A Summer of Savings

And they’re off! Many students are working hard to make money for the upcoming semester. The idea is to get ahead so they have money for textbooks and tuition, living expenses and laundry. Yet the temptation to enter the earning/spending cycle during the summer months can be strong for some students, especially if they aren’t the wisest money managers. They may need your help.

Here are some summer money maximization suggestions to share…

Set a Weekly Budget – and Stick to It. Encourage your student to withdraw a certain amount of money at the same time each week. This ritual may help him better recognize when he’s going overboard – and going over budget – at other times throughout the week.

Be Careful with Plastic. If your student has a habit of putting things on her credit card, suggest simplifying for the summer. If she’s tempted to put something on her card, chances are that it’s out of her budget range.

Seasonal Student Issues

There’s a seasonal ebb and flow when it comes to student issues. Here are a few things your student may be experiencing this month:

- Missing friends at school and feeling like it’ll be a long time until they see them again
- Transitioning back to life at home after being away all year (for students who go away to school)
- Adjusting to a new routine
- Working full-time instead of going to school full-time
- Anxiety about academics – feeling like they have a lot of ground to make up if they did poorly last semester
- Reestablishing relationships with siblings, parents and friends
- Budgeting their money and saving for fall

Keep Costs Down. Suggest carpooling to work to save on gas costs or taking public transportation. And students can still go out to dinner with friends but cut out $2-3 by not ordering a beverage. Encourage your student to think of other cost-cutting measures that can really add up!

Check the Savings Goal. After the first month of summer, suggest that your student check his summer savings goal. Is he on target? Behind? Ahead? This allows him to be conscious of what’s in his bank account – and what kind of progress still needs to be made.

Above all, talk about your expectations when it comes to money matters. Communication can lead to you both being on the same team as you maximize the summer money.

Wants vs. Needs

Being able to distinguish between “wants” and “needs” is a main thing students need to learn in their quest for financial fitness. By talking in these terms, you can help them really look at their spending habits.

For instance, textbooks = a need. A college sweatshirt = a want. Have them self-identify wants and needs to really raise their awareness.
Developing Job-Friendly Skills

Summer is a great time for students to work on the skills that can make them attractive to future employers. It’s not all based on their summer job or internship, however. They can intentionally work on skills development in their other pursuits, no matter what job they have. Here are some strategies….

**Leadership** – Is your student involved in some type of service work? Perhaps he can take on a role as a lead usher within a community theater group, lead a local bike ride or offer to organize a neighborhood block party. Taking initiative and providing solid leadership are important skills to practice on a regular basis.

**Group Work** – Anywhere your student can continue to work well with other group members will be a benefit. It might be during a volunteer gig at a homeless shelter, organizing friends to help a local scout troop or creating kid activities for the little ones at your next family reunion. It’s just important that he continues learning how to work with others in a variety of settings.

**Technology** – Keeping up with the latest technology will help your student in the ever-evolving job market. This summer she might be more intentional in creating a meaningful blog or mastering Excel or creating a web page for a community organization. Being able to stretch beyond Facebook and texting to more purposeful pursuits will show her willingness to keep ahead of the curve and put technology to good use.

**Communication** – We don’t all just know how to communicate most effectively – it takes practice and skill! How can your student stretch his communication prowess? Perhaps he can volunteer to write for a campus publication during the summer to help a group get ready for the upcoming school year. Or he can do PR for a local event like the Special Olympics or a 5K.

**Creativity** – This comes in many shapes and forms. Your student can practice creativity by planting a beautiful flower garden, taking a painting class, making a bulletin board for her floor in the fall (in conjunction with her residence life staff), creating a Little Free Library in her community (see article on page 4) or going to open mic nights. Stretching her right brain shows initiative and a desire to keep growing.

The key is intentionally determining what skills to focus on and creating opportunities to practice within the context of her everyday life. With a little thought and effort, your student will head to school this fall with some job-friendly skills that can benefit her greatly.

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**Brain Stretches**

It’s important that students keep their brains limber during the summer months, especially if they’re not taking classes. Here are some simple strategies to suggest – and you can join in, too, if you like!

- **Do Puzzles.** Crosswords, Sudoku, word searches… there are many grab and go books that can fit in a bag, ready to help fill a lull at any time while also giving your brain a workout.

- **Remember Names.** It’s good to test ourselves now and then, to see what names we can remember. Your student might try to go up and down his residence hallway in his mind, remembering who lived in each sequential room. Or you might try to list all the young people on a former softball team or in a theater cast.

- **Learn Some Language.** Teach yourself 20 new words in another language. Then you and your student can teach one another!

