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| **Enhance Learning Through Everyday Tasks****The pandemic’s disruption to the 2020-2021 school year has certainly challenged students and parents alike. It’s important to compensate for any unusual school schedules by incorporating learning opportunities into your kids’ everyday life.**It’s only natural to be concerned about the education gaps caused by interruptions in the current academic year. The good news for parents is they have plenty of opportunities to focus on learning through everyday activities beyond those experienced at school.**Helping with the family dinner.** Many skills are needed to prepare a meal for the family. You will need to plan the menu, determine what ingredients you have on hand, and create a shopping list of the ingredients you will need to buy. Comparative reasoning is stimulated when you select among competing grocery brands, and mathematical concepts are required when figuring out which brands are the best values. You can arrange to pay the bill with cash and have your child handle the money. When you get home, the skills needed to measure and cook the ingredients reinforce mathematical and motor skills. Finally, there is the feeling of accomplishment your kid will experience by completing a complex goal.**Play classic games with your children.** Kids need little encouragement to play video games, but old-fashioned card and board games also have much to offer. Card games teach arithmetic, shape recognition, and strategy. Harder games, like bridge, require older kids to apply critical thinking, but even easy ones like Go Fish teach number skills to young children. Board games ranging in complexity from Chutes & Ladders to Scrabble are available to teach age-appropriate thinking skills. Games like chess and Risk allow older kids to learn about strategy, sacrifice, and other frontal-cortex concepts.**Libraries offer a rich mix of experiences.** Regular visits to the library immerse children in the world of reading. You can work with your librarian to create reading challenges for your kids that make books a source of fun and discovery. Reading with your children reinforces primary language skills as well as a providing a gateway to new concepts. But today’s libraries offer so much more, including art, singing, dancing and musical expression activities. COVID restrictions have limited most of these group activities, so be sure to keep abreast of your local library’s status to see when they will be offering these services again. Don’t discount the ability of libraries to encourage socialization skills and, at their best, a thirst for learning.**Teach your kids about personal finance.** Schools are notoriously weak when it comes to teaching kids personal financial skills. It’s up to parents to teach these skills, starting with the ideas of saving and budgeting. You can introduce young kids to coins and piggy banks, including separate ones for savings, spending, and charity. As they grow, they can get their first savings account where they can deposit allowances and monetary gifts they receive for birthdays and holidays. Teenagers can graduate to checking accounts and debit cards—several cards offer parental controls and management. Before sending them off to college, teach them about debt, budgeting, and investing.**Challenging times require more parental interaction.** Gaps in learning, especially math-related topics, can handicap children over their entire lives. Incorporating some of these real-life skills at an early age may give your kids a real advantage as they grow up. Contact me if you’d like your kids to learn the rudiments of personal financial planning and investing—it would be my pleasure to help.

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| LET'S CONNECT |

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