



HELP KIDS ADJUST TO THE NEW SCHOOL YEAR

We can understand why so many kids dread the new school year. Who wants to trade laid-back days for change, uncertainty and added responsibilities? Fortunately, you can help reduce your kids' dread and get the school year off to a great start with a few simple measures.

Get into a routine. Organization reduces stress. Create a school-focused routine that begins the night before each school day. Lay out the next day's clothes, prepare supplies, and make sure your child gets to bed at a good time. In the morning, allow time for breakfast and have a clear plan for getting out the door on time. Pro tip: Practice the routine a few days before school starts.

Talk about expectations. Make sure your child knows what to expect from the new school year. Discussing expectations can help to uncover and address apprehensions your child might have.

Connect. Get to know other families so your child has friends in the classroom.

Stay calm. Your stress about family changes brought on by the school year can quickly transfer to your child. Staying cool about the new school year will help your child get off to a better start.

Start with a good breakfast. Kids feel, perform and behave better on a full stomach.

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Smart Facts

74 million+

students are expected to head back to school this fall.

\$890

is this year's expected average back-to-school spending per U.S. household.

44%

of Americans expect to spend more this year on back-to-school shopping.



HELP YOUR FAMILY NAVIGATE CHANGE

The past few years have brought a lot of change into our lives, from pandemic-altered school and work schedules, unprecedented weather events, heightened security concerns and more. And through this process, many families came to realize that they just don't do change very well.

If this is your family, the first step toward making peace with change is understanding that your dislike for change is perfectly acceptable. As a counselor focused on promoting resilience, Carla Shuman, Ph. D., notes, "It's normal to have mixed emotions around changes, to wonder whether you made the right decision, or to wish things were the way they used to be."

Accepting your emotions about change doesn't mean you can avoid it, but it can help your family work through them. Following are some guidelines for accepting your emotions and moving beyond them to address change constructively, whether it's a minor alteration or a major life disruption.

Acknowledge what's happening. Too many families deal with change by ignoring it. Start with clearly identifying what is changing and how it affects the family.

Talk about it. Encourage everyone to discuss what they worry about most as a result of the change. And then work together to address those worries.

Validate emotions. Assure everyone that there is no right or wrong emotion about the change, and that their feelings are perfectly acceptable.

Don't let blame factor into it. Some people react to unwanted change by blaming others. Let everyone know that blaming won't change anything, least of all the impending change.

Identify what can be controlled and maintained. Sometimes it helps to let people know what they can affect and where they can find solid ground. Talk about what can be controlled in the midst of change, and identify important things that will stay the same.

Involve everyone in the change response. The whole household must collaborate on a response to change, so involve everyone in planning how the family will adapt. If responding will take time and effort, assign everyone a role and ownership of an aspect of the response plan, according to their age and abilities. Having a hand in the response plan will help each person feel like they're taking positive action, which helps to reduce feelings of helplessness in the midst of change.

Keep a positive outlook. Don't just tell the family, "We'll get through this." Show them you believe it by keeping a positive attitude and working toward stability and progress.



"It's normal to have mixed emotions around changes, to wonder whether you made the right decision, or to wish things were the way they used to be." Carla Shuman, Ph. D.

GET SCHOOLED: EMPLOYER-SPONSORED EDUCATION BENEFITS

In 2021, Walmart announced that it would invest nearly \$1 billion in Live Better U, its employee training and development program. Chick-fil-A offers tuition discounts at more than 100 universities. Starbucks covers 100% of tuition for first-time college students through online Arizona State University programs.

Few employers can match programs like those, but nine out of 10 employers do offer some kind of education benefits, according to a study by the International Foundation of Employee Benefit Plans, ranging from tuition reimbursement to in-house training, and from college-savings plans to personal development support. Following are some common programs that might be available to you through your employer.

Tuition assistance or reimbursement. These programs reimburse employees for tuition costs, often – but not always – for coursework that applies to their jobs. They might cover part or all education costs, typically rely on passing the coursework, and will not cover prior expenses or student loans.

