



# Family Ties

**UT** Extension

Family & Consumer Sciences

University of Tennessee Extension

## New Year, New Regulations

Two important areas of most Americans' lives are affected with the new financial regulations of 2014. The first that will affect more are the new financial aid rules for college bound students in the 2014-2015 school year. Any student or parent that has been seeking financial aid for college tuition is well familiar with the **FAFSA**. This is the **Free Application for Federal Student Aid**. This year, new rules are enacted that dictate which parents are required to share their financial information on the application.

If you or your parents are a traditional married couple, both will need to share their financial information just as in the past. This aspect has not changed. However, if you are a same sex married couple, though not legally recognized in Tennessee, the federal rule now requires both spouses to complete the application. The FAFSA will now ask about "Parent 1" and "Parent 2" to be more politically correct. Same sex couples that are not married does not need to share both partners information unless the partner has legally adopted the student.

Unmarried parents will need to file jointly. This is different from years past. Formerly only one parent was required to share information, now both will need to share. If the parents are divorced, the custodial parent must complete the application.

Lastly, if a student is living with an older sibling or grandparent or other such "guardian", then the student is considered independent. The only financial information needed is that of the student.



The second set of financial regulations to change are that of the mortgage industry. Due to such the calamity with the housing crash in recent years, changes in regulations to protect consumers are now in place. This will affect how mortgages are handled by mortgage companies and most people will not see a major difference but there are some you might notice.

First is the Ability-to-Repay Mandate. This is to encourage mortgage lenders to ensure every borrower is indeed a qualified borrower. Lenders must follow a strict set of guidelines to establish a consumer's income, assets and obligations prior to deeming them eligible.

Next there is the decrease in the FHA loan limit. The Federal Housing Administration set a limit beginning January 1, 2014 that all mortgages have a cap of \$625,000. That is just over \$100,000 reduction. There is also a limit on the loan origination fees. This cannot exceed 2% of the qualified mortgage.

Lastly, there are now tighter regulations for the self-employed. People without a W-2 will face difficulty when applying for a mortgage. It is much more difficult to prove your debt to income ratio without a set document proving an annual income. Net worth and credit scores will not help much at all, unfortunately.

So, now that you have equipped yourself with the knowledge of some major financial regulations taking place this year, your budget is safe and sound, right? No?!? Well, if you need help understanding this or working your budget to balance at the end of each month, feel free to contact your local county Extension agent.

Contributed by: Sarah Borders  
Loudon County Ext Agent

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## **Ways to spend your tax return; that will benefit your financial future:**

- pay off debt or make an extra payment on a mortgage or another big payment
- invest in yourself – college savings fund, or professional development classes
- start or continue an emergency fund
- make needed repairs (fixing a leaking pipe or electrical problem)

Remember you don't have to spend all the money on one thing. Split up the return in ways that will help you the most. If there is leftover put it toward a newer car, vacation, or remodel.

Contributed by: Sarah Anne Hughes  
Scott County Extension Agent

## Have you ever been guilty of saying:



**“How can I be so stupid?”**

**“I know I will fail”**

**“I can’t do anything right.”**

I call this trash talking! These negative statements contribute to our low self-esteem.

Self-esteem is defined as a general feeling of self-worth. Individuals who like who they are and feel good about themselves are considered to have high self-esteem. People with low self-esteem may dislike themselves or hold mixed feelings about themselves.

Throughout our lives we are exposed to countless messages from different people, both verbal and non-verbal, that can influence how we feel about ourselves or affect our self-esteem. Some messages come from parents, caregivers, and/or family friends starting at birth. As we grow up we are exposed to more, and sometimes different, messages from peers, friends, people in the community and the media. Building self-esteem can be a constant battle. So what can we do to create the confident image we desire?



1. **Enjoy life!** When we enjoy what we do, we become good at it. When we become good at a skill we gain appreciation and recognition from others which increases our confidence and makes us feel good about our accomplishments. So enjoy your work! Even if it is a boring and monotonous job, spice it up by setting targets for yourself and then work to achieve them. For example: Start a song on the radio and try to have the house dusted before the song ends. (*Remember to dance while you move to the music*). Make sure to set the standards high and have fun!

2. **Enhance your style!** Although our physical appearance plays a major role in our self-esteem, many of us choose to avoid that tiny detail. We should make sure that we do justice to the features that we have been blessed with. Men and women should make sure that their hair and face are well groomed, clothes well ironed and color coordinated. Women make sure to at least wear the basics in make-up (foundation, lip color and a little eye shadow). When you are well “put together” others will notice and that will give you an instant boost!



