 weeks and three days, so that's roughly \$225 a month).

Howard: I know we spend more than that. What about food after food stamps? And diapers and formula?

Millie: I kept the receipts for the month of June, 1996. We spent \$95 more after food stamps on food, \$160 on "extras" like snacks, drinks and recreational activities. We spent \$80 on diapers that month. Baby food and formula cost \$95, and WIC only covers some of that. Boy, two babies under two years old cost a lot.

Millie: Most of our clothes are hand-me-downs. We spent \$25 on non-food groceries like soap and dishwashing liquid.

David: What about going to the doctor? How much do we pay for that?

Millie: Fortunately that's paid for by Medicaid.

Howard: This is pretty detailed. If we're going to get into specifics, we better talk about movies, videos and amusement parks—all that fun costs money.

Millie: That's under "entertainment." I'll estimate we spend \$40 a month on that.

Howard: I can feel this money sifting right through my fingers.

Millie: And I wouldn't mind saving some money. And having a little extra in case of emergencies.

Howard: You convinced me. Now I'm interested to see how it all comes out. Let's write everything down so we can figure out where to go from here.

*Food stamps were changed to EBT (Electronic Benefits Transfer) statewide in Florida by October, 1998.

**WIC (Women, Infants, and Children)—federal government subsidy for pregnant women and young children.

*** Earned Income Tax Credit—federal government income support program for working people who earn wages less than 125% of the poverty level.

This play was taken from Meisenthal, Anne. *Choices and Changes*. 1996. Leon County Schools Adult & Community Education.



Jones Family Budget Worksheet

Monthly Income

Take-home pay / net income (first person).....	\$	_____
Take-home pay / net income (second person)	\$	_____
Additional wages / income	\$	_____
Social Security Benefits	\$	_____
(Social Security Disability, Social Security Retirement)		
Child Support / Alimony	\$	_____
Public Assistance / AFDC*	\$	_____
Government Housing Assistance	\$	_____
Food Stamps	\$	_____
WIC**	\$	_____
Unemployment Benefits	\$	_____
Earned Income Tax Credit *** (and/or tax refund)	\$	_____
Other.....	\$	_____
Total		\$ _____

*AFDC (Aid to Families with Dependent Children)—federal government income support program for single mothers of small children.
**WIC (Women, Infants, and Children)—federal government subsidy for pregnant women and young children.
*** Earned Income Tax Credit—federal government income support program for working people who earn wages less than 125% of the poverty level.



Jones Family Budget Worksheet Answer Key

Monthly Income

Take-home pay / net income (first person).....	\$	900.00
Take-home pay / net income (second person)	\$	290.00
Additional wages / income	\$	_____
Social Security Benefits	\$	_____
(Social Security Disability, Social Security Retirement)		
Child Support / Alimony	\$	_____
Public Assistance / AFDC*	\$	_____
Government Housing Assistance	\$	_____
Food Stamps	\$	330.00
WIC**	\$	70.00
Unemployment Benefits	\$	_____
Earned Income Tax Credit *** (and/or tax refund) \$		233.00
Other.....	\$	_____
Total	\$	1,823.00

*AFDC (Aid to Families with Dependent Children)—federal government income support program for single mothers of small children

**WIC (Women, Infants, and Children)—federal government subsidy for pregnant women and young children

*** Earned Income Tax Credit—federal government income support program for working people who earn wages less than 125% of the poverty level.



