



by [Dr. Latisha Smith](#), Educational Services Director

Hello, families! Our topic for the month is financial literacy. "Financial literacy is a set of skills that allows people to make smart decisions about their money." Being financially literate means an individual has an understanding of making, saving, and spending money (Bright Horizons).

Being financially literate is important for your family now and in the future. Here are some simple tips and guidance you may find helpful.

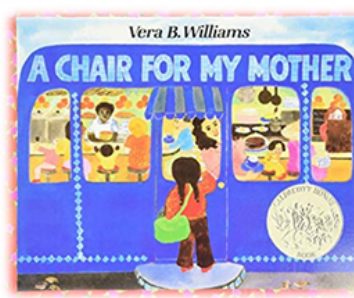
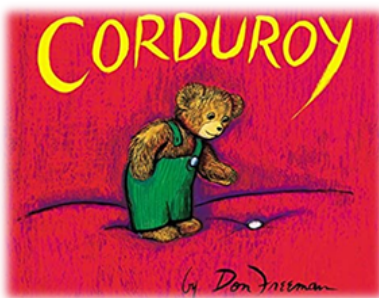
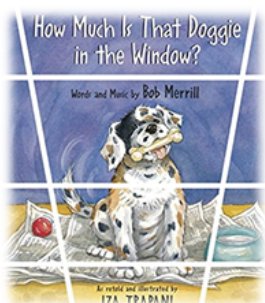


1. Know yourself! Be aware of how you spend money. Try to keep track of how much you spend and what you spend it on.
2. Know your credit score. This score is associated with your past finances and ability to pay off debt. A good credit score is needed for purchasing a car, applying for a loan, renting, or buying a home.
3. Develop a budget. When doing so, you consider your income and how you will spend it. Writing down income and expenses helps you to see the 'bigger picture' of your monthly financial situation. You can make decisions about spending and saving.
4. No matter the amount, save. Try to save money each month by planning for it within your budget.
5. Seek help and know you are not alone! Many individuals have questions and need assistance with finances. Your Family Service Worker is a great place to start. This individual can

answer your questions and recommend resources within the community.

You can also help your child understand concepts about money. Here are some ways to teach financial literacy to young children.

- Teach the value of coins
 - A penny equals one, a nickel equals five, a dime equals ten
- Encourage dramatic play
 - Set up a 'store' with items from your home; encourage your child to 'shop' and 'pay' for items
- Talk to your child about needs versus wants
 - Needs include food and shelter; wants include toys and treats
- Give your child a piggy bank and encourage him or her to save money
 - Encourage adults to give money as a gift, rather than toys
- Read books! Here are a few examples.



Sources:

<https://myscholly.com/financial-literacy/>

<https://www.brighthorizons.com/family-resources/financial-literacy-teaching-kids-money>

Tri-County Calendar

- January 12, 2024
 - *No School due to Professional Development Day*
- January 17, 2024
 - *Policy Council Meeting, 5:30 - 6:30 pm*
- January 26, 2024
 - *Winter Extravaganza Family Event*
- February 9, 2024
 - *No School due to Professional Development Day*



Tri-County Head Start

Winter Extravaganza

Friday, January 26th from 5:00 pm - 7:00 pm

More information is coming soon!



The National Mississippi River Museum and Aquarium is coming to Tri-County!

The children at Lily and the LCC as well as children and families in our Home-Based program will have the opportunity to participate in an Outreach Program titled Tails and Tales on January 23rd. They will learn about animals with tails and how their tails are used. They will get to meet live animals up close!



Photo courtesy of The National Mississippi River Museum and Aquarium website:
<https://www.rivermuseum.org/outreach-programs>

Waterloo Schools

by [Ashley Caldwell](#), Program Manager

Highlights & Happenings

Happy New Year! I hope you had a wonderful winter break, and your child is excited for a new year of learning. This month classrooms will continue to focus on story retelling, numeral identification and quantifying, as well as reviewing classroom routines and expectations.

