

Spring 2012

# The Virginia Home Educator

Home Educators Association of Virginia News Magazine



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# The Virginia Home Educator

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## NEW WEB ARTICLES!

Some of the magazine has gone online! Be sure to check  
out these online bonus articles at [www.heav.org/resources/home-educator/spring-2012.html](http://www.heav.org/resources/home-educator/spring-2012.html).

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## FROM THE EDITOR

Mary Kay Smith

This fall, my husband and I were having lunch along the seawall on Mykonos when all of a sudden he said, “Look!”

I turned around to see a large pelican waddling up the cobblestone path toward us. Clearly used to human company, he passed people along the walkway and then casually turned and toddled up the stairs into the restaurant. Curious, I got up and followed him inside just in time to see him disappear around the corner into the kitchen area. The chef looked up, calmly took hold of the pelican’s beak—at stovetop level—and steered him out. I was so excited! A pelican! Coming to our restaurant for lunch!

Of course, just watching this huge bird was not enough. I went up to him and reached out and scratched his head. His eyes looked into mine, and he somehow decided that was okay. Later, though, when other tourists tried to pat him, he turned around and honked loudly, sending them running away laughing. So this became a joke with my husband and me. I said that pelican and I *connected*; my husband said it was all coincidence. No matter—it was FUN.

Then today, I heard a ruckus in my backyard and went out to see finches, chickadees, and juncos flitting around squawking. That seemed odd; they don’t usually

squabble at the feeders. But out of the corner of my eye I saw movement. A cat. The birds were not fighting over food—they were yelling for help. After I chased the cat away and the birds calmed down, I thought, “You do know I’m the one who takes care of you, don’t you? I fill the feeders, keep the bath clean and full, and arrange for houses scattered in the garden.... Do you recognize me? Do you realize that we are *connected*?”

And then I reflected, I wonder how often God looks down at His people and thinks, “You do know I’m the one who takes care of you, don’t you? Have you identified me?” Way more than my desire to be connected with the birds I care for, God wants to be connected with His people. I can only imagine how sad it must be for Him when people go about their way, not recognizing His hand, not acknowledging Him.

So how much *do* wild birds know? I’m not sure, but last summer I had two birds come and talk to me quite deliberately. One was a cat bird who flew to our verandah and gave me quite an earful about something—I had no idea what—until later I found her baby lost in my garage (we returned the baby, so that conversation ended well). And the other was a hummingbird who had stayed around the garden all summer. She came right over to me one day, so close I could have caught her. She chirped and chirped and then left. Later that week I realized she had flown south. Who knows? Maybe she was saying goodbye.

So that’s a lot about birds and whether or not they understand my love for them, but the real question is, what about us and God? Are we seeing and acknowledging His interested, loving, generous, protective hand in our lives? Are we teaching our children to recognize His care? He’s there—watching, waiting, providing—and I think He’s thrilled when we acknowledge our connection and fly over to have a conversation. ☺



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# Letters

## WINTER MAGAZINE

Thank you so much for writing and editing for HEAV. I've smiled and nodded as I have read many times, but this time I just had to write in. Homeschooling with all of its ups and downs is worth every bit of time and effort and has brought our family much joy. Now that the kids are older and have a bit of perspective, they'll say, "I don't know exactly how I learned this (fill in a topic) but I just know it."

I'm a mom of three homeschooled grads too, with the youngest scheduled to transfer from community college to away college next fall. Our oldest daughter started work as a blacksmith this week in Colonial Williamsburg, and our second daughter is in college completing an BA in English while taking dance.

Our home is already too quiet and the washer is not so full of dancewear and sooty work clothes, but God is good as I return to outside teaching and helping a friend with her new homeschool. Organizing all of our books remains to be tackled.

Many blessings to you and yours,  
Langley Lewis, Montross

I was reading the winter issue of TVHE. When I came to page twenty, toward the end of the article, under the topic "What Options Are There Besides College?" I saw no mention of the military as an option. This has been an excellent option for many home-

schoolers, and I hope it was just an oversight. Does this represent HEAV's philosophy on this issue? I hope you counsel better than the article would indicate.

Cindy Stremel (via phone call)

*Editor's note: Military service after high school is an excellent option—thank you for adding this suggestion!*

*The editorial was a panel discussion—not an HEAV seminar—so it was not meant to be comprehensive information on these topics, but rather an informal discussion of panel members' personal experiences. While some of our panel members have children who went into the military, those children entered following college rather than high school, so this idea did not happen to come up.*

*We would love to have our readers' input. Do you have suggestions or comments on magazines topics, or do you have a theme you would like us to explore? Write to editor@heav.org.*



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4 Ways to Serve Home Educators



## FROM THE DIRECTOR OF HOMESCHOOL SUPPORT *Yvonne Bunn*

**S**ometimes our lives seem so routine—cooking, cleaning, doing laundry, disciplining children, giving baths, getting kids ready for bedtime, etc. It’s what we parents do to keep the family functioning.