Monthly Expenses

Rent or Mortgage	\$	500.00
Gas Utility	\$	
Water / Sewage / Garbage	\$	15.00
Electricity	\$	90.00
Cable TV.....	\$	
Telephone.....	\$	20.00
Household Insurance	\$	
Automobile Insurance	\$	60.00
Gas and Maintenance for Automobile	\$	105.00
Public Transportation	\$	25.00
Groceries	\$	$330+95 = 425.00$
Clothing	\$	
Health Care (Medical, dental, prescriptions)	\$	
Child Care	\$	225.00
Children's Needs (diapers, formula, baby food) ...	\$	$80+95=175.00$
Entertainment.....	\$	40.00
Non-essential Extras	\$	160.00
Non-food Groceries	\$	25.00
Education (tuition, books, other).....	\$	
Furniture Rental / Other Rental	\$	
Irregular Expenses for Month.....	\$	
(such as car expenses)		
Loans	\$	
Car Payments	\$	
Credit Card Debt	\$	
Other.....	\$	
TOTAL	\$	1,865.00



Balance Sheet

Total Income	\$ <u>1,823.00</u>
	(minus)-
Total Expenses	\$ <u>1,865.00</u>
Current Remaining Balance	\$ <u>-42.00</u>

Questions for Discussion and Research

Why prepare a budget?

Answers may vary.

With a budget you know where your money goes and what to expect.

What are the two main parts of a budget?

Income and expenses

Which of the family's expenses are fixed?

Rent, water, babysitting, insurance, bus transportation

Which of their expenses are flexible?

*Electric, phone, entertainment, food, car maintenance,
children's expenses, non-essential extras, non-food groceries*

What are at least two things this family could do to balance their budget?

Indicate whether they are reduction of expenses or increase of income

Answers may vary

*Extra job(increase income) Trade babysitting (reduce expenses)
Less extras (reduce expenses)*

What expenses are incurred to earn income? Compare Millie's and Howard's wages to the costs of child care and transportation.

Babysitting \$225; Bus Transportation \$25

What are three ways they could increase their income?

Answers may vary

Extra job, increase hours, better paying job

What are three ways they could reduce their expenses?

Answers may vary

*Trade babysitting, cut out non-essential extras, plant garden, less
amusement parks*



Your Budget

The people in these stories are having money problems. In what way would a budget help each person? Choose a reason from the list below and write it in the blank provided.

To tell you where you are spending your money

To give you records to use in filling out your tax forms

To help you plan for large purchases or credit payments

To help you plan how to live on your income

To help you save money for unexpected expenses

1. Roberto just sat down to complete his federal income tax form. After looking over his W-2 form and statement of interest from his savings account, he finds that he still doesn't have enough information to complete his tax return.
2. When Louise turned on the TV last night, there was no sound, only a picture. She took the TV to the shop and was told that it would cost \$45.00 to fix it. Louise doesn't have any money saved, so she'll have to wait until next payday to get her TV back.
3. Richard bought a hamburger, milk shake, and french fries at the cafeteria. When he opened his wallet to pay the bill, he saw that he had \$7.00, but he had \$26.00 the week before. Where had the money gone? What had he bought? Richard was very upset. He knew that he had spent the money, but he couldn't remember where or how.
4. Linda drives a taxi cab. Instead of getting a paycheck every two weeks, she gets some money every day. She always has a little cash on hand, but never enough to make a large purchase. She does not have enough for a watch, so she must borrow money to buy one. That means that Linda has to pay some interest along with the price of a watch.
5. After graduating from high school, Jason took a job as a motorcycle mechanic. He moved into an apartment and began to live on his own. He bought an old car, a TV, and a stereo, but when his electric bill came, he didn't have the money to pay it. When his refrigerator was empty, he couldn't afford to buy groceries.



Your Budget Answer Key

The people in these stories are having money problems. In what way would a budget help each person? Choose a reason from the list below and write it in the blank provided.

- To tell you where you are spending your money**
- To give you records to use in filling out your tax forms**
- To help you plan for large purchases or credit payments**
- To help you plan how to live on your income**
- To help you save money for unexpected expenses**

1. Roberto just sat down to complete his federal income tax form. After looking over his W-2 form and statement of interest from his savings account, he finds that he still doesn't have enough information to complete his tax return.

To give you records to use in filling out your tax forms

2. When Louise turned on the TV last night, there was no sound, only a picture. She took the TV to the shop and was told that it would cost \$45.00 to fix it. Louise doesn't have any money saved, so she'll have to wait until next payday to get her TV back.