Reminders & Important Dates

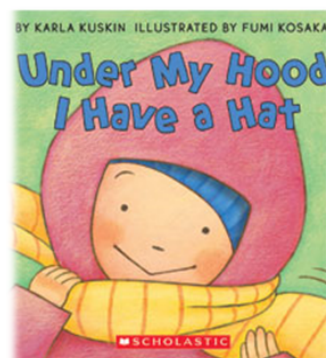
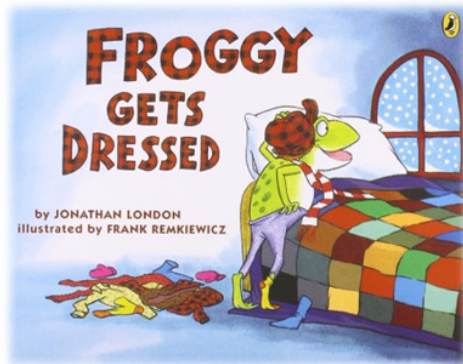
- As winter weather approaches, please remember to send your child with hats, gloves, snow boots, and snow pants. If you need

assistance with any of these items, please reach out to your Family Service Worker.

- There is no school on Monday, January 15, 2024 in remembrance of Dr. Martin Luther King Jr. Day.

At Home Opportunities

A great opportunity to work with your child on their self-help skills and independence is to have them practice putting on all of their snow gear. This will give them confidence, build their stamina, and work on persistence in doing things that can oftentimes be frustrating. Some books that be supportive in helping children with these skills include:



Lily

by **Dusty Olson**, Program Manager

Welcome back to school and happy New Year! We are excited to have you and your child back at Lily. It is time to return to the regular routine of school. Routines are important at home too. Consider how you can incorporate reading daily. This might be after getting home, after dinner, or before bed. The important thing is to make time each

day for this enjoyable learning experience for you and your child. If you are in need of books, please reach out to your teacher, Trista, Laurie or Dusty. Happy reading!

Reminders

- Please follow your schedule for drop-off and pick up. This is important for establishing routines for your children and to ensure we are covered with staff to provide excellent services. Be sure to plan for weather to slow travel times as well.
- It is very important for children to have a change of clothes available at the center in case of accidents.
- Please make sure to use your access cards whenever you can and sign your child(ren) in and out on our tablets in the classrooms or the Great Room.
- Please make sure to help your child hang up their coats and also check their cubbies for materials, projects, and important information.

Lily children enjoying the leaves and mild December weather!





ECC, Cedar Falls Schools, and Rural Partnerships

by [Angie Barth](#), Program Manager

As a parent/guardian with a child in Head Start, you have hopefully heard the term 'in-kind'.

What is 'in-kind'?

Head Start is a federally funded program. In turn, Tri-County Head Start is required to match every dollar we receive from the government with community support. This match is what is referred to as in-kind.

What can count as in-kind?

- Volunteer hours



- Donation of supplies, toys, or equipment (items used in the classroom)
- Discounts from local businesses

Why does this apply to you?

We need your help to match our funds for this year!

How can you help?

To help meet our goal, Tri-County needs approximately **5-10 hours of in-kind** from each family, **monthly**. Complete learning activities at home that support your child's development. There are simple things you are already currently doing that count and you may not even know it!

Here are some things you can do at home with your child to help earn in-kind for Tri-County Head Start:

- Reading
- Playing catch/kicking a ball
- Working on letters
- Playing counting games
- Working on a goal set during conferences
- Eat meals together around a table
- Attend an agency or school event



(All activities must have an in-kind form signed in order to count!)

Each month, be on the lookout for an activity in this newsletter you can do at home to count as in-kind! **In January, try eating one meal at the table as a family 1-2 times each week.**



Home-Based Program

by [Sarah Ross](#), Program Manager

Happy New Year from the Home-Based team! We hope everyone enjoyed time with their loved ones during winter break. We will have some special events this month. On Tuesday, January 23rd from 9:30 am - 10:30 am, we will join our friends at Lily for a special guest from the Mississippi River Museum. The children will meet and learn about some little animal friends! Then, bring the whole family out on January 26th for our Tri-County Winter Extravaganza! This event will be from 5:00 pm - 7:00 pm. Your Home Visitor will share the details with you as the event gets closer!

- Home Visitors are currently completing conferences and action plans for your child's learning and development. If you have any concerns regarding how you feel your child is growing and learning, your Home Visitor is always available to listen and provide you with resources that may help.
- Our agency will be closed on Friday, January 12th for Professional Development and Monday January 15th in honor of Martin Luther King, Jr. No visits will be scheduled on these days.

