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**100% Effective Natural Hormone Treatment**  
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**Impair Healthy Healing In People Over The Age Of 30!**

**Is Your "A" Student Getting C's?**

**By Barbara Snyder M.A. Ed.**

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Don't let your child slide by with C's when you know he or she could be getting A's. All children have untapped potential that parents can help bring out. Since students in the United States are in school fewer days and fewer hours than many other countries, this leaves many hours available for parents to step into a role far more influential than they might imagine. Education isn't just the teacher's job. A parent is a child's first teacher from birth to school age. Involved parents can make a difference in their child's success in school using some common sense approaches that are important to do.

Parents can and should prepare their children to learn and prepare them to do their best in school. Involved parents have several things in common. They make the time to do things with their children. Involved parents display a positive attitude about school and learning in general. By promoting a "can do attitude" in their children, involved parents can be a catalyst to their offspring. Finally, parents can demonstrate that they are life-long learners by modeling certain kinds of behaviors, such as reading and involvement in hobbies.

The key areas that parents should address are: simple things that can be done in the home; activities in which they can get children involved; and how to work with the school and teacher. Parents do not have to be experts in the field of education to be a valuable resource and supporter of it. They do need to find the time and spend that quality time with their children. Remember the general rule of "children thrive on attention, no matter what age."

The six basic things that parents can do at home with their children are: 1) start with the lifelong skill of reading, read aloud everyday starting with short periods which increase as children grow older; 2) discuss what is being read, asking questions and encouraging comments and predictions; 3) model the habit of independent reading because children will eventually be reading independently, too, and they need to see that; 4) have reading materials available at home which should include books, magazines and newspapers of interest (the public library and the garage sales can be an inexpensive sources); 5) have frequent talks about school and everyday life with children, to help them become good listeners who will be able to follow directions and pay attention in school; and 6) and make children establish a regular homework habit in a quiet, adequate space which can be (and needs to be) monitored

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frequently by parents. With each of these basic elements the key is consistency and longevity.

Parents play an important part in guiding their children into productive activities that will support learning and the strides that can be made in school. It should go without saying that television time, internet time and video game time should be limited and monitored closely. Parents should encourage activities that promote problem solving and exploration of interests, and this is a major time commitment for parents to make. This could include such things as sports, music, art, family outings to museums. The more mundane, but equally as important, activities that need to be included are: setting up home/family rules; being consistent in enforcement of rules; designating house and yard chores to teach responsibility; providing play time and free time which encourages independence; and monitoring a child's choice of friends, which is most important the older a child gets.

The last key area in which parents need to involve themselves is establishing a good working relationship with the school and classroom teacher. Parents can start with learning as much about the school as they can and making a commitment to be involved in the school. This could include the following approaches: read the school handbook about rules and expectations; explore the school web site; find out about test scores and how progress is measured; become familiar with state standards; attend school events and parent conferences: volunteer in the classroom; chaperone field trips and other events; and join the parent and teacher organization at the school. Parents should meet with the teacher early in the year and establish a cooperative, open relationship. It is both the teachers' and parents' responsibility to discuss noted changes with the other one, and it is important to remember that parents and teachers are partners. When there is a problem, the worse thing that a parent can do is blindly defend their child without getting all the facts and hearing the other side of the story. Positive communication is essential.

Parenting is not any easy job, and being an involved parent takes time and patience. Try to remember the three key areas to concentrate on: making time to involved with children at home; guiding children toward productive activities; and establishing a good relationship with the school and teachers. These will help children reach their potential and will strengthen a family bond that will last a life time. Your "A" student doesn't have to settle for "C's", and parents can take the lead to make sure that doesn't happen.

To read more about how you can help turn "C's" into "A's" see the acclaimed series "Helping Your Child Learn" including booklets on Math, History, Science, and 6 other titles at: [http://www.sbmag.org/Helping\\_Your\\_Child/Help\\_Your\\_Child\\_Index.html](http://www.sbmag.org/Helping_Your_Child/Help_Your_Child_Index.html) or follow the link on the home page of [EducationResourcesNetwork.com](http://EducationResourcesNetwork.com).

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## **Overwhelmed By Student Loan Debt? Consider a Consolidate Student Loan**

**By Mike Yeager**

A consolidate student loan is the perfect solution for people who need help managing their debt. If you have several different loan payments but want to make only one payment per month, you should apply for a Federal Consolidation Loan. With loan consolidation, your lender will combine your present loans into one single loan. If you do decide to get a consolidate student loan, you will pay interest on a fixed rate. The rate is determined by the average of your loans, and is averaged up to the nearest .125 percent. If you make direct loan electronic payments, you may get a lower interest rate. As student loan debt is usually not the largest debt a person has, it may make sense to include it in a consolidate student loan.

### Tips on repaying your Consolidate Student Loan

Most people use student loan consolidation as a way to manage debts. Most often, a consolidate student loan will save money. Be aware that although a consolidate loan reduces monthly payments, it will likely raise the interest amount. Because of this, it is a good idea to try to pay off as much of your consolidate student loan as soon as possible. Do this by trying to increase your monthly payments. Be aware that there are certain deferment programs available. For example, unemployment or economic hardship may cause the consolidate student loan to be reduced.

Mike Yeager  
Publisher

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