

May June 2009

# Our Family Magazine

"Local Family Resource"

ourfamilymag.com

How to Build  
your CHILD'S  
**SELF ESTEEM**

**SPORTS &  
FINE ARTS**  
registrations

How to  
AVOID  
**COLLEGE  
DEBT**

Start a  
household  
**BUDGET**  
*right now!*

**Oh, What To Do!**  
festivals  
mini golf  
pools  
runs & walks  
and more!



BARRINGTON INVERNESS DEER PARK LAKE ZURICH PALATINE  
HAWTHORN WOODS LONG GROVE KILDEER



# contents

may / june 2009

27

## This Little Piggy Went to College....

Managing College Costs - How to avoid or minimize college debt. *By Jimmy and Chris Kim*



7 **Self Esteem and Kids** - What can we do to help form our child's self-esteem? *By Lisa Dean Niewolny*

9 **Adding "Nature Time"** to a Family's Lifestyle leads to Healthier Children. *By Teri Bridge*

13 **Your Home Is In Need of Some TLC** - Are you losing control of your house? *By Michael Meyer*

18 **The Great Smoky Mountains National Park** - The Sarnowski's take us on an adventurous trip to the Great Smoky Mountains. *By Lisa Sarnowski*

21 **Top 5 Summertime Hazards** - Stay out of the emergency room! *By Joseph Giangrass, M.D.*

22 **High School Highlights** - Submitted by local high school students - find out what is going on!

24-25 **Score Board - Sport Registrations** - No more missing sport registrations! Keep your family on track.

30-31 **Fine Arts Registration** - Where to go? Think no more, check out our listing of local fine art resources.

34-35 **Local Non-Profit Organizations** - Find out if there is an organization that your family would like to join.

36 **Kids Fun Page** - Coloring and Fun Facts

37 **A Recipe** that's easy, tasty & perfect for your next party!

38 **Household Budget** and Sticking to it - Helpful tips on sticking to a budget. You can do it!

43 **Make Summertime Smarts Your Top Priority** - Making leisure time enjoyable learning time with summertime smarts. *By Dr. Raymond J. Huntington*



## Family Activities

16 **Geocaching: Ahoy Matey!** Is Your Family Ready for a Treasure Hunt? - Treasure hunt with a GPS - what is going on? *By Joe Adamiec*

14 **Local EVENTS!** Don't miss some of the fun events going on in May and June in our great communities.

20 **Oh, What To Do!** Lots of local pool fun Splash, splash, it's time to take a dip!

40-41 **Runs & Walks** - Check out some of these local runs and walks your family can participate in Exercise and fun for all!

46 **Oh, What to do!** - Mini Golf, Farmer's & Festivals - Make it a summer plan to visit a new mini golf each week! Stock up on freshness from our local farmer's markets and enjoy the 4th of July activities!

# This little piggy went to college...

## MANAGING COLLEGE COSTS

By Jimmy and Chris Kim

In the last 30 years college costs have increased almost 300%. However, the inflation-adjusted beginning annual earnings for college graduates during that same period have basically remained flat: under \$48,000 per year! Consequently, today's graduates and their families are facing rapidly rising debt burdens. Many families think of these as low-cost student loans, but they are not low-cost when you face \$20,000 or \$30,000 of debt upon graduation.

There are many things you can do to avoid or minimize college debt. The earlier you start, the more you can potentially save. Here are some tips:

- Start as early as possible – 7th or 8th grade, even. Parents should begin preparing their students for the SAT or ACT exams as soon as possible. While spending several thousand dollars on test prep classes may not be necessary, having good study habits and proper directions can help even the average students to score well on the national achievement tests and increase the odds of receiving merit scholarships and grants.
- College is one of the most expensive and important decision for a family. Approach selecting (and paying for) college as a large financial purchase decision – for example a real estate transaction. Same smart shopping principles apply: understand what schools meet your criteria, evaluate their price range, compare colleges, seek professional counsel, and negotiate the final price. Lastly, consider the return on your investment. Is it really “worth” it at the end?
- Consider applying to colleges where the students' academic abilities will be well above the freshman average, instead of applying to schools where they'll barely make the bottom quartile. If students are looking to get jobs right out of college, a “brand name” college may help a little in their search for their first jobs, but what really count are their interpersonal and communication skills. If students are looking to go into graduate school, being on the bottom of their class will be detrimental to their chances of getting into good graduate programs.
- Look outside your comfort zones for a college. Students living in a particular region may be set on attending colleges only in that region. But they may not be as attractive to local colleges as they would be to colleges in other parts of the country where administrators seek to build a certain

student base that reflects the entire nation. Also, look for colleges where you could leverage your unique qualities. For example, a student was offered a hefty scholarship to play bowling for their college! Some administrators are willing to “pay premium” for students from a different region, or students with desirable qualities.

- This is by no means an exhaustive list – other ways may include spending two years at a local community college before transferring to the “big name” university, considering military academies, or taking classes online.

Most importantly, openly and honestly communicate with each other as a family. Many parents are afraid and somewhat ashamed to share their financial information with their children. Being a part of the decision making process will not only enable the students to make their decisions with better clarity, responsibility, and ownership, but also will prevent the students from having a false sense of entitlement or resentment toward their parents, should financial difficulties or burdens arise in the family. Make sure that the student and the family have clear goals and decision making boundaries in mind when choosing a college. Being realistic and unburdened about the colleges they attend will allow more freedom for the students to truly enjoy and benefit from this once-in-a-lifetime experience as a college student.

*Jimmy & Chris Kim are educational consultants and owners of College Assistance Plus of Chicago. They help students and families navigate the college process to find the right school and save money.*