

**HILLSBOROUGH COUNTY FAMILY AND CONSUMER SCIENCES NEWSLETTER**

5339 County Road 579, Seffner, Florida 33584-3334

Phone: (813)744-5519 FAX: (813)744-5776

Visit Our Website At: <http://hillsboroughfcs.ifas.ufl.edu/>

December 2007

## What to do if Your Child is an Underachiever in School

Diana Converse, Family Life Educator

Some young people simply don't perform in school nearly as well as they could. They are smart enough – some are very intelligent – and they have no special physical or learning disabilities. But for them, school is “boring,” “dumb,” or a “prison.” So they don't try and they get grades that are two or three grades below their capability.

Every child, family and school is different, but these young people often tell counselors one or more of the following:

**“My parents expect too much.”**

They think, rightly or wrongly, their parents expect more of them than they can deliver. Often their parents are go-getters and successful, and a brother or sister may be an A student. They get the message that good, perhaps perfect, grades are expected, even if parents have never said that.

**“I Can't.”** They don't believe they can achieve the standards they think their parents have set. Simply telling them that they can do it will not change their minds; in fact, it may only convince them that the expectancy is too high.

**“I won't try.”** Some people try harder when faced with a challenge, but these young people give up. They say they

don't care, but actually they don't want to fail. So they reason that “If I don't try, I haven't failed – no one lost a race they never ran.” Also, they may be afraid their parents won't love and respect them if they try and then fail.

**“I won't play your game.”**

Some young people are striking a blow for independence. Their parents want them to study and may nag them to do it. So, they defiantly conclude, “I'm not going to play your games, and you can't make me.”



### What to Do

**Have a talk with your youngster.**

Adopt an attitude of support and caring. Show that you understand school is difficult; even share some of your own school failures. Ask in a calm inquiring way:

- Do you think you can't do the work?
- Are you trying as hard as you can?
- Do you think I am always on your case, telling you what to do?

Don't expect clear answers the first time, but start the dialogue.

**Schedule a conference** with teachers, counselor, principal, and your youngster, if appropriate. Go with a cooperative attitude; We all have a problem, no one in particular is at fault, and we all need to work together to solve it.

Ask:

- What is the specific problem? Homework? Poor grades? Behavior problems? Poor influence of friends?
- Should my youngster be tested for physical and learning disabilities, especially if school failure is not new?
- What are my youngster's strengths and interests? Together can we design projects in these areas to provide positive, successful school experiences?
- What are some reasonable goals for improvement? Let your youngster help set them, and start small so that he or she can succeed. Sometimes just getting all homework completed is a big step.

**Permit the counselor or principal to act as an advocate** for your youngster, explaining his or her views to you and to the teachers. Often a student will not talk openly to parents or teachers, and sometimes no one directly involved really sees the problem. A counselor can be of enormous help to everyone.

**Consider an agreement**, written and signed, which describes what your youngster is to do and what will happen when he or she meets or does not meet its terms. Perhaps a periodic progress report will be required each day or week that details homework assignments, tests, grades, behavior problems and so forth.



**Cooperate at home** by consistently

providing the rewards specified in your agreement if homework and studying are done and withholding them if not. Make sure your youngster really wants the rewards and cannot obtain them in any other way.

**Let your youngster be responsible.** Don't nag or continually remind him or her to study. If the rewards are not important enough to motivate studying, change the rewards to ones that are more valuable.

**Help your student get organized** by providing an assignment notebook or form to write down all homework assignments, quizzes, tests, and due dates. Set aside a specific time and place to study, one that is quiet, secluded and only used for studying.

**Build self-confidence**, not by insisting "you are capable," but by rewarding real accomplishments of any kind, however small they may seem. Savor these achievements for awhile; don't immediately ask for even better performance next time. And ignore failures, concentrating your attention on the positive.

**Expand your relationship.** Make time to do things together that you both enjoy, just because "you want to do it," and regardless of how well your child is doing. You want your youngster to know you love him or her without regard to school performance.

**Be patient.** Expect a little resistance and testing of the system at first. If you do not see some progress in a month or two, schedule another conference with teachers. However, do not expect a complete turnaround in a few months. One or two years may be required – but your child is worth it.

