

Head Start Gazette

March 2021

Thinking and Play: Preschoolers

Play is important for your preschooler's cognitive development - that is, your child's ability to think, understand, communicate, remember, imagine and work out what might happen next.

Preschoolers want to learn how things work, and they learn best through play. Children at play are solving problems, creating, experimenting, thinking and learning all the time. Spending time playing with your child is especially good for your child's cognitive development. That's because playing together builds your relationship and sends a simple but powerful message - you are important to me. This message is key to helping your child learn about who they are and where they fit in the world. It also gives your child confidence to keep exploring and learning about the world.

What to expect: preschooler cognitive development
With time, experience and practice, preschoolers will probably:

- Start to organize games and make friends
- Start to understand concepts like 'bigger' and 'taller'
- Ask lots of questions, especially 'why'
- Start to develop a sense of humor and delight in jokes and riddles
- Develop some concept of time
- Start negotiating with you if there's something they want
- Start predicting what will happen next - for example, in a story
- Still not understand what's real and what's pretend.
- At four years, children still have short concentration spans, so



expect that your child might get restless or bored if an activity goes on for too long.

Your four-year-old child is also likely to start asking tricky questions about subjects like sexuality, death and distressing news stories. For example, your child might ask, 'Where do babies come from?'

By five years, your child will probably sit through a full game or finish a whole puzzle - and that brings the new challenge of playing fair and learning to lose gracefully! <https://raisingchildren.net.au/preschoolers/play-learning/play-preschooler-development/thinking-play-preschoolers>

Sink or Float Science for Toddlers

What you need:

- Plastic bin or bucket
- Water
- Stick
- Eraser
- Metal spoon
- (any other items that are around for further exploration)

Fill the bin with water.
Show your child each item and ask them, "Do you think these things will float in the water or sink to the bottom? What about this stick? Can you put it in the water



and see if it sinks or floats?"

Continue with each item emphasizing which items sink and which float.

We explored this science activity for toddlers outside in the backyard. Nearby was our water table, so my daughter grabbed a few of the water toys laying around and tried to see if they would sink or float. It was fun to see how long her attention span lasted! This simple science activity kept her interest and allowed her to extend as she was interested.

Talk with your child while they are doing any learning activity-that vocabulary exposure is great for their language development. <https://thestay-at-home-momsurvivalguide.com/science-for-toddlers-sink-float-activities/>

How to Pay Off Debt

How much debt do you have?

Your first step should be to gather the following information about each of your debts:

- Type of debt (credit card, personal loan, mortgage, etc.)
- Amount owed
- Interest rate
- Minimum payment amount

Next, you should calculate your disposable income. This is the money left over each month after you've paid all your necessary expenses. Make sure to include the minimum payment amounts of all your debts when adding up your necessary expenses. Your disposable income will be extra money you can put toward paying off your debt.

How does debt affect your credit score?

Debt affects your credit score because it determines your credit utilization ratio, which is the percentage of your available credit that you're using. If you have \$20,000 in available credit across all your credit cards and combined balances of \$16,000, then your credit utilization would be 80%.

A high credit utilization negatively impacts your credit score. With the most widely used type of credit score, the FICO® Score, 30% of your score is based on your credit utilization.

Although there's no specific safe zone to target, it's best if you don't use more than 20% to 30% of your available credit.

Debt strategies

1 Debt snowball

With the debt snowball method, you always put your extra money toward the debt with the smallest balance.

Here's an example -- you have a credit card with a \$400 balance, another with a \$2,000 balance, and a third with a \$5,000 balance. You make the minimum payments on each card, and any money left over would go toward the card with the \$400 balance. Once you pay off that card, you'd put your extra money toward the card with the \$2,000 balance.

Mathematically, the debt snowball method isn't optimal. You'd save more money on interest by prioritizing debts with the highest interest rates.

But this method is extremely popular because it works from a psychological perspective.

2 Debt avalanche

The debt avalanche method involves putting your extra money toward the debt with the highest interest rate. After you pay it off, you progress to the debt with the next highest interest rate, and so on.

The obvious benefit of this method is that it saves you more money on interest compared to the debt snowball. It can also help you pay off your total debt more quickly.

3 Debt consolidation

Debt consolidation is combining multiple debts into one. The most common ways to do this are by getting a personal loan or a balance transfer credit card, and then using that to pay off all your debts.

Since you'll have only one monthly payment to make after debt consolidation, this makes

debt repayment much simpler and reduces the odds of a missed due date.

