



Piecing It Together

ESSENTIAL SKILLS FOR SINGLE PARENT FAMILIES

RESOURCE MANAGEMENT

There are many advantages to being a single parent. For example, you can take charge of your finances and your resources without having to explain your choices to another adult. You can provide democratic leadership on how to spend money and make the best use of your family's other resources. Through your guidance and example, your children can learn to join you in making wise lifestyle choices.

ESSENTIAL SKILLS

- # 1. Build a resource network
- # 2. Don't spend tomorrow's money
- # 3. Choose a healthy lifestyle

VIDEO SUMMARY: The video opens with a single mom and her son talking about managing money, time and schedules. Then we hear comments from management professionals and single parents. Topics include using resources, careful financial planning, and making smart lifestyle choices.

Essential Skill # 1

BUILD A RESOURCE NETWORK

Your family probably has more support sources and help to work with than you realize. Some of these resources include your family's time, talents, experiences, knowledge and education. Community resources might include family, friends, other single parents, parks, libraries, a museum, a basketball court or soccer field, a fishing hole, a community center, social service professionals, or after school programs.

Identify resources available to your family. Talk to family members about ways to make better use of these resources. Here are a few ideas about building your resource network:

- A good place to begin is with members of your own family who do not live with you. If you live near your family, invite them to your home.

Explain that from time to time you may need help with getting your children to and from different places, babysitting, or running errands. Ask if they could occasionally lend a hand.

- If you have a family calendar that you work from, share it with these other family members so that they can see where they might be able to help you the most.
- Like good friends, family members can also offer emotional support. Talking to someone who knows you well can be good for you and your children.
- In addition to spiritual support, religious groups may offer other services. For example, many churches provide children's programs, food and clothing banks, and single parent support groups. Sometimes they even assist families with transportation needs. Many religious

groups also offer social services and provide counseling.

- Organizations such as 4-H, YMCA, YWCA, Big Brothers and Big Sisters, and Area Parks and Recreation Departments sponsor after school activities, sports, crafts, and dance programs, as well as other educational and support services for families.
- When building your resource network, check your telephone directory for local agencies, organizations and churches that help families. Many of these groups offer services designed to assist single parents.
- One of your most important resources may come from your faith in a power greater than yourself. For example, many single parent families report that the strength, peace and guidance they receive from prayer is invaluable.
- Remember to teach your family to reach out and give to others. What you give need not take much in the way of time or money. You can give a flower, a compliment, or silent blessing. You can reach out with a smile, a kind word, a funny story, or a friendly hug.

***When it comes to resources,
the more we give,
the more we receive.***

Spend a little time jotting down some of the resources available to your family that you think might be most helpful. These may be talents, spiritual nourishment, family, friends, or community resources. Choose a resource that you are not using or want to use more fully. How might this resource be helpful for your family?

All of this may seem like a lot of work, but it's worth it. As you learn to make better use of your resources, your stress will go down, your life will work better, and every member of your family will benefit.

Essential Skill # 2

DON'T SPEND TOMORROW'S MONEY

Getting into debt has become very easy, especially with the popularity of credit cards. It's also become a big problem for a lot of people. Single parents are often burdened with large debts, for example those made by a former spouse while they were married. Getting out of debt is not so easy. It can be very difficult just to make ends meet. Putting aside savings for the future, in many cases, seems out of the question.

Because nobody likes the word "budget," we will refer here to "a spending plan." A spending plan is a great way to point out wasteful spending patterns and help you start putting money aside for future goals. If you follow these steps, you can soon be on your way toward financial stability.

Know where your money goes. Until you know where your money is going, you have no way of knowing where you need to improve your spending habits. Keep a written account for several weeks of where you spend money. Every time you spend money, write it down. Credit card purchases count too. Your goal is to account for every penny.

Categorize your spending using headings which reflect where your family's money goes. For example, you may lump all food expenses in one category, or have separate categories for school lunches, meals eaten out, and groceries. Some amounts will stay the same each month, such as your rent or mortgage payment. Others will vary, such as clothing or gasoline.

Evaluate your spending. After you have recorded what you have spent, it's time for a reality check. Take a hard look at why your money goes where it does. You may be pleased with your spending pattern. Then again, you might find some big problems. To be successful you must face what your spending records are telling you.

