Colorado State University

Extension

Back-to-School

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Consumer Series | Family

by P.A. Johnson and J. Carroll*

Kindergarten Through 8th Grade

When summer ends and stores advertise their back-to-school sales, children and some parents can feel anxious and a bit afraid of what lies ahead in the new school year.

Preparation

Young children going to school for the first time can be both excited and fearful. They have passed the preschool stage and are looking forward to going to the "big school" but are not quite sure what to expect.

Parents can make the transition smoother for children with a little planning and preparation. Begin midsummer by talking about the excitement a new school experience will bring. Read books about going to school. It is not necessary to make back-to-school a daily topic, however.

Start talking about clothing and school supplies. Help children of every age distinguish between needs and wants. Many communities have special programs that help provide schools necessities if funds are tight. Call your school, area Social Services office, or United Way to ask about these programs.

Two or three weeks before school starts, take a walk or bike ride around the school so your child can become familiar with the route and environment. Introduce children to the principal and teachers.

Many schools plan a back-to-school or welcome day or evening where children can explore their classroom, meet the new teacher, locate the bathrooms and ask questions. If you know other parents whose children will be going to the same school, plan a get together so children can make new friends or become better acquainted. Invite a teacher. Insecure feelings the first days of school may be lessened if the children recognize familiar faces.

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Learning Responsibility

Encourage children to take responsibility for their belongings by putting their toys in special places and by hanging, folding, and putting away clothes. Early practice will help children take better care of mittens, lunch boxes and other personal items when in school.

Keeping track of belongings is a skill that takes several years for some children to master. This can be frustrating for parents — especially when a child loses a brandnew, expensive mitten. Help children print and recognize their names on personal items. Help them learn to check lost-and-found boxes.

Building Self Esteem

Assist children in building self-help skills. It makes children feel good if they can zip, button, and tie with little or no help from others. Kindergartners who can perform such tasks often volunteer to help classmates and make friends while being helpful. Teachers realize the importance of praise and often show their approval when children show initiative. Every opportunity for praise helps to build children's self-esteem.

Health

Make sure immunization records are current. If you have questions, call the local health department or school nurse. Have complete and accurate emergency information on file with the school. Most schools provide a packet of required information that you should send with your child on or before the first day of school.

A good night's rest and a nutritious breakfast are essential for children to be healthy and productive.

Exercise Patience

Elementary and middle-school children experience a different anxiety as they move from one grade to another. There



Quick Facts

- For children just starting school, take a walk or bike ride around the school two or three weeks before school starts. This lets your child become familiar with the route and environment.
- Encourage your children
 to be responsible for their
 things: to put their toys in
 special places and to hang,
 fold and put away their
 clothes.
- Check immunization records and make sure everything is up-to-date.

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Kindergarten Through 8th Grade

- Show children love and support.
- Shop wisely for back-to-school needs and wants.
- Reuse and recycle school supplies, clothes and toys.
- Find special programs which provide school clothing and supplies.
- Teach and practice taking care of personal items or belongings.
- Talk about expectations and establish rules.
- Help children get organized.
- Set time and place for homework.
- Discuss involvement in extracurricular activities that interest children.
- Get to know teachers and other school personnel.
- Support school and activities.
- Set bedtime and morning routines including time for a nutritious breakfast.
- Help children realize school is fun and important.

are different schedules, class changes, teachers, classmates, friends, and, at times, schools. Each school year brings a period of adjustment. Adult patience and encouragement are needed and wanted during this time. Be a good listener.

Set aside time each day to talk about school. Back-to-school time offers excellent opportunities for parents and youngsters to talk about academic goals, extracurricular interests, and scheduled school events. Social interaction is a natural part of development. Discuss choosing friends wisely, the influence of peer pressure, and trusting personal feelings about people. Talk with children about making good decisions and accepting responsibility for choices they make. Explore alternatives and consequences of possible choices.

Set Rules

Establish basic rules regarding bedtime, chores, television, computer, video games, and telephone. It is a good idea to begin practicing these rules a week or two before school. Relate rules and limits to such factors as children's ages and when they must be up in the morning.

For all children, make lists of chores expected of them during the week. Coordinate them with homework and study time. Consistency is important for children at this age.

Plan ahead to avoid conflicts surrounding back-to-school demands. When school begins, spend a few hours on weekends cleaning and organizing clothing and toys. During the week, lay out clothes, set the table, prepare lunch if necessary, and put books and lunch money in a designated place.

Be positive about school and education.

