



UNITED TRIBES  
TECHNICAL COLLEGE  
LAND GRANT EXTENSION

# UTTC LAND GRANT EXTENSION

## *UTTC Lifeskills Lessons – Money Matter\$*

### Lesson 12: Raising Children

LS00012

#### FACT\$:

- Children are the future, for all. They are more valuable than gold.
- All children deserve a supervised, safe, loving place to experience the normal childhood development process and move through expected stages and into adulthood.
- A child who matures in a supervised, safe, loving place has a better chance of being a functioning adult.
- Adults grow up and carry learned behaviors given to them from guidance received – family, extended family, and the entire village.
- Healthy guidance involves planning, rules, cultural traditions/values, financial resources, and time.
- Financial resources are necessary immediately when a child is born and will increase as each child ages.

#### RESOURCES

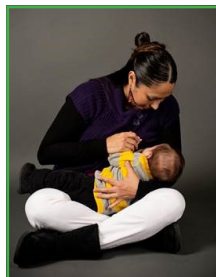
- [www.childwelfare.gov/pubpdfs/homealone.pdf](http://www.childwelfare.gov/pubpdfs/homealone.pdf)
- [www.carereports.com/childbase.htm](http://www.carereports.com/childbase.htm)
- [www.cnpp.usda.gov/sites/default/files/CostofFoodMar2016\\_0.pdf](http://www.cnpp.usda.gov/sites/default/files/CostofFoodMar2016_0.pdf)
- <http://nutrition.tufts.edu/research/projects/initiatives/thrifty-food-calculator>
- <http://www.ndnurturing.org/>

#### Rising Cost for Raising Children

According to a recently released U.S. Department of Agriculture report, the cost of raising a child increases each year. That isn't news to parents! The report predicts it will cost an estimated \$241,080. to raise a child for 18 years. That is nearly an increase of about 3% annually and does not include the cost of college. The USDA's latest estimates include expenses for housing, food, transportation, clothing, health care, school and child care, as well as miscellaneous expenses, such as toys, extra-curricular activities, and computers.

While expenses in all categories rose; health care, education and child care spending increased the most. Child care and education expenses represented nearly 18% of the total costs for middle-income parents. When we prepare our personal budgets we include housing, food, and health insurance but often important costs for child care (babysitting), school fees, toys, and presents are forgotten. These costs impact our ability to work successfully, because parents cannot work without affordable, safe, and loving supervision is available during working hours.

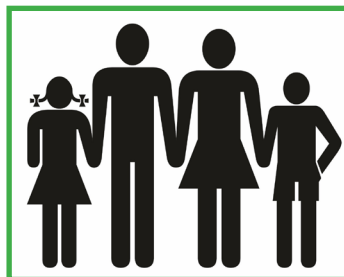
#### Breastfeeding: The First Family Meal



Children come to us so tiny and dependent. To best nourish them, it is advised all children receive their mother's milk for the first six months. It is free and could save a family up to \$1500.00.

#### Family Planning

Mature people ask questions before choosing friends or life partners. In addition, we should ask questions before we create a new life – our children, our future. Family planning means many things. In the past, before infant formula, breastfeeding helped mothers and fathers space children – natural family planning the traditional way! Think about how you want to plan your family, your future, and your next generation. Talk about it with an elder, counselor, doctor or nurse.



## CHILD SUPPORT

**It is a father's and a mother's responsibility to pay for their children's needs. Even when children do not live in the parent's home. Wages will be garnished if child support is not provided.**

## CHILD CARE COSTS

Child care is expensive, but when both parents have a job away from home, it is vital to arrange for supervised, safe, loving childcare that is always available and affordable. Grandparents and friends might help occasionally, but that may not be a good resolution for the long term.

Childcare is the largest annual household expense for working families. The average cost is about \$12,000 each year for families in the United States. It is an on-going topic of discussion for parents everywhere.

The Care.com Report, states that the average weekly cost of a day care center could be up to \$188 for one child and \$341 for two. A family day care provider (also called in-home child care) is the least expensive option at about \$100 for one child and over 180 for two.

What will you have left from your salary to buy the family's needs like rent and food after you pay for child care? Go to [www.cnpp.usda.gov/tools/CRC\\_Calculator/](http://www.cnpp.usda.gov/tools/CRC_Calculator/) to calculate the cost of child care for your family.



