



DIAL DOWN BACK-TO-SCHOOL ANXIETY .

The beginning of the school year is always a time of anxiety for kids and their families. This year, that usual anxiety has been ratcheted up by COVID-19.

Whether your child's school is going back to the classroom full time, using a hybrid schedule or employing e-learning only, your child might have trouble adapting, and that could create stress on top of stress. What's a parent to do? Here are some tips:

Stay positive. Acknowledge the challenges of the new year, but also emphasize good things: learning and doing new things, breaking up stale routines, gaining independence and – for some kids – re-engaging in extracurricular activities.

Assure them they aren't alone. Kids often think everyone else has everything figured out and they don't. Remind your kids that the pandemic is hard on everyone, then talk about what you can do together to make things better.

Sources: <https://www.verywellfamily.com/tips-to-ease-back-to-school-anxiety-620832>. Accessed 4 August 2020.
<https://www.hopkinsmedicine.org/health/wellness-and-prevention/5-tips-to-ease-back-to-school-anxiety>. Accessed 4 August 2020.

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Be present. Set aside time to talk about each school day.

Promote healthy living. Make sure your child eats well, exercises and gets plenty of sleep.

Know when to get outside help. If your child is showing signs of serious distress, don't hesitate to check with your school counselor or pediatrician.

Kids are generally pretty resilient, so, with your help and encouragement, the odds are good they will eventually find a comfort level with the new school year. And, who knows? You might, too.

Smart Facts

\$529

is how much the average household will spend on back-to-school needs this year.

66%

of parents are anxious about sending their kids back to school.

56%

of parents were satisfied with the education their kids received last spring.



HELP KIDS SUCCEED IN COVID-AFFECTED SCHOOL YEAR.

Something shocking suddenly happened to a lot of American parents: Whether they intended to or not, at some level, they're homeschooling their kids.

Okay, maybe they're not literally homeschooling, but it might feel like it to parents who never expected to be so deeply involved in their kids' day-to-day learning activities. With countless schools either going to full-time e-learning or using some sort of blended program, a lot of learning has shifted into the home. Some households are reeling as a result. Sure, parents learned a few things last spring when they suddenly had to bring their kids home to learn, but now we're launching a new school year and what looked like a short-term challenge last spring is emerging as a long-term commitment this fall. And that can seem daunting.

What's important to remember is that the parents of about 2 million kids choose to homeschool every year. You can learn from their experiences. To get you started, here are four key tips from their best habits.

Work with your child. Cultivate a "we're all in this together" mindset, and coordinate with your child on processes, schedules, rules, etc. Don't dictate; collaborate.

Set a routine. Many schools have schedules that students are expected to stick to: a set time to log on to the computer, for example, or to connect to a Zoom call. If so, build a routine around those schedules that allows for free time, active time and quiet time. If your school does not dictate a schedule, work with your child to create one. Begin and end each day at the same time.

Carve out a space (or two). You might have survived the end of the last school year by having your child do school work at the dining room table, but that might not suffice for this year. Create a dedicated school space for your child's school work – and, because kids usually aren't in a single place all day at school, if possible, create a secondary space for when they need a change.

Be flexible. Routines and workspaces will be a big help, but don't be so rigid that there's no room for creativity or fun. And, when things go wrong, give yourself and your kid a break: Nobody's going to be the perfect homeschooler, but anyone can be a good one.



"The parents of about 2 million kids choose to homeschool every year. You can learn from their experiences."

Sources: <https://www.familyeducation.com/at-home-learning-resources-for-the-covid-19-outbreak>. Accessed 4 August 2020.
<https://rochester.kidsoutandabout.com/content/surprise-youre-homeschooling-here-are-some-tips>. Accessed 4 August 2020.
<https://www.npr.org/2020/03/23/820228206/6-tips-for-homeschooling-during-coronavirus>. Accessed 4 August 2020.

UNUSED BENEFITS LEAVE MONEY ON THE TABLE.

For too many employees, the only time they really pay attention to their benefits package is when they get hired. Sure, they might give the package a little thought during Open Enrollment, but, even then, many of us just check “No Change” and move on. The problem is, by ignoring our benefits, we might miss out some benefits that could save us money or simply make our lives better. Here are six employee benefits that are often underutilized.

Health Savings Account (HSA)

Even people who use their HSAs as a way to set aside dollars for healthcare-related costs don't always take full advantage of the account. Remember: In addition to prescriptions and doctor visits, those set-aside dollars can be used for a wide range of over-the-counter costs, from aspirin and allergy meds to wart removal and medically necessary weight-loss programs.