Ninth to 12th Grade and Beyond

Young people are faced with new and different decisions: attending and finishing high school, preparing to go to college now or later, entering military service or the workplace. Students are faced with career plans while deciding on college. Those seeking employment ponder independent living, a car or a work wardrobe. Young people need to know they can count on family members for emotional support as they navigate the many decisions of this developmental stage.

Back-to-school is a teachable time for typical teens. Products bought by and for teens on cars, clothes, food and enteritainment. This adds up to an estimated almost \$260 billion annually in the United States, including online spending.

On a national test of consumer knowledge, teens correctly answered only 52 percent of the questions about banking, insurance, housing, cars and food. This lack of knowledge results in teens wasting billions of dollars every year on purchases that do not represent good value. Much of the waste comes from parents' hard-earned money. When teens leave home – whether to enter the work force, travel, or attend college – poor consumer skills cause them to continue wasting money. As they

spend more, they waste more. Learning about saving and spending is important to teens' financial condition now and to their future success.

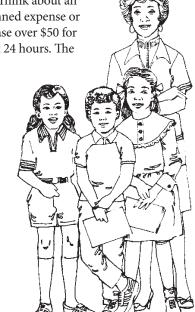
Pay Yourself First

The most important consumer skill for teenagers to learn – any time of year – is saving. "Pay yourself first" is a rule everyone can adopt. Setting aside funds for future expenditure provides opportunity, security and peace of mind. Cars, trips, education, business opportunities and emergencies can be covered from savings, avoiding the dangers of spending more than is coming in.

Budgeting

Budgeting is another important consumer skill for teens to master. Back-to-school time is perfect for evaluating needs and wants while measuring them against income. Encourage teens to set aside savings first, because most of us do not have much left after back-to-school shopping. Budgeting helps avoid unexpected costs that can be especially difficult for college freshmen. High telephone bills, late-night pizza deliveries, Saturday dates, and travel to and from home add up at warp speed. Remember to put them into the budget.

Smart shopping skills help maximize value on all purchases. Because shopping may be concentrated in late summer and early fall, it is a great time to emphasize learning. First, buy only what you need – and remember that needs and wants are not always the same. Think about an unplanned expense or purchase over \$50 for at least 24 hours. The



store will usually hold an item for that long. Second, comparison shop. Price and quality vary widely and you can only find the best value by shopping around. It takes time, but is worth it. Not only will you get the item of best value, you also will feel good about your choice.

Finally, negotiate. Learn to ask, "Is this your best price?" It usually is in retail stores, but not always! Ask if there are any coupons available, or if a sale is planned within the next few days. If the item goes on sale within 30 days, can you bring your receipt in for the sale price?

Learn about products before you shop to help purchase what you want at the right price. Find copies of *Consumer Reports* in your library and learn to use the information for any major purchase. Read other books and magazines to learn about the things you plan to buy. Browse the Internet for information.



College Preparation

Throughout children's lives, parents help youngsters to build skills for productive lives. Long before the time comes to see these young people off to school, or while waiting with them to hear from prospective employers, many families have spent time talking about the importance of planning and preparing for success in school and at work.

Planning and preparing for success in school includes making appointments with counselors and academic advisors to discuss career interests and chart courses. College-bound students must decide on a course of study that fits with personality, values and interests. Once class schedules are in place, develop a time plan for study, work, play and any volunteer work. Life on campus is different from high school. Schedules are more demanding, competition is greater, and many decisions are made without benefit of input from family.

Time Management

Studying requires much concentration. Plan times and places free from distractions and interruptions. The best times for studying are when a roommate is not home, when dorm traffic is not heavy, and when the student is most alert. A library or a quiet room are good places to study.

Include time for work and play. Planning mealtimes, laundry, exercise and social activities will not take away from fun or spontaneity but help avoid procrastination so deadlines are met and more is accomplished. Budgeting both time and money helps achieve and maintain control over one's life.

9th to 12th Grade and Beyond

- Show love and support.
- Plan and prepare for success.
- Teach money management by lesson and example.
- "Pay yourself first" to ensure regular saving.
- Budget money and time to enhance control of life.
- Maximize value by shopping smart.
- High school and college courses require concentration.
- · Encourage a healthy diet.

Health

A well-balanced diet is necessary to remain healthy and alert. It is easy for older students to forget the importance of a healthy diet. Often fast food places and pizza parlors are meeting places for friends. A balanced diet includes fruits and vegetables. Protect your pocketbook and your health by making wise choices from the menu. It is important for all students to go back to school ready to learn.