529 college savings plans. 529 plans are state-run programs that allow employees to save money for education costs including tuition, housing, books and materials. Most states offer tax incentives. NOTE: Even if your employer does not offer a 529 plan, you typically can enroll in one through your state or financial institution.

Scholarships. Some employers have scholarship programs based on a variety of criteria.

Student loan repayment programs. These increasingly popular programs will pay some or all of an employee's student loans, with certain limitations and requirements.

Assistance or reimbursement for professional licensing and exams. Some employers will pay part or all of the cost of training and exams required to obtain licenses or certifications.

Education conferences. Often drawn from professional development budgets, some employers will pay the cost for workers to attend conferences that help them expand their skills, get up to speed on new technology, learn about regulations and so on.

In-house training. Employers often offer in-house training sessions, especially when introducing technology, systems or processes.

Continuing education courses. If you work in an occupation that requires you to obtain continuing education credits, many employers will cover part or all of the cost of the necessary coursework.

Personal development. Employee Assistance Programs often include personal development opportunities, and some employers provide or support personal development programs of the employees' choosing.

If you are not sure what programs are available to you or how you can access them, reach out to your HR department.



Baby Safety Month

For 40 years, September has been highlighted as Baby Safety Month to call attention to household safety, childproofing and products that can assist with protecting babies from injury. Launched by the Juvenile Products Manufacturers Association, Baby Safety Month promotes proper car seat use, safe sleeping habits and more. Parents, doctors, product manufacturers and others can get baby safety toolkits by going to www.babysafetymonth.org.

HARVEST OF THE MONTH: APPLES

When hearing about how apples were spread across the county by Johnny Appleseed (aka, John Chapman), you probably picture him making it possible for Americans of his day to enjoy biting into red, juicy fruits.

The truth is, from the time apples arrived in the Americas in the 17th century and well into the 19th century – when Chapman was doing his thing – apples were used more for drinking, as hard cider, than eating.

Times have changed: Most of the 2,500 varieties of apple trees in the U.S. today produce fruit that we eat raw or in a wide range of sweet and savory dishes.

To tap into the apple's best possibilities, experts say you don't have to select a blemish-free fruit, but appearance does count. Look for apples that are relatively smooth and free of obvious cuts and bruises. The fruits should feel firm and seem heavy relative to their size.



When you get apples home, if they're kept cool (close to freezing but not below is best) and damage-free, they'll last for months. Keeping them in the fridge will help them stay tasty, but beware: Apples let off a gas that makes other fruit and veggies ripen, so they could make other produce go bad faster.



Recipe: Healthy Mini Apple Pies

Ingredients:

1½ cups old-fashioned rolled oats
¼ cup light-tasting olive oil, divided
1½ teaspoon light brown sugar
¾ teaspoon ground cinnamon, divided
½ teaspoon kosher salt
2 medium tart-sweet apples (such as McIntosh), peeled and diced
¼ cup raisins
2 tablespoons maple syrup
1 pinch ground nutmeg
1 pinch ground ginger

Directions:

Preheat oven to 400°. Place oats in a blender or food processor and pulse, and then transfer oat mixture to a bowl and add 2 tablespoons of olive oil, brown sugar, ¼ teaspoon of cinnamon and salt. Stir to combine. Spray a mini muffin tin with cooking spray and press even portions of pie crust mixture into the bottom and up the sides of each muffin cup. In a mixing bowl, combine apples, 2 tablespoons of olive oil, ½ teaspoon cinnamon, raisins, maple syrup, nutmeg and ginger. Toss to evenly coat. Gently place apple mixture into each muffin cup. Bake in the preheated oven for about 20 to 25 minutes, until the apples are soft and the crust begins to brown.

Nutrition Information (16 servings):

CALORIES: 104; SUGARS: 5.7G FAT: 4G; CARBOHYDRATES: 15G; FIBER: 1.9G; PROTEIN: 2G; SODIUM: 19MG

Sources: Accessed August 3rd, 2023

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