- **Join a Book Group.** The act of reading a book and recalling plot points and characters once you discuss it can be a great mental workout.

- **Get Creative.** Read up online or in a book about how to paint a chair, make a wooden picture frame, create couch pillows or some other type of creative pursuit. Putting those instructions into action will give your brain a great stretch – and you’ll end up with something neat in the process!
Say “Cheese!” and Get Some Good Photos

Summertime photo opportunities are often plentiful! Here are a few tips to keep in mind when it comes to creating— and looking good—in all those pictures…

› **Posing.** Lower your front shoulder slightly to elongate your neck and create more dynamic angles. Stick your chin out a little bit to prevent the double chin look. And stand at a slight angle to the camera for the most flattering look, rather than facing it head-on.

› **Light.** Take advantage of natural light, as well as the warmer light of early morning and late afternoon. Use the flash when shooting indoors, but not too close to your subject. And don’t pose against overly bright windows or backgrounds.

› **Colors.** White can make you look washed out and black can disappear in photos, while vibrant colors can brighten your skin tone. If you have pink or rosy skin undertones, consider wearing cool colors like blue and purple. If you have golden or apricot undertones, go for warm colors like red and mocha instead.

› **Distractions.** In photos, stripes, florals and other designs can be distracting. So, too, can lots of jewelry and shiny fabric.

› **Relax.** Putting your tongue behind your teeth when you smile is a good way to relax your face. So, too, is keeping your arms by your side naturally, just a little ways from your body. And relax those shoulders by rolling them back and pushing them down.

› **Posture.** Stand tall and straight, as if your head is being pulled upward by a string, rather than hunching and hiding.

**Sources:** HP’s “How to look good in photos,” www.hp.com; Reader’s Digest “10 Ways to Look Good in Photos,” www.rd.com; Photoble’s “10 Tips to Always Look Good in Photos,” www.photoble.com

A “Summer Curriculum”

Since your student is in the academic mindset, talking about a “summer curriculum” might make a lot of sense to her. This just means being intentional about the things she’d like to learn and experience this summer.

Maybe she’s been talking about how she misses reading “real” books because she always has reading to do for class. This can go on her curriculum. Or maybe she’s hoping to learn how to kayak or knit or ride a horse…put it on the curriculum!

And make it a partnership by suggesting that every family member write out a summer curriculum. Then share them so you can support one another in pursuit of these summer goals.

Here’s to a summer filled with learning!

**Look Around**

Besides relying on yourself, you can also tap into summer learning opportunities such as:

› Summer Rec Classes
› Community Theater Programs
› Arts Opportunities
› Continuing Education Courses
› Workshops at the Local Library
Biking Basics

If your family is ready to try biking this summer – or your student is relying on his two wheels to get him around – there are some important safety tips to keep in mind…

› Ride on the right, with traffic, instead of against it
› Wear a bike helmet that fits properly
› Obey all traffic signs, signals and lane markings
› Stay alert by using your eyes and ears – don’t wear ear buds because you could easily get into a dangerous situation
› Watch for people in parked cars who might pull out or open a door unexpectedly
› Look and signal before turning
› Be predictable – don’t weave and signal your moves
› Yield to traffic when appropriate and to pedestrians who have already entered a crosswalk
› Check that your brakes work and that your tires are properly inflated

For more information, head to:
› www.nhtsa.dot.gov/people/injury/pedbimot/bike/KidsandBikeSafetyWeb/

Little Free Libraries

Creating a community around books was the inspiration for two Wisconsin men, Todd Bol and Rick Brooks, who created the concept of “Little Free Libraries” (LFL). These mini libraries – often posted in boxes on poles outside of homes or businesses – offer participants an opportunity to take a book and then return one. “People who live near an LFL say they’re meeting more folks than they’ve met in 25 years,” Brooks told Oprah Magazine (April 2013).

Consider how you might create a similar program in your community! You can visit the LFL website at www.littlefreelibrary.org for ideas and resources. Plus, you might decide to do a twist on the idea that could include…

Create Indoor Libraries. A free book swap concept could be a way to infuse the LFL spirit into indoor spaces. For instance, a community center could have a book swap table, there could be one outside a busy athletic facility that you and your family frequent…possibilities abound!

“Somebody said it’s like having a front porch that extends to your sidewalk.”

~ Todd Bol, LFL co-creator, Oprah Magazine (April 2013)

Make It about Magazines. Expand the concept to include newspapers and magazines, too! That way, these pervasive information sources are being shared rather than just being recycled.

Creating your own version of a Little Free Library can be a great family and community project to fill the summer months!

Sources: www.littlefreelibrary.org; Oprah Magazine, April 2013