## WHEN IS IT SAFE TO LEAVE CHILDREN HOME ALONE?

Because of the cost, parents ask, "When can I leave my child home to care for themselves or younger children?" This really is a personal family decision and is different for every child and situation. Although some states have laws listing a specific age, you will want to evaluate your child's maturity and how he or she has demonstrated responsible behavior when you were home, in the past. The following questions may help:

- Is your child physically and mentally able to care for him-or herself?
- Does your child obey rules and make good decisions when you are home?
- How does your child respond to unfamiliar or stressful situations?
- Does your child feel comfortable or fearful about being home alone?

Children face real risks when left unsupervised. Those risks, as well as a child's comfort level and ability to deal with challenges, must be considered ahead of the cost of child care. You always want your children safe and supervised, until they are ready to be home alone.

## FOOD COSTS

The general consensus seems to be that it's acceptable to allocate 5 to 15 percent of your budget to food. It is estimated that 12.9 percent of the average U.S. household budget is for food. Let's put it this way: If you track your budget and find you're spending more than 15 percent of your income on food, put the food portion of your budget on a diet.

The least expensive way to spend your food budget is to buy groceries, stock your cupboard, and use that food to prepare food and eat at home. Another way to save on your food spending is to plant a garden. You will have food when it ripens in the summer and fall. If it is more than you can eat, fresh, you should dry or freeze food for later use.

An important part of having food available all month long for all people in your home might be to ask for help. UTTC Extension has information about how to start a kitchen (food and equipment), grocery planning and shopping ideas, family meals, gardening, and food preservation. Also, get to know where the Food Helpers" are in the community. Here are some Food Helper Programs to check out, where ever you live.

## Food Helper Programs

**FDPIR**— Food Distribution Programs on Indian Reservations (formerly Commodities). Participations must live within Sovereign Nations. Foods include fruit, veggies, staples and meats. Nutrition education for families is also offered.

**SNAP**—Supplemental Nutrition Assistance Program (former food stamps) Food choice is yours by using an EBT card. Nutrition education is offered through county Extension—EFNEP or FNP.

**WIC** - Pregnant and breastfeeding mothers and children up to their 5th birthday are offered specific foods containing nutrients needed for growth and health. USDA allows checks for purchase of food at your local grocery store. Nutrition education and referral are part of WIC benefits.

**School Meals**—Breakfast, noon and after school snacks are offered through USDA. Some families pay full prices and some pay less, depending on the family and community income.

**Emergency Food Banks**— most communities offer choices when families are in temporary need for food. Check [www.landgrant.uttc.edu](http://www.landgrant.uttc.edu) to find Bismarck and Tribal community options.

**Farmer's Markets** (SNAP and WIC are sometime accepted) and Community Gardens.



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## COST OF RAISING A CHILD

#### **OBJECTIVES:**

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1. To address realistic issues regarding money and children.
2. To have participants hear the importance of planning for children.
3. To offer an opportunity to discuss feeding infants – breastfeeding versus formula feeding.
4. To provide actual costs of child care, through activity relating to specific situations.
5. To discuss the cost of feeding children and the many “Food Helper Programs” and how to access those programs in a specific community.

#### **PROCEDURE:**

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1. Write objectives on the board
2. Distribute Lesson 12 Money Matters Talking Sheet.
3. Ask for a volunteer to open session with a prayer, announce the session will open with a minute of silence, or verbalize a short (2-3 sentences) asking the creator for strength and wisdom in guiding the next generation.
4. Have participants or class leader read the facts statements.
5. Ask for questions regarding family planning and breastfeeding.
6. Allow participants to calculate their actual child care costs and check if that is what is in their budget. Also, have participants calculate their salary and subtract the child care costs.
7. Facilitate discussion regarding cost of food. Using the website listed on Lesson 12 Talking Sheet, have participants calculate their food cost needs.
8. Give specific phone numbers and information regarding Food Helper Programs in the local community.

#### **RESOURCES FOR INSTRUCTION SUPPORT:**

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1. Become familiar with breastfeeding support groups in the community (WIC, [www.gotmomma.com](http://www.gotmomma.com), etc).
2. Become familiar with child care options in the community.
3. Become familiar with phone numbers and locations of Food Helper Programs in the local community

#### **TIME:**

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50 minutes



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EVALUATION

*On a scale of 1 to 5, with 1 being least confident and 5 being most confident, please circle one per question.*

*Not Confident*

*Very Confident*

Please rate how confident you are in understanding the connection between money and raising children.

1                      2                      3                      4                      5

Please rate how confident you are in recognizing the importance of having a plan before having children.

1                      2                      3                      4                      5

Please rate how confident you are in discussing the difference in cost between formula feeding and breastfeeding.

1                      2                      3                      4                      5

Please rate how confident you are in knowing where to access local Food Helper Programs.

1                      2                      3                      4                      5

*New things I learned or understand better because of the lesson*

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*Comments*

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