To help you save money for unexpected expenses

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To tell you where you are spending your money

4. Linda drives a taxi cab. Instead of getting a paycheck every two weeks, she gets some money every day. She always has a little cash on hand, but never enough to make a large purchase. She does not have enough for a watch, so she must borrow money to buy one. That means that Linda has to pay some interest along with the price of a watch.

To help you plan for large purchases or credit payments

5. After graduating from high school, Jason took a job as a motorcycle mechanic. He moved into an apartment and began to live on his own. He bought an old car, a TV, and a stereo, but when his electric bill came, he didn't have the money to pay it. When his refrigerator was empty, he couldn't afford to buy groceries.

To help you plan how to live on your income



Managing Your Money

Lesson 2: Understanding Interest

Objectives:

Participants will:

- demonstrate an understanding of the concept of interest.
- explain and apply the interest formula ($I=PRT$).
- solve for the amount of interest charged when provided with real world examples.
- understand the relationship between these concepts and his/her own budget.
- define interest related terms.
- understand how credit usage can help or hurt you.

Materials:

Handouts:

Understanding Interest
Understanding Interest Answer Key
The Dangers of Buying on Credit
The Dangers of Buying on Credit Answer Key

Procedure:

Teach related vocabulary:

Interest	the extra money you pay when you borrow money or the extra money you receive when you put money in a savings account
Principle	the original amount of money borrowed or saved
Rate	the percent of interest charged or paid
Time	length of time the money is borrowed or saved
Simple interest	interest charged for a period of time without compounding
Compound interest	interest charged on principle and accrued interest, interest can be compounded daily, monthly or quarterly
Fixed rate	an interest rate that does not change
Variable rate	an interest rate that goes up or down based on the economy



Discuss when and how people use credit, and various credit options.

Teach the interest formula ($I=PRT$). Have students do the Understanding Interest worksheet.

Discuss the benefits and problems with using credit. Have the students do the Dangers of Buying on Credit worksheet.

Resources:

www.firstunion.com

www.money.com

Extending Activities:

Use the newspaper to find examples of how people use credit.

Have students create interest problems for others to solve.

List advantages and disadvantages of buying on credit.

Suggested Essay Topics:

- Is credit helpful or harmful?
- When is it helpful to use credit?



Understanding Interest

The formula for using interest is **$I = prt$** . I =interest; p =principle; r =rate; and t =time

How much interest will you pay if you borrow \$500 at an interest rate of 18% over 1 year?

$$I = \$500 \times .18 \times 1 \qquad \$500.00 \times .18 = \$90.00 \qquad \$90.00 \times 1 = \$90.00$$

1. If you have \$600.00 in the bank and the interest is 2%, how much will you earn in one year?

2. If you spend \$6.00, how much sales tax will you pay? (In Tallahassee the sales tax is 7%.)

3. If you buy a house for \$60,000 and get a 30-year mortgage at 9%, how much will you pay in interest? _____ If you buy the same house with a 15-year mortgage, how much will you pay in interest? _____ (To make the math easier, assume that the principle stays the same.)

4. If you buy a \$39.00 dress on sale at 25% off, how much will it cost? _____ If you use your credit card to buy the dress, the card charges 18% interest, and you don't pay it off for a year, how much does the dress cost? _____ Why was it a good or bad idea to buy the dress?

5. If you have \$1000 that you want to save for one year, is it better to put it in the bank or a CD (certificate of deposit) if the bank offers 1.25% for a savings account and 6.1% on a CD? Do the math, but also think of other considerations such as the availability of your money.