Set financial goals for your family. What do you really want to do with your money now and in the future? To accomplish that, you must build savings for long-term goals—things you hope to achieve in 10 or more years. Next, add savings for the not-so-distant future—the next five years. Then add savings for short-term goals.

Let everyone who spends family income help in setting your goals. With everybody pulling in the same direction, the goals will be easier to reach.

Estimate your family's income. Consider all sources of income including your net salary, child support, paper route, interest, dividends and other sources.

Adjust your family's outgo. The opposite of income is outgo. For obvious reasons, you need more income than outgo. After estimating your income, determine what real expenses you have each month. Make adjustments in how you spend your money. Close those invisible holes through which money seems to drain.

Start saving. Subtract your outgo from your income, and put what's left into your long-term and short-term savings. Try to make it work by deciding ahead of time how much you will put aside from each paycheck, then DO IT! A payroll savings plan can help you by automatically putting a set amount of money from your paycheck into a savings account for you. It also reduces the temptation to spend it before it gets to the bank!

Besides more income, what do you think would improve your family's financial situation the most? What can you do to help accomplish this?

Check your progress. One month after putting your spending plan into action, see how you are doing. Compare your actual spending to your planned spending. Make necessary adjustments. If your plan didn't work at all, don't give up. Use this month's experience to make a new plan and try again. Often the best plans develop over several months.

Essential Skill # 3

CHOOSE A HEALTHY LIFESTYLE

Healthy diets help children grow, develop, and do well in school. They enable people of all ages to work productively and feel their best. Food choices also can help to reduce the risk of health problems such as heart disease and certain cancers.

Keeping yourself and your family healthy is one of the best ways to save money.

Weight may be a concern for children if they do not eat and exercise properly. Maintaining a healthy weight and getting enough exercise are lifelong blessings when developed early in life. After age 2, children should gradually adopt a diet that, by about 5 years of age, contains no more than 30 percent of its calories from fat.

As they begin to consume fewer calories from fat, children should replace these calories by eating more grain products, fruits and vegetables. Additional important foods include low fat milk products or other calcium-rich foods, beans, lean meat, poultry, fish or other foods high in protein.

Keep in mind these guidelines for healthier living:

- Enjoy eating a variety of foods.
- Balance the food you eat with physical activity



so that you can maintain or improve your weight.

- Choose a diet with plenty of grain products, vegetables, and fruits.
- Choose a diet low in fat, saturated fat, and cholesterol.
- Choose a diet moderate in sugars.
- Choose a diet moderate in salt and sodium.
- If you drink alcoholic beverages, do so sparingly.

Recent research shows that staying physically fit is easy. All you need is 30 minutes of moderate activity three to five days a week, and you don't have to do the 30 minutes all at one time. You can do it little by little. It just needs to add up to 30 minutes a day.

Many regular chores and pleasures count as "moderate activity." Here are some examples: dancing, washing windows, mowing grass, raking leaves, climbing stairs, riding a bike, playing catch, walking briskly, gardening, or running around the yard with your toddler.

You may want to have music time with your children. Each of you selects a different kind of music and then you all dance. Or you could play badminton, or join with neighbors in an all-ages basketball game. These kinds of activities are fun, give you time together as a family, and provide healthy exercise.

As single parents we often fail to get adequate sleep. When this becomes a habit, we simply can't be at our best. We're moodier, less creative, and more dangerous behind the wheel.

***This is essential:
Get plenty of rest! Period.
And make sure your children
do the same. Your family will
be happier and each of you
will function better in
every area of life.***

And don't forget to have fun! It feels wonderful to laugh and be silly. Not only are humor and playing around enjoyable, they are also great for your health and mental outlook. So look at the funny side of life. Take time to goof around, smile and chuckle with your kids. It makes life a lot more fun, and it will do wonders for your well-being.



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NOTES:

Personal Action Plan

Think about Resource Management and the three target skills: *Build a Resource Network*, *Don't Spend Tomorrow's Money*, and *Choose a Healthy Lifestyle*. Now zero in on one of these areas and choose one small but important change you really want to make in the next few days. Visualize yourself successfully following through. Tell a supportive friend or family member about your goal.

Write your action plan in the space below.

Beginning Date _____

Signature _____