3. **Exercise!** Regular workouts help the body release the negative toxins built up in your body faster. The skin shines and you are more fit and in better shape. If you are fit, you will feel better in your clothes and have more energy to accomplish the things you want to accomplish. A fit person has a natural vibe of confidence that surrounds them.

4. **Energize yourself!** Take time out for yourself. People often lose themselves in the rut and forget about their own needs and thoughts. If we have an emergency mid-flight, who gets the oxygen mask first? The Stewardess will instruct the caregiver to place their mask on first and then they can assist their loved ones. Why do you think this is? If we pass out, we cannot be of assistance to anyone around us. It is very important to give yourself first priority. Set aside time each day to do something that you really want to do. Also, make sure that you spend at least 30 minutes by yourself each day to reflect on the day's events and to meditate. This helps you bring understanding to you day and prepares you for the next day.

5. **Edify yourself!** Make 3 X 5 index cards that have positive sayings about yourself. For example: I am a compassionate person, I am creative, I am a great singer, etc. Now you might not totally feel this way at the time that you are making the cards but you know in your heart that you have the seeds of potential within you! Once the cards are made, keep them in a safe place so that when you feel at your lowest you can bring those cards out and look them over to help build up your self-esteem again. You may also choose to place them in areas around the home where you will see them on a regular basis for that daily dose of reminder. For example, you may place them in a book you are reading, on the refrigerator, on the bathroom mirror, in your purse etc. These will serve as constant reminders of your good qualities. Having trouble coming up with positives? Ask your friends and family members to help list your good qualities.

6. **Embark on new adventures!** Make a bucket list of all the things that you always wanted to do in your life. Look over this list and begin to set goals for each of these tasks. Which ones can I accomplish in the short term, which goals will take longer to achieve? What tasks need to be accomplished to make this goal a reality? Now remember this list is by no means set in stone, it is just a personal list to keep you focused on your dreams and goals. Try it out! It is a great tool to make a pathway for yourself and your future! May I encourage you to start taking chances? Even if you are starting out at square one with no experience, in what you want to do, you need to try and take the first step at your dream. Many of us are afraid to try because we are afraid of failure. Remember it is better to try and fail than never try at all.

## 7. Elect to have a strong self-esteem.

Many people give in to the slight depressions of life. The important tool here is to accept the downs and expect the ups. Once you come to terms with the fact that life will come with its set of failures, you will not get thrown off guard by them. You will be more prepared, which will make their impact on your life less. This in turn will help your self-regard increase. Victory over defeat gives strength, you just have to see it. Nothing and I mean NOTHING in this world is stopping you from building your self-esteem other than YOU!



If you would like to learn more about this topic or other UT Extension Programs contact your local Extension agent.

## REFERENCES

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Contributed by: Aneta Eichler  
Sequatchie County Extension Agent

# Hot Temper, Cool Parenting: How to Handle Temper Tantrums



You are in a store when your child throws a temper tantrum. This often embarrassing moment is sure to come for parents, because all children experience temper tantrums. It is a normal part of growing up.

For parents, there are no magic words to make tantrums disappear. However, you can respond in ways that can help.

1. **Try to remain calm.** Shaking, spanking, or screaming at your child tends to make the tantrum worse instead of better.
2. **Pause before you act.** Take at least 30 seconds to decide how you will handle the tantrum. Four possible ways to deal with a tantrum include:



*Distract* - Try to get your child's attention focused on something else. If your child screams when you take away something unsafe (like mommy's purse) offer something else to play with.

*Remove* - Take your child to a quiet, private place to calm down. Out in public it may mean sitting outside for a few minutes or in the car. Avoid trying to talk or reason with a screaming child. It doesn't work! Stay nearby until your child calms down.

*Ignore* - Older children will sometimes throw tantrums to get attention. Try ignoring the tantrum and go about your business as usual, while making sure the child is in a safe environment.

*Hold* - Physically restrain children if they are "out of control" (may harm themselves and others). You also might say something like: "I can see you are angry right now and I am going to hold you until you calm down. Sometimes children are just scared with their own emotions.

3. **Wait until your child calms down** before talking about the situation. It's difficult to reason with a screaming child. Later, use this opportunity to teach your child acceptable ways to handle anger and difficult situations. After the tantrum is over, think about what happened and what caused it. Most tantrums occur when a child is hungry, tired, frustrated, or overexcited. Tantrums are frustrating for both parent and child. However children still need to be told even though there are better ways to behave, . . . you still love them.