Understanding Interest Answer Key

The formula for using interest is **$I = prt$** . I=interest; p=principle; r=rate; and t=time

How much interest will you pay if you borrow \$500 at an interest rate of 18% over 1 year?

$$I = \$500 \times .18 \times 1 \qquad \$500.00 \times .18 = \$90.00 \qquad \$90.00 \times 1 = \$90.00$$

1. If you have \$600.00 in the bank and the interest is 2%, how much will you earn in one year?

\$12.00

2. If you spend \$6.00, how much sales tax will you pay? (In Tallahassee the sales tax is 7%.)

\$ 0.42

3. If you buy a house for \$60,000 and get a 30-year mortgage at 9%, how much will you pay in interest? **\$162,000** If you buy the same house with a 15-year mortgage, how much will you pay in interest? **\$81,000** (To make the math easier, assume that the principle stays the same.)

4. If you buy a \$39.00 dress on sale at 25% off, how much will it cost? **\$29.25** If you use your credit card to buy the dress, the card charges 18% interest, and you don't pay it off for a year, how much does the dress cost? **\$34.52** Why was it a good or bad idea to buy the dress?

5. If you have \$1000 that you want to save for one year, is it better to put it in the bank or a CD (certificate of deposit) if the bank offers 1.25% for a savings account and 6.1% on a CD? Do the math, but also think of other considerations such as the availability of your money.

***Savings account earns \$12.50; CD earns \$61.00
Should also talk about the fact that the money is not available
if it is in a CD.***



The Dangers of Buying on Credit

The following items describe shoppers who forgot one of the four dangers of buying on credit. Based upon the information given in each passage, match each situation to the corresponding danger. The four dangers of buying on credit are:

It costs more to buy on credit.

Credit discourages comparative shopping.

Credit makes it easy to spend too much.

There are penalties for not paying your bills on time.

1. Reginald has a charge account at Duffy's Department Store. Now he does all of his shopping at Duffy's.
2. Ron enjoys his new credit card. He doesn't have to carry cash, yet he can always buy things. Ron is shocked when his credit bills arrive at the end of the month and he finds he has spent over \$175.00.
3. Peggy used her credit card to shop the summer sales and charged so much that she couldn't keep up with the monthly payments. The store wrote her several letters about being late with her payments. She finally managed to pay off what she owed, but by then her good credit rating had been spoiled.
4. Phyllis wanted to buy a bike for \$130.00. Instead of saving her money until she had enough, Phyllis bought it on credit. She ended up paying more than \$150.00 for the bike.



The Dangers of Buying on Credit Answer Key

The following items describe shoppers who forgot one of the four dangers of buying on credit. Based upon the information given in each passage, match each situation to the corresponding danger. The four dangers of buying on credit are:

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It costs more to buy on credit.

This activity has been adapted from:

"Personal Finances: Student's Guide" (1994)

Sponsored and Published by:

Florida Department of Education

Division of Applied Technology and Adult Education

Bureau of Career Development and Educational Improvement

Florida Education Center

Tallahassee, Florida 32399-0400

(800) 342-9271

Booklets can be purchased at the cost of \$.50 each, and are reproducible for use by the State System of Public Education.



Managing Your Money

Lesson 3: Financial Organization

Objectives:

Participants will:

- learn how to keep a checking account.
- learn about credit cards.
- learn about budgeting.

Materials:

Financial Organizer for each student (Credit Union Partnership for Informed Consumers)

Handouts:

Financial Organizer Scavenger Hunt
Financial Organizer Scavenger Hunt Answer Key
Your Checking Account
Checks
Register of Transactions
Your Checking Account Answer Key

Procedure:

Teach related vocabulary

Register	a list of all checks and deposits with math done
Balance (verb)	do the math to keep checkbook from being overdrawn
Balance (noun)	the amount of money that remains in your account after your transaction
Deposit	put money into the bank
Withdrawal	take money out of the bank
Overdrawn	write checks for more money than is in the account
Outstanding checks	checks that have been written, but have not been paid by the bank
Endorse	sign the back of a check

Give each student a copy of the CUPIC Financial Organizer. Group students in pairs or small groups and have them complete the scavenger hunt. Have students discuss their answers to the scavenger hunt with the large group.

