

The Counselor's Corner

Counting

When my children were quite small, they were delighted to watch "The Count" on "Sesame Street". That purple-faced puppet was obsessed with counting, and his enthusiasm helped the wee ones learn their numbers. We all need to take "The Count" seriously with our money, our strategies for savings, our time, and our grades.

First, we need to work with a budget or some type of system to insure that we do not overspend. During the holidays, Americans are said to spend \$1,000 on gifts, and many are willing to pay the consequences of debt and high interest rates in January and beyond. If we can't afford to pay for things now, then we cannot allow ourselves to fall into this trap. Neither our kids, friends, nor other family members are going to love us more for our excessive spending. Our children need to realize that material things are very minor in the scope of life. If it is a very bad year financially, we need to tell our children instead of painting a glowing unrealistic picture for them.

Second, we have to figure out how to get the most from our bucks. We have "x" amounts of dollars to spend. If we do things like use coupons, watch for the super cyber sales that seem to run all month long, and go to Ebates before we buy anything online, we will start to accumulate more than we thought possible. One of the best secrets I learned is that making one extra home payment per year can lower our 15 year loans down to nine! Our principal is the queen of coupons, and she has numerous ways of using cartwheel and other money-saving sources. We don't need to be rich, just financially stable. Also, debt creates ripples of discontent, especially in marriages, and financial issues can contribute to divorce. Although it would be naïve to think that serious financial issues can be solved easily, it seems worthwhile to come up with new, creative strategies to save money.

Third, we are all dealing with a mysterious, but limited amount of time on this earth. We have to figure out how to spend our 24 hours each day and live in the present. We cannot afford to place all our trust in the future. Like payments for the roof over our heads and the utilities and insurance, we have to figure out how to prioritize time. Before we dole out all of our time, we need to make sure we keep secondary things in their rightful place. Family and friends thirst for our time, more than our gifts, so we cannot be stingy with them. At the same time we long for serenity and sanity. We must carve out quiet moments for ourselves, even if it means cutting down on holiday decorations, cards, or even being so fussy about our homes. We must learn to say no to some of the invitations so they don't take too much of our energy and make us feel regret.

Fourth, student everywhere need to count points for their grades. Every school has its own scale. A student should know it and be aware of the cutoffs. Sometimes, our students miss a higher grade by one point, because they fail to give assignments all of their attention or neglect to study for a test. Worse yet, some students do assignments and forget to turn them in. Recently, the principal showed a student the impact of one missing assignment worth 30 points. With a zero, the grade was extremely low. When the principal temporarily added the 30 points, the average was amazingly better. Right now, most elementary and high school students are in the second quarter. Keeping the sugar plums from dancing over all the school work is paramount. The impact will show in January.

None of us has to know how to do calculus, but we do need to utilize our simple math skills to determine how we will spend our money, time, and effort. No one gets more than 100% in any of these areas.

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