

# North Shore Families

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# 10 Parenting Tips for Inspiring An Attitude of Gratitude

by Dr. Kate Roberts, PhD

As we enter this holiday season, I think about how lucky we are to be living the life we have. I then wonder how I can teach my children to appreciate all they have and to be grateful every day. Studies have shown that people who are grateful are considerably happier, 25% or more, than those who are not grateful. This fact alone inspires me to teach an attitude of gratitude to my children. The concept of gratitude can be abstract for many children and teens. The challenge for parents is making gratitude a concrete, everyday experience.

**Here are some tips to instill an attitude of gratitude in your children:**

- Make the practice of gratitude a habit. By this I mean try to have a regular time when your family members are thankful for something in their lives. For many families, traditionally, saying grace or another prayer before a family meal is one way of expressing thanks. Recently I started formally showing gratitude by stating that we are thankful for our food at mealtime. Expressing gratitude as part of the routine can be habit forming as it reinforces the message in a continuous way.
- Emphasize the use of “thank you” as an example of how to demonstrate gratitude. Communicate to your children that part of saying “thank you” extends beyond manners and etiquette to appreciation.
- Try to find ways to expose your children to diverse cultures and life experiences. One of the greatest benefits of children seeing how other people live is that it gives them perspective and a sense of how their lives compare to others, allowing a natural appreciation to develop.
- Acknowledge our veterans and other people who have given their lives and

committed their service for the greater good. Do this by sending cards, thank you notes and honoring them on days of remembrance. One exercise that children can do to help them appreciate veterans on Veterans’ Day is to research and learn about a veteran that fought and died and share the veteran’s story with their family as part of remembrance on that day.

- Give to others who have less on a regular basis. I’m not suggesting that people donate large amounts of money or make financial contributions. Donations can be made from clothing and toys that are no longer useful to your family. Make sure they are in good condition and take pride in the way that they’re packaged and delivered to the families in need. This sends a message that those families are important and equal in stature.
- Whenever possible, offer to help those in need around you. Examples are holding the door for others, helping someone manage packages and being patient when the cashier makes an error in the checkout line. By acting in these ways, you are role modeling random acts of kindness as a way of giving back.
- Tell your children that you are grateful for their own acts of kindness. If your older child helps your younger child with homework, pull him aside and offer specific examples of how you appreciate his help by saying, “I’m very appreciative of the math help that you gave to your brother this afternoon. You took time, you were patient and you taught him in a way that he could learn.”
- Tell other adults, in the presence of your children, that you appreciate and are grateful for what they do and for their presence. This communication between adults in front of children demonstrates that parents appreciate each other and don’t

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## North Shore Children & Families



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## Gratitude

*Continued from page 3*

take each other for granted.

- Offer to help friends, relatives and other family members who are in need. If a neighbor is sick, offer to make them food or drive them somewhere. This demonstrates your willingness to extend yourself to others, whether or not they actually accept your offers to help.
- Try not to expect that your children are going to be able to independently demonstrate gratitude and appreciation for what you give them any time soon. Over time, perhaps years, they will develop an appreciation for you and the world you have created for them and realize how lucky they are. As children mature and grow into adults, their ability to communicate appreciation and gratitude will emerge. Until then, as a parent, your job is to plant the seeds by modeling this behavior and making it part of the daily family ritual. Be patient and appreciate yourselves as giving, loving parents in all you do for your children and the world around you.

***We wish you and your North Shore family a Happy Thanksgiving filled with gratitude.***

*Dr. Kate Roberts is a psychologist and parent coach on the North Shore. She can be reached at [kate@drkateroberts.com](mailto:kate@drkateroberts.com) and [www.drkateroberts.com](http://www.drkateroberts.com).*

## Financing Education

### Applying for Financial Aid? Do It Now!

**by Mark Tuttle, Financial Advisor**

If your child is heading off to college next year, you should have started working on your Free Application for Federal Student Aid (FAFSA) form and filled out your CSS/Financial Aid Profile. FAFSA is a universal requirement for anyone who wants federal government aid and it is the sole application for need-based aid at most colleges. In addition to the FAFSA, several hundred colleges require the CSS/Financial Aid Profile in order to be eligible to receive non-federal funds. Even if your child has not decided which colleges will receive applications, you can still get started on the FAFSA form as well as create a calendar for which deadlines must be met.