Discuss checking accounts. Talk about the importance of keeping the checking account balanced. Have students do the Your Checking Account worksheet.



Use the Checks and Register worksheet. Have students discuss their answers.

Resources:

Financial Organizer. 2000. Credit Union Partnership for Informed Consumers. Check with your local credit union.

Extending Activities:

Suggested Essay Topics:

- Why is it important to keep a checkbook register?
- How can you get out of debt?
- Is it good to use an ATM card?



Name _____ Date _____

Financial Organizer Scavenger Hunt

What is an ATM?

What are three ATM safety tips?

What is the purpose of a PIN number?

What are three ways to protect yourself from credit card fraud?

What are some consequences if you fail to repay your debts?

If you are having problems paying your bills, what are three things you can do?

What is a credit report?

When can you get a free credit report?

How much does a credit report cost?

Where can you get a credit report?

How should you decide whether to buy or lease a car?

What formal options are there for saving?

What steps should you use to budget your money?



Financial Organizer Scavenger Hunt Answer Key

What is an ATM?

(p.3) *Automatic Teller Machine It allows you to get money from your bank account*

What are three ATM safety tips?

(p.2) *Memorize PIN number, don't write down PIN number, report lost card immediately, be aware of surroundings, report poorly lit ATMs, pull up close to ATM's and keep car running, put card and money away immediately, keep receipts, stand close to machine so others can't watch.*

What is the purpose of a PIN number?

(p.2) *Personal Identification Number - Private password so others can't get your money.*

What are three ways to protect yourself from credit card fraud?

(p.3) *Sign card immediately, memorize PIN, keep list of cards and account numbers, report billing errors or lost or stolen cards immediately, keep credit cards secure and check them regularly, keep receipts, shred pre-approved offers, call if bill is late, never give number out over the phone, check your report yearly.*

What are some consequences if you fail to repay your debts?

(p.4) *Bad credit rating, affects ability to borrow in the future, lenders could sell the property you put up as collateral, court may garnish wages (take your paycheck to pay bills before you get it), may be sued and have to pay legal bills as well.*

If you are having problems paying your bills, what are three things you can do?

(p.4) *Combine your debt with a consolidation loan, contact your creditors, see a non-profit credit counselor.*

What is a credit report?

(p.5) *Shows your history of paying back loans and other financial obligations. Includes information on outstanding loans, debt repayment, credit limits, and inquiries. Also has home address, date of birth, employment, and public record information.*

When can you get a free credit report?

(p.5) *If you believe your file has inaccurate information due to fraud, you have been denied credit or insurance within the past 60 days, you are unemployed and intend to apply for employment within 60 days, or you receive public welfare assistance.*

How much does a credit report cost?

(p.5) *\$8.00*

Where can you get a credit report?

(p.5) *Credit Reporting Bureaus: Equifax, Experian, or Trans Union*



How should you decide whether to buy or lease a car?

Lease

Low Miles

Like New Model Cars

Take Good Care of Your Car

Commit to the Entire Time

Buy

Lots of Mileage

Keep Cars a Long Time

What formal options are there for saving?

(p.7) *Saving Account, Money Market Accounts, Individual Retirement Accounts (IRAs), Certificates of Deposit, Stocks, Bonds, and Mutual Funds*

What steps should you use to budget your money?

(p.8) *Set your goals, make a game plan, set up your budget, revise spending, re-evaluate.*



Your Checking Account

You cannot write checks for more money than you have in your checking account. If the amount for the checks that you've written is more than your current balance, then your account will be overdrawn. If this happens, the bank will charge you for each bad check you've written, and so will the stores that you gave the bad checks to. If you get a reputation for passing bad checks, stores will not accept your checks anymore, and you may even get arrested! If you have accidentally written a check for more money than is in your account, call your bank immediately and ask them what to do. Try to keep at least \$25.00 extra in your account at all times to cover any monthly fees or service charges. Be careful to enter each deposit and subtract each check in your register so that you will know how much is in your account. Don't forget to subtract those debit card purchases and ATM transactions! Make sure to check your statement with your register every month. Remember, all of your checks may not have cleared yet, so keep money in the bank to cover those outstanding checks.