4 Debt management plan

If you decide to work with a credit counseling agency, one option it may present is a debt management plan. The agency would then negotiate your debts with each of your creditors and arrange a payment plan that you can afford. Once the plan is set up, you make one payment to the credit counseling agency per month, and it distributes your payment to each of your creditors.



Debt repayment options

• Balance transfer

A balance transfer involves moving a balance from one credit card to another. This allows you to consolidate your debt and potentially get a lower interest rate.

• Personal loan

You can apply for a personal loan, and then use it to pay off existing debt. This is another way to consolidate your debt so that you have only one monthly payment. Depending on your credit, you may also be able to get a loan with a lower interest rate than your debt.

• Debt settlement

Debt settlement is when either you or a third party negotiates with a creditor to pay off your debt for less than you owe. For example, if you owe \$5,000, you could try to settle the debt for \$4,000.

You'll need to be ready to pay the full settlement amount if the creditor agrees to it. After the settlement is complete, the creditor will likely report the debt as settled, which can cause your credit score to drop significantly.

• Bankruptcy

There are two common types of bankruptcy that consumers can file to discharge debt: Chapter 7 and Chapter 13.

1. **In Chapter 7 bankruptcy**, you liquidate your assets and, in return, you're able to discharge most types of debt.

2. **In Chapter 13 bankruptcy**, you set up a payment plan, follow this plan to repay as much of your debt as possible, and then you can discharge remaining debts after completing that plan. Payment plans generally last from three to five years.

The type of bankruptcy you qualify for depends on your financial situation. If you make enough money to pass what's known as the means test, then you'll likely need to file Chapter 13 bankruptcy and follow a payment plan. Although filing bankruptcy can be beneficial because it allows you to discharge debt, it will also impact your credit score for several years.

What is your debt-to-income ratio?

Your debt-to-income (DTI) ratio is your combined monthly debt payments divided by your monthly income.

The reason your DTI ratio is important is because creditors look at it when deciding whether to approve applications for new credit.

How can you stay out of debt?

• Avoid excessive monthly expenses

Ideally, your essential monthly expenses should be no more than 50% of your income. The consumers who get the fanciest homes and cars they can afford tend to be the ones who end up in debt.

By being conservative with your fixed expenses, you'll have a comfortable buffer in case of a financial emergency.

Budget and track what you spend

There are many different budgeting systems out there, but what's important is finding one that you like. No matter how you set up your budget, it should have clear limits on how much you'll spend each month.

• Prioritize your savings

The best financial habit you can start is saving money first, before you do anything else with your paycheck. Simply choose an amount and set up an automatic transfer to your savings account after each pay period.

• Build an emergency fund

Your first goal with your savings should be building an emergency fund. When you have any sort of unexpected expense, an emergency fund can cover it so that you don't need to borrow money and go into debt.

Which debt strategy is right for you?

This depends on the answers to two questions:

Can you make at least minimum payments on all your debts?

Do you have good credit (a credit score of at least 670)?

Here's what debt strategy to choose based on your answers:

• You can make all your payments and you have good credit

Apply for either a balance transfer credit card or a personal loan to consolidate your debt. A balance transfer card is a better choice if you have only credit card debt, because you could get a 0% intro APR. If you have multiple types of debt, then you should get a personal loan.

• You can make all your payments, but you don't have good credit

Use either the debt snowball or the debt avalanche method. Since the debt avalanche method saves money, you should choose that one if you're confident you can stay on track with all your payments. If you prefer a method that will keep you motivated, then go with the debt snowball.

• You can't make all your payments

Contact a nonprofit credit counseling agency for assistance. It may be able to help you adjust your spending and free up enough money to make all your payments. If not, you can ask a counselor about negotiating a debt management plan or debt settlement. <https://www.fool.com/the-ascend/personal-finance/how-to-pay-off-debt/>

Announcements

During the month of March we are celebrating National Nutrition Month.

What is healthy food for kids?
Healthy food for preschoolers includes a wide variety of fresh foods from the five healthy food groups: vegetables fruit grain foods reduced-fat dairy protein. Each food group has different nutrients,



which your child's body needs to grow and work properly. That's why we need to eat a range of foods from across all five food groups.

Healthy drinks: water
Water is the healthiest drink for children. It's also the cheapest. Most tap water is fortified with fluoride for strong teeth too.

