

Three Ways to Avoid Parenting Entitled Children



There seems to be a shift in recent decades regarding family culture and expectations. According to family researcher William Doherty, the shift has moved toward a, “what’s in it for me?” culture, and children are sponges for it. They watch shows where children are disrespectful to parents and see manipulative advertising showing them it’s okay to expect their parents to provide the latest and greatest toy or piece of equipment. They often see parents as providers of things to consume.

These influences can lead children to have unhealthy expectations about the role their parents play in their lives. Unless parents are aware, they can enable these entitled expectations.

Some examples:

- Parents allow their children to regularly interrupt their conversations, even if it is disrespectful.
- Parents defend their child when a teacher reports a problem and don't consider the possibility that their child misbehaved or didn't complete the assignment.
- Parents make separate food for each child because mac and cheese or crackers are "all my kids will eat."

As a parent, it is easy to slip into these traps. We may fear that our relationship with the child will be threatened if we enforce rules or boundaries in the home. This does not suggest that we should never respond to a request from our children. Rather, when excessive, inappropriate or manipulative requests or demands come, we should not allow our children to call the shots. That is when entitlement is enabled. Consider these tips:

1. Expect your children to respect you, your time and your resources. Focusing on respect is the major key to helping children avoid entitlement problems. They need to learn that you are their parent and not their peer. This can and should be done gently and with love, but the parent-child boundary should be maintained.
2. Children will experience disappointment. However, it will provide a great opportunity for you as a parent to help them learn healthy ways to deal with disappointment. That skill will do far more for them than the immediate benefit of getting what they want.
3. Parenting can be difficult and rewarding. Don't beat yourself up if you struggle with some of these things. Just work toward positive changes and focus on the long-term development of your child. A child who has learned to be respectful and able to manage disappointment will be much better prepared for adulthood when that time comes.

If you have questions you would like Swinton to confidentially address, email him at jonathan.swinton@usu.edu.

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Fact and Fiction about the 2020 U.S. Census



Fact and Fiction about the 2020 U.S. CENSUS

It comes around every 10 years, and hard to believe it is time to participate in another U.S. Census. Below is information from the Federal Trade Commission, in partnership with the U.S. Census Bureau, about the facts and fiction on how the 2020 Census process works. It includes the information you

will – and won't – be asked for, and red flags to help you spot and report scams.

The Process: In mid-March 2020, the Census Bureau will start mailing out (and, in some areas, hand delivering) invitations to participate in the 2020 Census. You should get yours by April 1. You can respond online, by phone or by mail.

The Census Bureau has an important job: to count every person living in the United States. Starting in May 2020, census takers will start visiting homes that haven't responded to make sure everyone is counted. If you aren't home or can't come to the door, the census taker will come back up to six times. Each time, they'll leave a door hanger with a phone number so you can call to schedule a visit.

The Questions: The census questionnaire asks how many people are in the home at the time you complete the form; their sex, age, race, ethnicity; their relationships to one another; phone number; and whether you own or rent the home. For the full list of questions on the 2020 Census, visit 2020census.gov.

Signs of a Scam: Scammers may pose as census takers to get your personal information – and then use it to commit identity theft and other frauds. But there are ways you can identify official census takers. Census takers must show a photo ID with the U.S. Department of Commerce seal and an expiration date. If you ask, the census taker will give you a supervisor's contact information and/or the census regional office phone number for verification. The Census Bureau will NEVER ask for your full Social Security number, bank account or credit card numbers, money or donations, or anything on behalf of a political party. The 2020 Census will not ask citizenship status.

The Census Bureau may call you as part of their follow-up and quality control efforts. They also might call if you're not

home when a census taker stops by or when a personal visit is not convenient. Calls will come from one of the Census Bureau's contact centers or from a field representative. Because it's hard to trust caller ID, visit 2020census.gov to learn how to identify phone numbers you can use to check on any calls you get.

If you suspect fraud, call 800-923-8282 to speak with a local Census Bureau representative. You can also file a report with the FTC at FTC.gov/Complaint. Your reports may help law enforcement agencies launch investigations that could stop imposters and other fraudsters in their tracks.

Make sure you have the latest and most accurate information about the 2020 Census. Visit [2020 Census Rumors](https://2020census.gov) to fact-check and ask questions.

Source: consumer.ftc.gov, 2020census.gov

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Monthly Money Map for 2020



According to the National Endowment for Financial Education, 2,000 adults surveyed said they believe having someone to account to who understands their financial goals would help them be more financially successful.

So, grab a trusted friend or family member, your spouse or a representative from your financial institution, and let them help you be more accountable each month of 2020.

