

# young families

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## Tips on Credit

Ask yourself how much credit you can handle, not how much credit you can get. This can help to avoid sleepless nights counting bills or worrying about bill collectors' hassling. Credit doesn't mean having more money to spend. It allows for certain purchases now and payment later, at an interest charge.

Lenders, such as banks, used to be in a better position to keep a lid on the spending of their borrowers. They were involved in most decisions families made about credit use. Now we have more lines of credit to independently make decisions about. Credit cards like Visa and Master Charge and overdraft accounts are some examples of today's types of unsupervised credit.

One guideline in determining how much credit your family can handle is to limit credit purchases to not more than 15 percent of take-home income. (This 15 percent would be exclusive of some major debt such as a monthly mortgage payment.) Charge accounts that are paid off every month should not be counted in this debt load. These are more of a convenience, like having a checking account. Cars, major appliances, furniture, and revolving charge accounts are the debts to include in the guideline.

Another planning guide a family might use is to limit debts to those that can be paid off in 18 months if need be. This gives you flexibility if things do not turn out as planned. For some families, the recession has made refinancing a necessity.

If you are still making payments on purchased items that are no longer of value to you, perhaps it is time to stop and take a look at how you are handling credit. Consider the payments on clothes that have already been passed along to someone else or the bills for last year's vacation, when this year's is coming up again.

When each new purchase is contemplated, ask yourself, "Do I want this badly enough to give up something in the future?" If you use up the total credit you allot yourself for clothes, for instance, what cushion will you have for future credit to cover large purchases such as a house, range, refrigerator, or washer/dryer if those needs arise?

The debt load can creep up slowly and steadily. It's up to you to head it off.

## Behind in Mortgage Payment?

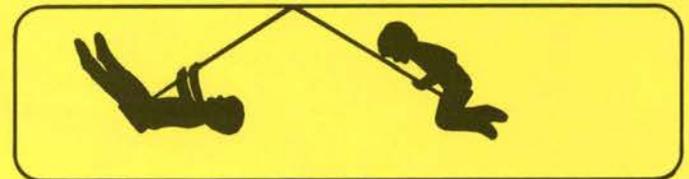
Probably the biggest financial problem you can face if you are a homeowner is not being able to make your mortgage payment. If you are currently faced with this situation or anticipate it, don't procrastinate. Take immediate action to correct the problem. Contact the company you make the payments to before they contact you.

Be prepared to tell them why you are, or may be, behind in your payments. They will also want to know your current resources as well as liabilities. Include insurance policies with cash value you might use to temporarily borrow against.

They will expect you to suggest a plan that will enable you to bring your payments up to date. However, you may want to explore a variety of options with them. Temporary suspension of payments or extension of payments over a longer period of time are ways your lender may agree to help you with your problem. Your past payment history will be considered and if this is good, might incline the lender to a greater accommodation.

Some agreement between you and the lender must be reached and carried out or you may lose your home. However, there are other agencies that may help in this regard. Credit counseling bureaus, credit unions, and other counseling services may be able to supply information and assistance.

Avoid people who offer to speak to the lender on your behalf for a fee. The lender wants to hear from you directly, even though they don't mind if you do use some sort of counselor. If possible, avoid counselors who offer to lend you money to make your payments. Borrowing money to make missed payments is likely to compound your financial problems. A good counselor will help you to find the cause of your problem and learn to cope with it.



## What's My Child Like?

Each child is unique in individual development and needs, but we do have common patterns for each age group. Knowing these patterns can help us better understand a child's behavior and alert us to special needs he or she might have.

Our last issue included a summary of growth characteristics and special needs typical of stages ranging from infant through age four. This time, we consider the five-, six-, and seven-year-old.

### About Five

#### Characteristics:

- Growth is slowed, but the body will be lengthening out.
- Right- or left-handedness should be established.
- Has good control over large muscles; eye and hand coordination are improving.
- Can wash, dress, eat, and go to the toilet by self, with occasional help.
- Likes to help; can play with others.
- Home-centered, likes mother and teacher.

#### Special Needs:

- Needs to know he/she is loved and valued.
- Needs lots of activity and access to play equipment to use large muscles.
- Needs to be able to do things on own.
- Needs kindergarten experience.