*Source: Boys Town Press*

## Debit Card Cautions

By Lisa Leslie, Hillsborough County Extension Agent

Debit cards are a convenient way to pay. They allow easy access to the cash in your bank account and are as widely accepted as credit cards.

However, they are not credit cards and need to be used with caution to avoid bank fees and fraudulent charges being deducted from your bank account

### Debit Vs Credit Cards

Many people tend to overspend when they pay with credit cards. So for these people, debit cards can be a good option. For people who pay their credit card balances in full each month, credit cards can be a safer and more cost effective way to pay.



Credit cards are a safe way to shop because federal law limits your liability for unauthorized credit card purchases to \$50. In addition, if you find incorrect charges on your credit card statement you

do not have to pay these charges while your credit card company is investigating.

Debit cards do not offer the same level of protection from fraudulent charges. Your liability for unauthorized debit card charges is linked to how quickly you report the problem. If you report the loss after two business days, you could lose up to \$500. You also risk unlimited loss if you fail to report unauthorized use within 60 days after your bank statement listing the unauthorized charges is mailed to you.

Many banks offer additional protections against debit card fraud. But it is important to keep in mind that debit card withdrawals

come directly from your bank account. So even if the bank does not hold you liable for fraudulent charges after they investigate, you could end up without access to your cash and bounced checks in the interim.

### Debit Card Fees

Debit cards fees can get expensive if you exceed your bank account balance and rely on overdraft protection loans from the bank. It is less expensive to use your savings account as overdraft protection than relying on a line of credit from the bank. The best way to avoid these fees is to monitor your account balance carefully and spend well below your balance.

### Holds on Your Debit Cards

Even if you monitor your balance you may end up overdrawn because of holds placed on your account. Many gas stations, hotels, and rental agencies will place a hold on your account that is greater than the cost of your purchase. For instance, a gas station may put a temporary hold on \$100 of your funds even if you are only buying \$30 worth of gas.



### Take Home Message

Choose a payment method that works for you, watch for fees, and monitor your account regularly.

## Have a Ball at Work!

Jessica Brennan, EFNEP Extension Agent

Sitting at a desk for hours on end is not only boring, but a new study shows it can be harmful to your health.

The typical day in the office lasts for about 8 hours, and much of this time is spent at a desk.



Researchers at the University of Missouri-Columbia have found that when you are sitting, enzymes in the blood vessels that are responsible for fat burning are turned off. This means that your metabolism is significantly slowed during this time. If you do not burn the calories you eat in a day, weight gain will occur increasing risk for chronic health problems such as high blood pressure, heart disease and diabetes.

Simply standing more during the day can be a great boost to your metabolism. People often underestimate the amount of work it takes the muscles to stand. Your leg muscles must support your body weight for that period of time. This can up to double the calories you burn. Think about standing while you do normally stationary activities such as talking on the phone.

However, standing is not always an option. One alternative to sitting in a chair while typing an email or doing paperwork is sitting on an exercise stability ball. The benefit to sitting on a ball instead of a chair is that it takes the work of core muscles, your abdominals, back, hips and pelvis to stabilize you in the sitting position. You must keep your feet flat on the ground, legs uncrossed and your back straight.

Not only will this burn more calories, but it will improve your posture, reducing the lower back pain common to people who sit in an office all day. When a person slouches while sitting, stress is put on the lower back muscles and the cartilage in the spine. However, when sitting up straight, the abdominal muscles are used, strengthening them and taking pressure off of the back.

You might think this sounds too easy to be true. However, sitting in a stabilized position is harder than it looks. Start by sitting on the ball for one hour intervals until you feel comfortable and not tired. Then increase your time accordingly.

Exercise stability balls can be purchased at virtually any discount store such as Wal-Mart or Target for around \$15.

Generally, the 65 cm diameter ball is the proper height for sitting at a desk.



An additional benefit you get from sitting on the exercise stability ball is that instead of scooting around your office in the chair with wheels, you must get up from the ball and walk over to, say your printer, introducing more movement into your work day.

These days, multi-tasking is the key to being productive. These are some cheap and easy ways to improve your health while you accomplish your work.