Here are some photos of a parent and child enjoying socialization activities!





Health

by **Pauline Jones**, Head Start/Early Head Start Health Coordinator;
Shana Smith and **Darcie Stone**, UnityPoint Contracted Nurses

Health Services Reminders & Tips

- We offer dental exam opportunities for children through our partnership with Dr. Walker and People's Community Health Clinic. Contact your Family Service Worker or Home Visitor to sign up or call your provider today to make an appointment.
- Kimball & Beecher will host their annual Give Kids A Smile Day in February to provide services for children who are uninsured. Stay tuned for more details.
- Keep children current on medical and dental exams by scheduling appointments in advance.
- Avoid canceled appointment fees. Follow the provider's policy, if they need 24 or 48 hours advanced cancellation notice. Some providers may not let you make another appointment for several months if you do not show up. Always call the provider to let them know if you have to cancel.
- Automated monthly reminders of upcoming and expired medical events are sent out. Check your email and texts.
- The Head Start program requires current medical and dental exams. Acceptable exams need to have the date of the exam, and a doctor's signature on the form. The "Aftercare Summary" does not meet our requirements for medical documentation. Exams can be faxed to 319-320-4762.

Nutrition

by [Tracey Sauke](#), Dietitian

This month our focus food is dairy. The Dairy Group includes fluid milks, soymilk, cheeses, yogurt, and other foods that contain these dairy products. Dairy foods contain calcium and Vitamin D. These nutrients are important for helping your child develop healthy bones and teeth. To learn more check out these resources:

- [Dairy Nutrition FAQ](#)
- [Dairy Every Day is a Healthy Way](#) - why include, how much and tips
- [Transitioning Children from Whole to Lower-Fat Milk](#)
- [Dairy Milk vs. Plant Milks for Toddlers & Young Kids](#)



Having good digestion is important to your child's health. Good digestion means your kids are absorbing their nutrients and eliminating waste the body doesn't want or need. Here are three tips on how you can help support your child's digestion:

1. **Serve your child yogurt.** Yogurt contains live active "healthy" bacteria called probiotics. Probiotics are helpful in maintaining a healthy digestive system.
2. **Make sure your child gets enough fiber in their diet.** Fiber helps promote normal bowel movements, lowers cholesterol levels and helps control blood sugars. Fruits and vegetables both are good sources of fiber. An easy way to make sure your child is getting enough fiber each day is to aim for 5 servings of fruits and vegetables each day. Find more information on fiber [here](#).
3. **Keep mealtimes calm.** Make sure your child sits and chews their




food well. Having a calm environment helps stimulate the parasympathetic nervous system (aka “rest and digest”).

Make sure to read the [January Nutrition Newsletter](#). You'll find more information on our focus food, in-kind activities and our center-based menu.




MLK DAY OF SERVICE
Celebrate the Cultures of
the Cedar Valley
A family-friendly event for elementary aged youth



Come experience cultures, complete hands-on projects, and learn something new about diversity in our community. More than a dozen exhibits will highlight Dr. King's vision of a united world.

Monday, January 15
10 - 11:30 a.m.
Diamond Event Center
5307 Caraway Lane, Cedar Falls



**Volunteer Center
of Cedar Valley**

Volunteer Center of Cedar Valley ● 319-883-3015 ● information@vccv.org



**FREE SMARTPHONE
&
SERVICE
AFFORDABLE CONNECTIVITY PROGRAM**

**Free Unlimited
Talk-Text-Data
First 5GB at high speed then 2G**

**CONTACT
Kesha L Selectel Rep
Via TEXT
(319-427-4299)**

**You can get ACP if you or someone in your household participate
in one of the following programs below:**

- SNAP (Food Stamps/EBT)
 - Medicaid
 - WIC
 - SOCIAL SECURITY DISABILITY INSURANCE (SSI)
 - FEDERAL PUBLIC HOUSING (SECTION 8)
 - VETERANS PENSION AND SURVIVOR BENEFITS
 - RECEIVED a FEDERAL PELL GRANT in the current award year
 - TOTAL HOUSEHOLD INCOME IS AT OR BELOW 200% of FEDERAL POVERTY GUIDELINES
 - FREE OR REDUCED SCHOOL LUNCH PROGRAM
- www.selectelwireless.com/acppreapply**