Financial aid comes in many forms. A financial aid package can be all or a mix of grants, merit scholarships, subsidized loans and work-study. A grant is money given away for free, usually on the basis of who needs it. Merit scholarships are monies given away for free on the basis of academic qualifications or special talents. Subsidized loans are money that you have to pay back with interest, however, the federal government pays the interest for you while you are in

college and such interest rates are usually superior to rates you would receive from a private loan. Grants make up the majority of financial aid followed by federal loans. Federal education tax credits make up the third largest source of aid, even though it may not feel that way when tuition is due. All options should be explored in order to maximize your chances of receiving financial aid.

#### ***Will I get financial aid?***

Whether or not you receive financial aid depends on multiple factors – many factors will remain unknown. Clearly, high-net worth families as well as families with high annual income are less likely to receive need-based financial aid, but you have nothing to lose by filling out and submitting the financial aid forms. There is no “cutoff” for financial aid. Many colleges have their own set of criteria and can factor in variables that you may not have considered. How much you get depends on the college. Formulas and forms are important, but so is the professional judgment of the financial aid office. The uncertainty in the process is the basis for applicant frustration, but you cannot get financial



aid unless you apply, so apply.

The basic calculation for need-based financial aid is: Cost of Attendance – Expected Family Contribution (EFC) = Need. To make matters more confusing, which assets are included and how they are calculated depends on the methodology used by the college. The federal methodology relies on the information provided on FAFSA, while the consensus methodology and the institutional methodology relies on FAFSA and the CSS profile. Know that the CSS profile requires greater asset disclosure than FAFSA and such assets are counted toward your EFC. Parents are given a “reserves” allowance (est. \$30,000 to \$50,000) which is subtracted from their available assets. Parents are expected to use 5-6% of available assets to pay for college each year.

#### Is College Worth It?

With all the attention given to student loan debt, many students ask whether or not college is worth the expense. Statistics say yes. According to a study published in 2016, someone with an associate's degree can expect to earn \$10,000 more annually than someone with no college credits. Someone with a bachelor's degree can expect to earn \$15,000 more annually than someone with an associate's degree. Someone with a master's degree can expect to earn \$15,000 more annually than

someone with a bachelor's degree. These numbers show that the more education you have, the more earning power you will have. So, yes, the expense of college pays for itself in increased potential earnings. However, college-bound students would be wise to weigh the cost of college and their future indebtedness against their potential annual earnings. As such, someone with their eye on a degree that will cost in excess of \$200,000 may want to rethink either a career as an experimental jazz musician, or whether a degree from a public university with greatly reduced in-state tuition rates better suits their future financial reality.

#### Self-Help

Local libraries have books on financial aid that can help you make sense of the need-based calculations. Financial aid asset strategies can help you place assets in more favorable categories in order to better position your child for need-based financial aid. Professionals in this field can also help, but educate yourself on the process so that you can obtain quality advice. Even if you do not have a college-bound senior in the household, it is never too early to start learning about the financial aid process. Do it now!

*Mark Tuttle is the father of two and a lifelong resident of the North Shore who writes about personal finance. You can reach Mark at [marktuttlesq@gmail.com](mailto:marktuttlesq@gmail.com).*

## Raising Compassionate Children



**Aaron's Presents**  
Grants that inspire kids to give

by Leah Okimoto, Founder

## Teaching Kids to Give Brings Happiness, Healing and Purpose

And...we're off! With a team of 7 awesome Mentors this year working with kids at 13 different schools and afterschool programs in the Merrimack Valley and throughout the North Shore, Aaron's Presents is hitting the ground sprinting! Here's a glimpse into the planning work that happens every Tuesday during recess at Sanborn Elementary School in Andover, and this kind of dedication and passion is repeated at Higgins Middle School in Peabody, the Boys & Girls Clubs of Lowell, Lawrence and Lynn, at Si, Se Puede in Lawrence and more. We anticipate that over 300 youth in 8<sup>th</sup> grade and below will complete a project of their own initiative, choosing and vision.