Credit: Iowa State University and eXtension.org

Contributed by: Linda Hyder  
Sevier County Extension Agent

# A Helping Hand



A warm smile, a gift that just say 'I was thinking about you', a good deed or a friendly hug...all these things can provide an immediate attitude change in our bodies. Taking time to help the needy or reach out and let someone know you're thankful for them being in your life is a wonderful thing to do. The saying goes "it is more blessed to give than to receive", but the beauty of this philosophy is both parties gain a most positive inner look at their heart. Also, when one person starts the process the giving is generally given again and again. Going out of your way to help someone doesn't have to take much time or money...here are some simple ways to brighten anyone's day!

- Start with a Smile – nothing warms the heart and soul like a genuine smile between strangers! You don't know what the other person is going through...you may be the only bright spot in their day.
- Volunteer – there are many agencies (businesses, non-profits, Emergency Medical Service, childcare centers, etc.) in your community that are looking for a pair of extra hands...maybe to help promote, maybe to set up a

display, maybe to make a donation of food or materials and supplies. Volunteering is a great way to both be giver and receiver!

- Drive Through Surprise – making a quick run through a fast food chain? Pay for the meal behind you and leave a message of giving to the person following you! (If you're feeling brave...you can do this at the grocery stores and supermarkets too!)

- Many Hands Make Light – spend part of an afternoon doing yard work or cleaning house for those who can't move around like they used too or have been sick and need some extra energy.

- Story time – visit a nursing home, assisted living, senior center or neighbor and ask them to tell stories from their past! You may get a very cool history story as well!

There are some healthy benefits that come from helping others these can break down into both mental and physical categories. Being involved and with people can help reduce our heart rate and blood pressure, enhance our immune system and help us relax from stress. It also helps us feel we have a greater self-worth and confidence. Studies have also shown a connection in ongoing volunteerism and helping other can increase life expectancy! The sooner you start the faster you can be a source of encouragement to others and begin reaping some of the positive benefits as well! So go on, get involved and be a helping hand starting today!



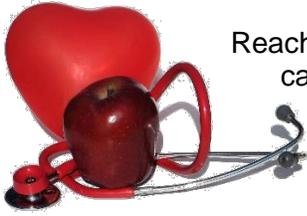
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Contributed by: Sarah Ransom  
Johnson County Extension and 4-H Agent

# Top Health Hints for 2014



Reaching your health goals is the path to a longer, stronger future. Positive habits can help you avoid many chronic ailments that lead to premature aging and disability.

Here are some leading indicators to guide you:

For Better:  
Physical Fitness

Choose:  
daily exercise; weight control; strength training every other day; exercises, especially for back, hips, legs

Weight Control

cardio exercise; balanced meals; no super low-calorie diets

Bone Mass

weight bearing exercise; strength workouts; no smoking



Sleep

a routine bedtime; avoid caffeine and alcohol; stress control

Immunity

sleep 7 to 9 hours daily; exercise daily; high fruit and vegetable intake

Arthritis Control

weight control; moderate exercise or daily stretching

Asthma Control

active self-care to avoid triggers; proper use of medicine

Diabetes Control

monitor food intake, activity level, resulting blood sugar level

Mental Health

work-life balance; get help for lasting depression



Overall Health

tobacco-free; get help for tobacco cessation

*When changing health habits, start small and make steady progress. Work with your health care provider on major challenges, such as tobacco cessation or weight loss.*

Contributed by: Heather Kyle  
Knox County Extension Agent

# Healthy Eating at Work

## Best Environment

**Take a break from your workspace.** Go to the cafeteria or outdoors to eat. The point is to savor your meal. If you do stay at your desk, set aside your work as often as possible while you eat.



## Best Choices

**Low-calorie, low-sodium soups** are a best bet. Low-sodium, high-fiber vegetable juice can serve as a tasty snack drink.

**Easily portable dairy.** String cheese comes pre-wrapped in individual portions. Be sure to eyeball the sodium counts in cheeses and pick one with the lowest per serving. In yogurt, choose part-skim varieties with less than 6 grams of fat per serving. Check the sugar in yogurt and aim for the lowest there too.



**Fruits or nuts.** Apples, pears and oranges are easy to pack and provide fiber and essential nutrients. Choose dried fruits without added salt, sugar or preservatives. Almonds and walnuts deliver filling, heart-healthy fats and essential minerals. A serving size for nuts is 1 ounce - that's about 23 almonds or 14 walnut halves.