Healthy alternatives for snacks and desserts
It's fine to offer your child

snacks, but try to make sure they're healthy. Fruit and vegetables are a good choice - for example, thinly sliced carrot with dips like hummus, guacamole or tzatziki.

The same goes for dessert at the end of a meal. Sliced fruit or yogurt are healthy options. If you want to serve something special, try homemade banana bread. Save the seriously sweet stuff, like cakes and chocolate, for special occasions like birthdays.

How to Sleep Better: 10 Tips for Children

1. Set up a bedtime routine

A regular bedtime routine starting around the same time each night encourages good sleep patterns. A bedtime routine of bath, story and bed can help younger children feel ready for sleep.

2. Relax before bedtime

Encourage your child to relax before bedtime. If your child takes longer than 30 minutes to fall asleep, your child might need a longer wind-down time before turning the lights out to go to sleep.

3. Keep regular sleep and wake times

Keep your child's bedtimes and wake-up times within 1-2 hours of each other each day. This helps to keep your child's body clock in a regular pattern. It is a good idea for weekends and holidays, as well as school days.

4. Keep older children's naps early and short

Most children stop napping at 3-5 years of age. If your child over five years is still napping during the day, try to keep the nap to no longer than 20 minutes and no later than early afternoon. Longer and later naps can make it harder for children to get to sleep at night.

5. Make sure your child feels safe at night

If your child feels scared about going to bed or being in the dark, you can praise and reward your child whenever they're brave. Avoiding scary TV shows, movies and computer games can help too. Some children with bedtime fears feel better when they have a night light.

6. Check noise and light in your child's bedroom

Check whether your child's bedroom is too light or noisy for sleep. Blue light from televisions, computer screens, phones and tablets suppresses melatonin levels and delays sleepiness. Bright light in the hour before bedtime can have the same



effect on young children.

It helps to:

Turn off devices at least one hour before bedtime

Keep screens out of your child's room at night

Dim the lights an hour before bed for children of preschool age and younger.

If your child uses a night-light, choose a dim, warm-colored globe, rather than a bright, white, cool-colored globe.

7. Avoid the clock

If your child is checking the time often, encourage your child to move the clock or watch to a spot where they cannot see it from bed.

8. Eat the right amount at the right time

Make sure your child has a satisfying evening meal at a reasonable time. Feeling hungry or too full before bed can make your child more alert or uncomfortable. This can make it harder for your child to get to sleep. In the morning, a healthy breakfast helps to kick-start your child's body clock at the right time.

9. Get plenty of natural light in the day

Encourage your child to get as much natural light as possible during the day, especially in the morning. Bright light suppresses melatonin. This helps your child feel awake, alert during the day, and sleepy towards bedtime.

10. Avoid caffeine

Caffeine is in energy drinks, coffee, tea, chocolate and cola. Encourage your child to avoid these things in the late afternoon and evening, and do not offer them at these times. <https://raisingchildren.net.au/toddlers/sleep/better-sleep-settling/sleep-better-tips>

Water safety around beaches, lakes and rivers

Here are tips to improve water safety near the ocean, lakes or rivers:

Always stay with your child when they're playing in or near the sea, lakes or rivers. Hold your child's hand near waves and when paddling in rivers.

Take your child only to patrolled beaches where surf lifesavers are present, and swim



only between the red and yellow flags.

Teach your school-age child what to do if they need help - stay calm, float and raise an arm to signal to a lifeguard or lifesaver. <https://raisingchildren.net.au/preschoolers/safety/bath-water-safety/water-safety>

Papaya Nutrition Facts and Health Benefits

Papayas are a mildly sweet, soft, greenish/yellow fruit shaped like a large pear, weighing in at about 1 to 2 pounds. Due to their sweetness, you may be confused as to whether or not papayas are a healthy choice. Luckily, papayas are high in fiber and loaded with key nutrients like vitamin C and A.

Papayas add versatility to recipes and can be puréed for sweet and savory sauces, soups, or sorbets. Papayas also make for a good marinade, as they have an enzyme called papain which helps tenderize meat by breaking down proteins.

Papaya Nutrition Facts

The following nutrition information is provided by the USDA for 1 cup (145g) of raw papaya sliced into one-inch cubes.¹

Calories: 62

Fat: 0.4g

Sodium: 11.6mg

Carbohydrates: 16g

Fiber: 2.5g

Sugars: 11g

Protein: 0.7g

Carbs

Papaya is a delicious fruit containing just 62 calories per cup. Most of the calories in papaya come from carbohydrates.