**Here is a sampling of the ideas that kids are working on right now:**

- Planning Halloween parties, activities and costume donations for families at Merrimack House, FINA House and the Little Heroes foster home

*Continued on page 6*



## Glen Urquhart School

**Project and place-based education for students in preschool through eighth grade.**

### North Shore Nature Fair Event

Celebrate nature-based learning at our family-friendly fair! Join us for hands-on activities and campus adventures.

**Sunday, November 4, 1:00 p.m.**

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## Aaron's Presents

*Continued from page 5*

- Collecting blankets and gloves for people in Lawrence displaced from their homes by the recent gas explosions
- Visiting with seniors at a VA hospital and nursing homes
- Donating supplies to the MSPCA at Nevins Farm animal shelter and volunteering on-site
- Creating an immigration awareness video
- Collecting used sports equipment
- Giving out roses with uplifting messages to people in Boston
- Giving holiday gifts for homeless children
- Planning a bake sale to benefit cancer patients
- Planning a field trip for a class
- Leading sports clinics for younger kids in football, soccer and basketball

For more information about how a child you know might participate, or if would like to support our work as a Mentor, Volunteer, Donor or Sponsor, please visit [aaronspresents.org](http://aaronspresents.org) or contact one of our staff members below. Our application is now available on our website in English and Spanish and we love to meet with classrooms and schools. We invite you to join us in this season of gratitude that we foster all year.

*Leah Okimoto is the Executive Director of Aaron's Presents, a 501(c)(3) nonprofit organization that she founded in 2014 in memory of her infant son, Aaron. Feel free to contact: Leah at [lokimoto@aaronspresents.org](mailto:lokimoto@aaronspresents.org) or (978)809-5487; Kimberly LaBonte-Kay, North Shore Regional Director, at [kimberly@aaronspresents.org](mailto:kimberly@aaronspresents.org); Ebony White, Lynn Mentor, at [ebony@aaronspresents.org](mailto:ebony@aaronspresents.org); Franchesca Arias, Lawrence Mentor, at [franchesca@aaronspresents.org](mailto:franchesca@aaronspresents.org); Jenny-Ann Diaz, Lawrence Mentor, at [jenny@aaronspresents.org](mailto:jenny@aaronspresents.org); Monica Veth, Lowell Mentor, at [monica@aaronspresents.org](mailto:monica@aaronspresents.org); or Matt Wolterding, Lowell Mentor, at [matt@aaronspresents.org](mailto:matt@aaronspresents.org).*

## Children's Book Review

### Sing a Season Song

**Written by Jane Yolen;**  
**Illustrated by Lisel Jane Ashlock**  
**Copyright 2015, Creative Editions,**  
**Mankato, MN**

*Reviewed by Ann Britton Ranger*



One of the best things about living in New England is the changing seasons. Autumn is my favorite season, and with

crimson maples, plump and plentiful acorns and chestnuts and scurrying squirrels everywhere, there is so much for children to explore and discover. Teaching children about the natural world is as simple as taking a walk to collect colorful leaves, splash in a puddle or turn over a log to see what is hiding underneath. Jane Yolen's picture book,

*Sing a Season Song*, celebrates a year of foliage, snowflakes, flowers and seashells with playfully rhyming verse.

*Leaf. Leaves, drifting from trees. Capture and keep them, fling them and heap them.*

Most impressive are Lisel Jane Ashlock's colorful illustrations. The majestic snowy owl on the cover initially drew me to this book. His shining brown eyes seem to invite the reader to slow down and take a closer look. You will definitely want to take your time, as there is a lot to notice.

Young readers are sure to discover something new each time they turn the pages. The detailed, colorful pictures could be used for a fun game of *I-Spy*. While this book would be a great read upon returning from a nature walk, it might be fun to take the book outdoors, encouraging children to search for some of the plants and animals depicted in the illustrations. It would also be a nice bedtime story, a thoughtful gift and a wonderful addition to a child's bookshelf.

*Ann Britton Ranger is the Early Childhood Education Program Director at Beverly Children's Learning Center. She began collecting picture books when her own three children were young, and enjoyed sharing these stories while teaching preschool for many years.*



# THE FALL 2018 INDEPENDENT SCHOOL SHOWCASE

## PART 3 OF 3



**Visit us online at [www.northshorefamilies.com](http://www.northshorefamilies.com) to see our online Independent School Showcase.**

**Glen Urquhart School** is an independent, coeducational day school located in Beverly Farms, for students in preschool to grade eight. With commitment to knowledge, creativity and character, teachers at “GUS” share an experiential, place-based philosophy that integrates subjects and creates challenging opportunities for students. We encourage passion for knowledge and the excitement of discovery.