Define these words:

Register _____
Balance _____
Deposit _____
Withdrawal _____
Overdrawn _____
Outstanding checks _____
Endorse _____

Writing Checks and Keeping a Register:

You have had a lot of financial activity this month, and you want to make sure that you have the money to cover it. Make these transactions, and add them to your register to balance your checking account: Everything goes into the register, write checks only for those non ATM or debit transactions.

You start with \$302.00 in your account on April 5th.

You get paid \$180.00 on April 6th.

You write a check to the grocery store for \$25.28 on April 7th.

You make a child support payment of \$120.00 on April 10th.

You get paid \$180.00 on April 13th.

You buy a new shirt for \$10.69 (including tax) and use your debit card to pay on April 19th.

You get paid \$180.00 on April 20th.



Your tax refund of \$223.00 came on April 23rd.

Groceries cost \$133.76 on April 23rd.

You owe a friend \$18.00, so you withdraw it from an ATM on April 23rd.

You get paid \$180.00 on April 30th.

Your rent is due on May 1st. You pay \$348.00.

Your utility bill is for \$102.00 and is due on May 1st.

What is the balance of your account on May 2nd?



Leon County Schools

1001

ACE Adult & Community Education

DATE: _____

Pay to the order of _____ \$

_____ Dollars



NON-NEGOTIABLE

For _____

Leon County Schools

1002

ACE Adult & Community Education

DATE: _____

Pay to the order of _____ \$

_____ Dollars



NON-NEGOTIABLE

For _____

Leon County Schools

1003

ACE Adult & Community Education

DATE: _____

Pay to the order of _____ \$

_____ Dollars



NON-NEGOTIABLE

For _____



Leon County Schools

1004

ACE Adult & Community Education

DATE: _____

Pay to the order of _____ \$

_____ Dollars



NON-NEGOTIABLE

For _____

Leon County Schools

1005

ACE Adult & Community Education

DATE: _____

Pay to the order of _____ \$

_____ Dollars



NON-NEGOTIABLE

For _____

Leon County Schools

1006

ACE Adult & Community Education

DATE: _____

Pay to the order of _____ \$

_____ Dollars



NON-NEGOTIABLE

For _____



Your Checking Account Answer Key

Define these words:

register:	<i>a record book used to keep an account of your deposits, withdrawals and expenditures</i>
balance (verb)	<i>do the math to keep checkbook from being overdrawn</i>
balance (noun)	<i>the amount of money that remains in your account after your transaction</i>
deposit:	<i>money added to a checking or savings account</i>
withdrawal:	<i>money taken out of a bank account</i>
overdrawn:	<i>your account balance when you've written checks for more than you have money to cover</i>
outstanding checks:	<i>checks that you have written, but have not yet appeared on your bank statement</i>
endorse:	<i>write one's name on the back of a check in order to cash or deposit it</i>

Keeping a Register:

Check #	Date	Check Issued To	Amount of Check	Amount of Deposit	Balance
	4/5				302.00
	4/6	Deposit Paycheck		180.00	482.00
1001	4/7	Grocery Store	25.28		456.72
1002	4/10	Child Support	120.00		336.72
	4/13	Deposit Paycheck		180.00	516.72
Debit Card	4/19	Store	10.69		506.03
	4/20	Deposit Paycheck		180.00	686.03
	4/23	Deposit Tax Refund		223.00	909.03
1003	4/23	Grocery Store	133.76		775.27
ATM	4/23	Friend	18.00		757.27
	4/30	Deposit Paycheck		180.00	937.27
1004	5/1	Rent	348.00		589.27
1005	5/1	Utility Bill	102.00		487.27