There are almost 16 grams of carbohydrate in a serving of papaya including fiber (2.5 grams) and naturally-occurring sugars (about 11 grams). The glycemic index of papaya is 60 and the glycemic load is 9.2

Fats

There is almost no fat in papaya, with each 1-cup serving containing less than 1 gram.

Protein

Papayas provide less than 1 gram of protein per serving.

Vitamins and Minerals

Papaya is rich in vitamin C, providing 88.3 milligrams per serving. For most adults, the recommended dietary allowance of vitamin C is between 75-90 milligrams, so 1 cup of papaya just about covers 100% of vitamin C requirements.³ Papayas are



also an excellent source of vitamin A and more specifically, the carotenoid lycopene.⁴

Health Benefits

Due to their high nutrient content, papayas offer health benefits for the whole body. Keep your cells healthy and protected from damage with papaya's potent antioxidant vitamins.

Improves Skin

Vitamin C is a precursor that our bodies use to manufacture collagen. Because collagen is a critical component required for skin integrity, getting enough vitamin C improves your skin's ability to repair itself.³ To build strong connective tissues and heal properly from wounds, our bodies depend on vitamin C. Luckily, papaya is an easy way to reach your daily goals.

Protects Vision

Vitamin A is critical for good vision, and papayas are an excellent source. Beta carotene is the form of vitamin A that we consume in fruits, vegetables, and some protein foods. You may have heard that carrots are good for your eyes, but studies show the beta-carotene in papayas is three-times more bioavailable (i.e., easy to absorb) than the beta carotene in carrots or tomatoes.⁵

For people with the beginning stages of age-related macular degeneration, adequate beta carotene intake has been associated with reducing the risk and severity of disease progression.⁴ Because vitamin A supplements have the potential to cause toxicity (since vitamin A is stored in the body and can build up to unsafe levels), food sources, like papaya,

are a safe, healthy way to get this beneficial micronutrient.

Aids Digestion

Like most fruits and vegetables, papayas are rich in fiber which is essential for good digestion. Beyond this fundamental benefit, papayas also contain the enzyme papain. Papain helps break down proteins. If you have difficulty chewing or digesting meat, tenderizing it with papain before cooking makes it easier to eat.

Papain has also been studied for its ability to assist with gluten digestion in people with non-celiac gluten sensitivity.

When provided an enzyme mixture derived from papayas and microorganisms, symptoms of gluten intolerance were shown to improve with no negative side effects of note.⁶

Supports Heart Health

The fiber in papayas helps support heart health.⁷ Fiber also increases satiety, which can help with healthy weight management. Eating enough fiber (especially through fruits and vegetables) decreases the risk of heart disease. Papayas also provide potassium, magnesium, and pantothenic acid. All of which contribute to cardiovascular health.⁸

Helps Prevent Cancer

The consumption of plant-based foods that are high in fiber is a well-established dietary pattern associated with cancer prevention. Furthermore, the combination of vitamins A, C, and E in papayas provide powerful antioxidant effects that may reduce free radicals and reduce overall cancer risk.⁸

Allergies

Papaya allergies are possible. The American Academy of Allergy, Asthma, and Immunology (AAAAI) reports that if you are allergic to mango, pistachios, or cashew, you may also react when exposed to papaya. Latex allergies may also be associated with papaya allergies.

If you suspect an allergy to papaya or one of the other substances noted, speak to your healthcare provider for a personalized medical diagnosis. <https://www.verywellfit.com/papayas-nutrition-facts-calories-and-health-benefits-4114326>

Roasted Papaya with Brown Sugar

Ingredients

2 tablespoons light-brown sugar

1/4 teaspoon ground ginger

2 medium Solo papayas (14 ounces each), halved lengthwise and seeded

1/4 teaspoon cayenne pepper

1 lime, cut into 4 wedges

Step 1

Preheat oven to 450 degrees. Stir together sugar and ginger in a small bowl. Arrange papaya halves, cut sides up, in a 10-by-13-inch baking dish. Sprinkle sugar



mixture evenly over halves.

Step 2

Bake, brushing papaya edges with melted sugar mixture (it will collect in well of fruit) 2 or 3 times, until Mixture is bubbling and papaya edges are beginning to darken, 35 to 40 minutes.

Step 3

Sprinkle each serving with a pinch of cayenne. Serve with lime wedges. <https://www.marthastewart.com/315387/roasted-papaya-with-brown-sugar>