**Whole grains** such as cereal, popcorn and oatmeal are fiber-filled, whole-grain foods. Be sure to check the fat, sodium and sugar content. Pass up products featuring "enriched" as part of the first ingredient.

## Best Advice

Snack calories count. Eat no more than three snacks, and limit total calories to no more than 100 to 200 calories per snack. Remember, sometimes thirst can feel like hunger, so you can possibly curb your appetite by drinking water or some herbal tea before reaching for food. And don't forget, calories in drinks count too.



Contributed by: Heather Kyle  
Knox County Extension Agent

# Communication Begins Early with Practice and Patience



Once a baby arrives in this world, he or she begins the amazing process of learning how to communicate.

It takes practice and patience and parents willing to understand how they can be most effective in talking with their young children.

Long before children can say 'mama' or 'dada,' they have already learned many important things about communicating.

Even though new babies can't understand the words, it is important that parents talk to them.

It helps the babies recognize that sounds and words are important. When parents imitate their babies' babbling and cooing, infants learn that their own sounds get a response.

It's a first step toward understanding that language is a way to share important messages.

Babies who have been talked to often are usually able to say several words by their first birthday. They will be able to understand many more words than they can say.

Babies can recognize their names and can understand simple instructions, such as "wave bye-bye."

By this time babies have learned that there is more to communication than just words.

They know that frowning faces and smiling faces mean different things. They can tell the difference between an angry voice and a gentle one.

By their second birthday, children are able to use many more words and phrases to tell about their wants and needs. Most 2-year-olds can understand simple directions, although they can't remember them for very long.

They also know that talking with others means that first one person talks, and then the other talks.

By the age of 3, children are able to talk about simple ideas, relationships and feelings. They can follow simple instructions and keep them in mind.

It is indeed truly amazing to think about all that children learn about language in just three short years.

If you would like additional information on this topic, contact your local UT Extension Office.



# Four Financial Concepts Kids Learn From Earning an Allowance

Have you ever looked at your child and thought, “If I had only known when I was younger what I know now”? Friendships, school related issues, work, work relationships, and life in general are topics which elicit these thoughts, but what about financial issues? If you had known more about handling money at a young age would it have benefitted you? Would you have done anything differently?



I think most of us say we would. No matter how well we have done, there is always something we wish we had done differently. The truth is money lessons are some of the hardest lessons to learn and many of us feel that financial capability comes too late in our lives. Studies suggest early practice with money may help children spend less and handle money better regardless of whether they are given their allowance or they earn it.

Children learn from experience and there seems to be at least four important concepts kids learn from having some early experiences with financial independence.

## 1. Kids learn to wait.

Instant gratification doesn't happen when you earn \$4 a week and have to clean your room to get it. There is a finite supply of money and sometimes that toy at the corner store just has to wait. Be careful: Don't short circuit this learning by making a gift of the money or the toy. Let your child wait. It is excellent practice for real life.

## 2. Kids learn to prioritize wants.

Throw-away toys get a second thought reducing impulsive purchases. Remember that toy you bought for your child that she just had to have? She played with it the first day and then somehow it lost its appeal, and now it is lost somewhere in the bottom of the closet under a pile of clothes. When kids have to spend their own money they become a surprisingly stingy. Suddenly, that toy just isn't good enough to waste an allowance on.



## 3. Kids learn to look for the best value.

Believe it or not, kids notice prices...especially when it involves spending their own money! More than once I have had to drive to a different store so my child could get an item at a lower price. I was shocked she even noticed.

## 4. Kids learn to save.

It is amazing how much restraint a child can show when she really wants something. This concept is similar to waiting, but it is more purposeful. Having the ability to direct one's behavior and efforts toward a particular goal is a tremendously valuable life skill that will serve your child well into adulthood.

One final note, before introducing your child to the concept of an allowance, take some time to think about the ground rules. How will your child earn money? What chores or activities are just expected and won't be compensated by an allowance? How often will your child receive the allowance and how much will she receive? What can and cannot be purchased with the allowance? Finally, will there be any savings or charitable gift requirements of the allowance?

After the ground rules have been laid, step back, give your child some room to make mistakes (being sure not to bail her out), and watch as your child learns to make good decisions with her money.

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Source: “Children and Money...” Journal of Economic Psychology, 1991, 12 (1), 27-45.