You don't need to share all your financial information with your budget buddy, but rather think of them as a workout buddy – someone to help you stay on course every month of the year and someone who cheers you on. This person's role is to help you:

1. Solve money problems and find solutions to overcome your financial weaknesses.
2. Find your strengths when handling money and use them to your advantage.
3. Stay motivated when the going gets tough.

Another plus to having an accountability partner is letting him or her know specifically what you are working on. What financial obstacles do you want to tackle in 2020 so you can enjoy each season more fully? Are there specific budget busters you want to overcome?

Here is what a 12-month guide, or money map, might look like:

January: Freeze out debt. Start the year off with a determination to pay down as much debt as possible. Make a chart/table for all your debts. Jot down the interest rate, the minimum monthly payment and how much you owe. Use www.powerpay.org as a debt payoff calculator to get out from under your debt the fastest way while saving the most in interest.

If debt isn't an issue, what about prepping this month for a smoother tax season by getting all your tax documents organized, finding necessary receipts, making tax appointments and making note of any events that may affect how much you owe?

February: Show your budget some love this month. There are so many reasons to strengthen your relationship with your budget. Peace of mind and avoiding debt are just two. Spend time determining dollar amounts for categories of your expenses. Have a money conversation with those affected by your budgeting efforts. Discuss what you value most, share financial goals and be honest about the challenges of budgeting. Then get down to business and stick to your budget. You will be amazed at how much more love you can have for this simple process.

March: Find your "pot of gold." Get serious about saving dimes and dollars in every category of your spending. A recent Bankrate survey found that only about 40 percent of Americans would be able to cover an unexpected \$1,000 expense. Put a plan in place to step down your expenses, then put the savings

toward a worthy goal, such as your emergency savings account.

April: Tidy up your financial papers. Gather important papers and sort them by type and date, and place important documents in a box, notebook or safe. Consider scanning relevant documents and save them to digital files. This way you have at least two copies of your important papers. Disorganization not only costs you time, but it can also cost you money.

May: Spring into action on your credit report. When was the last time you checked your credit report and credit score? Do you know if there were errors? Go to www.annualcreditreport.com and order a free report from Equifax, Experian or TransUnion. Rather than getting them all at once, request one report from a different bureau every 4 months to keep tabs throughout the year. Read your payment history to make sure it's correct, and report any activity you don't recognize.

June: Let the sun warm your investments. Make sure the investments you have still suit your long-range goals. Update and project your retirement needs, balances and contributions based on your projected retirement age. Aim to contribute 15 percent of your income and take advantage of employer matching, if your company offers it. Work your budget to allow for the increase.

July: Make the summer sizzle with lots of "freebies." Finding things for free can really make your budget "pop." According to Finder.com, American's have \$45 billion of unused gift cards. Check to see if you might have any. Also watch for free entertainment in your community, free classes, free movies through your library and free products. Just for testing their products, many places will ship them right to your door, including such places as PinchMe and SampleThat.

August: Back to school for you too. This month spend time studying and reading about financial success, money matters

and any topic surrounding your finances that you feel less knowledgeable about. Talk to your budget buddy about things you learned, things you want to try or things that resonated with you. (Kind of like a book report.) Maybe you can become more schooled in your insurance coverage, investments or ways to make money from home.

September: September is National Preparedness Month. Do you have a will? Do you have advanced directives? Do you have a durable power of attorney for health care? Consider a revocable trust with an incapacity clause. This appoints someone to handle certain assets if you are incapacitated for any reason. Once you have these documents in place, hold a family council to discuss your wishes.

October: Harvest cash back on purchases by incorporating apps into your everyday spending. Apps like Ebates, Ibotta, Rakutan, CoinOut, and Dosh (and there are others) include ways to earn cash back. Remember, these apps are intended to be used for items you are already purchasing. You can also earn rewards, cash back and bonuses through the use of a rewards credit card.

November: Feast on the important things. This month starts the buying temptations and general overindulgence with Black Friday, Cyber Monday and "one-of-a-kind sales." Don't rush to buy. Practice restraint. This month, also practice an attitude of gratitude for everything you have, and don't dwell on what you don't have.

December: Celebrate the holidays without going broke. The planning for this is best started at the first of the year, but cutting back on holiday spending and minimizing the gift giving frenzy is something that could benefit most of us. Is the joy of giving becoming a burden of debt in January? Some of our hearts are bigger than our paychecks, and we need to plan carefully and set limits when it comes to spending.

Hopefully this list will provide ideas about how you can improve financially. Invite your budget buddy, and carefully strategize your monthly money map for 2020. Best wishes for a year of financial success!

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