Flexible Spending Accounts (FSA)

While the Health Savings Account is the most common, it's not the only type. Some employers offer FSAs to help employees set aside pre-tax dollars for dependent care (childcare or adult care), adoption assistance, transportation and more.

Employee Assistance Program

Imagine having your own life coach/advisor, one who could answer questions about finances, legal issues, day care crises, mental health issues and more. And imagine that advisor were just a phone call or email away at all times. Well, you probably don't have to imagine it. It's likely already a reality, in the form of an Employee Assistance Program (EAP), which offers those services and more ... even if they're grossly underutilized.

<https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/under-used-eaps-are-a-missed-opportunity.aspx>. Accessed 4 August 2020.
<https://www.forbes.com/sites/financialfinesse/2017/04/02/5-valuable-employee-benefits-you-may-not-be-taking-full-advantage-of/#305fbebcb1>. Accessed 4 August 2020.

Supplemental Life and Disability Insurance

Sometimes meetings about supplemental life and disability insurance can seem like just another sales pitch, but those offerings can prove valuable, especially if you have problems getting affordable life insurance because of medical problems. Regardless, buying the insurance in a group usually lowers the cost well below what you could get on your own.

Employer Matches

Whether it's for a retirement plan, tuition assistance or charitable giving, not taking full advantage of an employer's offer to match your funds is the equivalent of turning away free cash.

Vacation

While most of us fantasize about having more vacation days, many don't even use the days we have. In 2018, American workers left 768 million vacation days unused! Think it's no big deal because it's not costing you anything? Think again: When you were hired and those days were factored into your offer package, you saw a lot of value in them. Why should it be any different today?

To learn more about these and other benefits you might be underutilizing, consult your benefits information, HR team or benefits provider.



National Healthy Aging Month

Let's face it: Aging isn't what it used to be. We're living longer and, in those extra years, we're more active and engaged than ever. So it makes sense that we should take time to think about what allows us to stay healthy in our later years. Get some tips for healthy aging at <https://healthyaging.net/healthy-aging-month/>.

HARVEST OF THE MONTH: BELL PEPPER

The bell pepper seems to have a lot of misunderstanding swirling around it.

For example, like the tomato, the bell pepper is a fruit, even though we tend to think of it as a vegetable. On top of that, a bell pepper has more vitamin C than an orange. In fact, while a green bell pepper has about 35% more vitamin C than an orange, a red bell pepper delivers twice as much vitamin C as an orange. Oh, and by the way: While many of us think green bell peppers are a different variety than red ones, but they're actually just unripe red peppers.

Regardless of any misunderstandings, the bell pepper is a flavorful and vitamin-packed addition to meals. To get the best bell peppers, choose ones that are shiny and firm, keeping in mind that green ones won't be as sweet as ripe, red ones, or as orange or yellow varieties. To keep peppers fresh, refrigerate them, unwashed, in a plastic bag in the vegetable drawer. Keep them dry, because moisture will encourage rotting. Follow these guidelines, and a green pepper will stay fresh for about a week, while red and yellow ones will be good for four to five days.



Sources: <https://www.realsimple.com/food-recipes/shopping-storing/food/select-store-cook-summer-produce#:~:text=Bell%20Peppers&text=Peppers%20should%20be%20firm%20when,%3B%20green%2C%20about%20a%20week>. Accessed 4 August 2020.
<https://www.pepperscale.com/bell-pepper-facts/>. Accessed 4 August 2020.
<https://www.healthline.com/nutrition/foods/bell-peppers#vitamins-and-minerals>. Accessed 4 August 2020.



Recipe: Breakfast Bell Peppers

Ingredients:

- 2 bell peppers, halved, with seeds and stems removed
- 1 tablespoon kosher salt
- 1 tablespoon freshly ground black pepper
- 1 cup shredded mozzarella cheese
- ½ cup finely chopped fresh chives
- 4 large eggs
- 4 strips cooked bacon, chopped
- ½ cup shredded cheddar cheese

Directions:

Preheat oven to 350°F. Place halved peppers in a baking tray, cavity side up. Sprinkle each half with salt and pepper and then bake for 15-20 minutes, until peppers are slightly soft. Remove from oven, sprinkle mozzarella and half of the chives evenly among the four pepper halves. Crack eggs into the center of each pepper. Sprinkle the salt, pepper, bacon, cheddar and remaining chives on top of the eggs. Bake for 15-20 minutes, until egg whites are set.

Nutrition Information:

CALORIES: 480; FAT: 32G; CARBS: 11G; DIETARY FIBER: 1G; PROTEIN: 34G; SUGAR: 5G