GUS is a progressive, place and theme-based, developmentally-aligned school. At GUS, “progressive” means we are child-centered, with the questions and ideas of our students being as important in the learning process as the goals of the teachers. We are “place-based”, meaning that the North Shore and greater Boston are as much our classroom as a room with four walls. We are “theme-based”, in that each grade level is focused around a central question or idea. Finally, we are “developmentally-aligned”, meaning we are trained and aware of the ages and stages of children’s growth.

The 23-acre GUS campus is designed to promote environmental awareness and appreciation and features nature trails that wind through woodlands and past vernal ponds, bright and open classrooms, a 7,000 square-foot greenhouse and historical architecture. GUS offers extended care, afternoon enrichment programs, financial aid and bus transportation from surrounding communities.

The second annual “North Shore Nature Fair” will be held on campus Sunday afternoon, November 4<sup>th</sup>, when GUS will debut its brand new nature-scape and playground. Please contact Director of Admission, Kristie Gonzalez, at [kgonzalez@gus.org](mailto:kgonzalez@gus.org) or 978-927-1064 x115 for more information or to schedule a campus tour. Learn more about our school community at [gus.org](http://gus.org).

At **Shore Country Day School** in Beverly, extraordinary teachers and a transformative approach inspire children for the rest of their lives. Deeply grounded in the liberal arts, and enhanced by curriculum-wide emphasis on inquiry and creative expression, Shore’s rich program and caring community help each child find their spark. Shore faculty members are recognized by parents year after year for their ability to engage every learner in adventurous education; they are proud to see themselves as guides and coaches placing students of every age at the center of their own learning. The Shore education emphasizes emotional growth and social responsibility just as much as academic achievement. Recess, physical education and team sports are core to Shore’s program, and the school’s Community Code exemplifies a deeply felt dedication to the well-being of the whole child. Inside the Center for Creativity, robust offerings in studio arts, music, drama, design and engineering prepare students to thrive in a changing world that values flexible, agile thinking which crosses old boundaries with ease. Shore’s stunning Innovation Lab is a model that top schools come to study, and its renowned outdoor education and service learning programs – from day trips in Pre-K to international travel in Grade 9 – are the most extensive in the region. Whether inspired by a caring teacher or coach, inspiring an audience through the arts or finding inspiration in a risk taken, students at Shore discover the excitement of experiencing the world with curiosity, compassion and courage. [www.shoreschool.org](http://www.shoreschool.org)

**St. John’s Prep:** Good grows at St. John’s Prep. It starts in small classes led by dynamic and caring teachers who encourage students to go for the deeper

understanding – of themselves and the world. Every experience and every interaction are opportunities for students to grow and discover all they are capable of being and doing. As one of our seventh graders puts it, “The teachers don’t lecture. They make you think.”

A holistic focus on wellness infuses every part of school life because we believe that wellness engages the mind, energizes the spirit and strengthens the body. You see it in courses from ethics and neuroscience to robotics and playwriting, where students learn to innovate, collaborate and think across disciplines. And you see it after school, when the campus is alive with endless opportunities for students to learn and lead. The new 88,000 square-foot Leo and Joan Mahoney Wellness Center, with an eight-lane pool and four-court field house, expands opportunities for students in athletics, recreational sports and fitness.

Students come to St. John’s from 80 different communities and go on to top colleges and universities. Located on a 175-acre campus in Danvers, we offer tuition assistance and transportation is available on eight convenient routes. St. John’s was founded on the five core values of the Xaverian Brothers – compassion, humility, simplicity, trust and zeal. Those values continue to guide and inspire young men to become forces for good. Come for a visit and you’ll see! [www.stjohnsprep.org](http://www.stjohnsprep.org)

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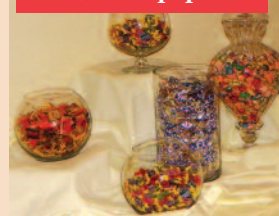
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