## What Did You Say That Is?

Mary Keith, PhD, Foods, Nutrition and Health Agent

Did you happen to hear the news recently claiming there are beetles in your yogurt? Some people immediately went to the kitchen and threw out all the yogurt they had! This is an example of honest but unclear labeling. The beetle “outbreak” only is the result of an effort by FDA to force a little bit more clarity on the backs of boxes.

### Red Food Coloring and Beetles

When the Spanish first arrived in Mexico 500 years ago they found the Aztecs making bright red drinks, dyes and paints. The source of the color was a small beetle that lives on cactus. The Spaniards didn't care about the beetle, but they loved the color. Soon the red dye was being used in Europe. By the 1800's it was so common and popular here that it was listed in the first US Pharmacopeia, or listing of approved medical compounds.



The color is extracted from parts of the body of the beetle. It is called carmine or cochineal extract. Most of the beetles are now raised in Peru or the Canary Islands.

### Carmine Keeps Its Color

Carmine is rather special among the natural food colorings because it does not change color as easily as others do. Red colors extracted from beets, grapes and other red foods often turn blue or purple, or lose their color completely if the acidity of the food changes. Carmine stays bright red.

Because it is made from animals, simply by boiling, grinding and concentrating, it is a natural color. A food using this dye only has to list “natural colors” on the label. The best alternatives

would be synthetic coal tar dyes for most foods. Many people prefer natural colors instead of synthetic dyes in their food. Some foods would be able to use beet or grape extracts and still have the same color we expect but many would not.

### Foods Colored with Beetle Juice

Carmine is used in hundreds of foods, medications and cosmetics. Many fruit punches, drinks and even juices might be colored with carmine. Pink fruit yogurt and red candy might use it. Your lovely pink hand lotion, bright red lipstick or glossy nail polish may all be using carmine.



We've all been using and eating this beetle-extract coloring all our lives. For the great majority of us, that's been great. We want our lipstick to stay red, our strawberry candy to look pink and our maraschino cherries to be brilliant.

### Potential Problems

Only in recent years have any problems appeared. Some people have had allergic reactions to the protein in the extract. At least 35 cases are known in the last 10 years. A few have had such a severe reaction they ended up in the hospital.

The other concern is that vegans, complete vegetarians, object to eating anything from animals including beetle extract. They can't necessarily tell from the label that the “natural colors” on a particular food are an animal product.

Because of these concerns FDA is now proposing to require food labels be more explicit. They would have to say “carmine” instead of just “color”. If and when it will happen is still not known.

Hillsborough County Extension Service  
University of Florida  
5339 County Road 579  
Seffner, FL 33584-3334



Non-Profit Org.  
US Postage  
Paid  
Permit No. 15

**December 2007**  
**Family & Consumer Sciences**

**TABLE OF CONTENTS**

**Page 1 & 2 . . . . . What to do if Your Child is an Underachiever in School  
by Diana Converse**  
**Page 3 . . . . . Debit Card Cautions by Lisa Leslie**  
**Page 4 . . . . . Have a Ball at Work! by Jessica Brennan**  
**Page 5 . . . . . What Did You Say That Is? by Mary A. Keith**

*Diana Converse*  
DIANA CONVERSE, EAIV, MS  
FCS Program Leader  
Family Life Education  
**Mary A. Keith**  
MARY A. KEITH, EAll, PhD, LD  
Food, Nutrition & Health  
*Lisa Leslie*  
LISA LESLIE, EAll, M.Ed  
Home Environment  
*Jessica Brennan*  
JESSICA BRENNAN, EAI  
Expanded Food & Nutrition  
Program

Hillsborough County Extension is a cooperative service of the Hillsborough County Board of County Commissioners and the University of Florida. The Institute of Food and Agricultural Sciences is an Equal Employment Opportunity - Affirmative Action Employer authorized to provide research, educational information and other services only to individuals and institutions that function without regard to race, color, sex, age handicap or national origin. COOPERATIVE EXTENSION WORK IN AGRICULTURAL, HOME ECONOMICS, STATE OF FLORIDA, IFAS, UNIVERSITY OF FLORIDA, U.S. DEPARTMENT OF AGRICULTURE, AND BOARD OF COUNTY COMMISSIONERS COOPERATING.

Any trade names mentioned in the publication are provided solely for information purposes. The Cooperative Extension Service does not endorse or guarantee the standard of the product, nor does it wish to discriminate against any products of similar nature.