This archival publication may not reflect current scientific knowledge or recommendations.  
Current information available from University of Minnesota Extension: <http://www.extension.umn.edu>

### About Six

#### Characteristics:

- Permanent teeth are starting to appear.
- Is eager to learn, restless, overactive, easily tires; has a short attention span.
- Is competitive, self-assertive, boastful; likes to perform.
- Likes group activities and active participation.

#### Special Needs:

- Needs 11 to 12 hours of sleep.
- Needs encouragement, patience, and praise from adults.
- Needs a best friend.
- Needs some responsibilities, but none that are complicated or with high standards.

### About Seven

#### Characteristics:

- Exhibits slow and steady growth.
- Shows improved use of small muscles and coordination.
- Is anxious to do things well; can be self-critical.
- Talks a lot, exaggerates; is competitive.
- Enjoys songs, rhythm, nature stories, movies, TV.
- Is becoming concerned about the feelings and attitudes of others.

#### Special Needs:

- Needs help in understanding encounters with the rougher ways of the world.
- Needs a blend of independence and encouragement.
- Needs warm and friendly relationships with adults.

Remember to always allow for individual differences. For more in-depth information, check your library.



## Growing Zinnias Is Child's Play

Children and gardening seem to be a natural duo. Whether the attraction is getting the hands muddy with mom and dad's approval or the harvest of flowers and vegetables, children can share a love of gardening with their parents.

Children should start gardening with projects that guarantee success. Zinnias are a good flower for beginning gardeners of all ages. In fact, they are so easy to grow they have been selected the flower of the year by the National Garden Bureau.

Zinnias are good learning tools for novice gardeners because the seeds are large, and they germinate quickly with high percentages. While growing, they don't require a lot of care. They will bloom abundantly from midsummer until the first frost in the fall.

To begin a zinnia area in the garden, adults should help their young gardeners to work the soil into a fine seed bed, adding organic matter or slow-release fertilizer as needed.

Plant zinnia seeds one-fourth to one-half inch deep, spaced four to six seeds to the foot. If the soil is warm and moist, the seeds will germinate in three to four days. When the seedlings have two pairs of true leaves, they should be thinned. Recommendations are about four to six inches between low-growing varieties, 8 to 10 inches between intermediates and 10 to 15 inches between large giants.

Zinnias don't require a lot of water, but they should be watered during dry spells. Deep, infrequent watering is better

than frequent shallow waterings. Soak the soil to a depth of three to four inches on a cloudy day or late in the evening.

Once the zinnias are in full flower, remove the old flowers and pick the blooms regularly. This encourages the zinnia to develop new buds and flowers so you'll benefit from many more blooms than if you allow them to bloom and die on the plant.

## Fathers' Time With Kids

Spending enough time with their kids seems to be a problem for many parents, especially fathers. However, some fathers have scheduled time to share with their families — and have made these plans work.

"Setting aside one night a week has worked for us," says one father of two children in grade school. "Sure, there are times when I'm really tired and would like to be doing other things. But I think playing Monopoly or going on a picnic or whatever as a family is far more important. The time we've spent together as a family has paid off for all of us."

At least one outing a week alone with dad is a general rule for all three children in another family. "It might be something special like getting an ice cream cone or taking a walk, or it might just be going to the hardware store on an errand. The important thing is that we get that 'alone time' in each week."

Another dad says that his kids like to schedule time with him by actually making an appointment and having him write it in his datebook. "This seemed silly to me at first, but the kids like doing it — and do it often. It seems to say to them that they are as important as any business engagement — and they certainly are," he adds.

One father established a family tradition of taking each of his children — two boys and a girl — on a camp-out to celebrate his or her tenth birthday. "Part of the fun of that trip is just the anticipation and planning," he reports.

Doing certain jobs together — and thinking of these as opportunities instead of chores — can also help "make time" for being with kids.

One father of grown children sums up his situation like this: "I used to consider the time I spent with my children to be for their benefit. But now I realize it was a chance for both generations to learn and have a good time."

## This Issue

This newsletter is published for Minnesota families by the Agricultural Extension Service, University of Minnesota and distributed through your local county extension service office. Please call your county extension agent, HE/FL, with your suggestions for its content.

A handwritten signature in cursive that reads "Eileen Anderson".

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