But I remember the day our “family living” changed—the day we began homeschooling. It transformed from day-to-day routines to a purposeful lifestyle. Maybe you remember something similar in your home, too?

From that day forward we started different routines, developed new schedules, and changed our emphasis. We paid more attention to attitudes, not just getting the job done. We fostered deeper relationships with each other. Being together most of the time didn’t always bring out the best in everyone, so we had to work on respecting each other. We even seemed to develop a different purpose. Of course, we knew we wanted to educate our children, but more importantly, we focused on preparing our children for life.

For most of us, homeschooling is a lifestyle. It becomes part of everything we do. Taking on this responsibility changes the way we think about ourselves as parents. We begin to see ourselves as leaders and mentors—teachers of academic subjects, of course, but even teachers while grocery shopping, cooking, cleaning, and doing the laundry.

In a homeschool family, most events can be used as teachable moments. I’ll never forget the time another homeschool family was

coming for a visit when they saw a deer struck on the side of a road. They put it in the back of their truck and brought it to our house. Not only did “carriion” become a new vocabulary word for us, but it also became an unplanned Saturday biology lesson.

Not every day was eventful. There were struggles. We had many good days and some not-so-good days. There were times when the children would whine and say, “Do we HAVE to do school today?” There were subjects I didn’t like to teach, and there were papers I didn’t want to grade. But as I look back, the good days far outweigh the bad days. Those good days are the days we remember most.

Family lifestyle is made up of the simple, everyday things we do together. Some of those have stayed in our memories—reading a chapter of Proverbs each day and talking about how to be wise, sitting on blankets in the backyard in the warm spring sunshine and studying science, and gathering on the sofa in the evenings to read the classics out loud. When these simple routines are going on, we often don’t realize they might become a life-long memory, make a difference in our child’s character, or influence him at a critical moment in his life.

Although most days seem routine, homeschooling is a lifestyle that gives us the gift of time with our children. And when we look back, we may discover that it was the little things that were the big things after all. ☺

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**God bless you, Jenni, Eagle River, AK**

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**Beth, Dallas, TX**



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# Freedom Watch

## LEGISLATIVE SUMMARY

The 2012 legislative session was one of the most active in Virginia's homeschool history. From curriculum changes to sports access to homeschool tax credits, HEAV's legislative team stayed on top of the action. Through successes and failures, your right to homeschool has been protected, and homeschool requirements are less burdensome because HEAV was there.

## CURRICULUM DESCRIPTION CHANGE

Two bills, initiated by HEAV to simplify the meaning of a "curriculum description," passed both the House and Senate and are now awaiting the governor's signature. The law (§ 22.1-254.1 B) requires any parent who provides home instruction to notify the superintendent and provide a description of curriculum to be followed for the coming year.

The new language, which takes effect after July 1, 2012, will require a parent to "provide a description of the curriculum, *limited to a list*

*of subjects to be studied during* the coming year..." Superintendents may no longer require course descriptions, outlines, textbook titles, explanations of methods, tables of contents, or scope and sequences. This change will provide consistency in all school districts.

**Senator Dick Black** (R-Loudoun/Prince William), who patroned SB 564, and **Delegate Brenda Pogge** (R-James City/York County) who patroned HB 1208, are to be commended for their clear presentations in committee hearings and during the floor debates.

## TAX CREDITS

HEAV worked with **Delegate David Ramadan** (R-Loudoun/Prince William) who introduced legislation that would have given homeschooling parents a tax credit up to \$1,000 for the purchase of textbooks, workbooks, correspondence courses, and distance learning programs used solely in home instruction. The finance committee continued HB 1006 to 2013.

## SPORTS ACCESS

HB 947, patroned by **Delegate Rob Bell** (R-Charlottesville), was defeated by one vote in the Senate Education Committee. The bill had successfully passed the House for the first time amid tremendous opposition from the Virginia High School League, the Virginia Athletic Association, the Virginia School Boards Association, the Virginia Association of School Superintendents, and the PTA.

It would have allowed homeschool students to try out for public school sports without excessive requirements.

Delegate Bell expressed his appreciation for the many articulate homeschool students and parents who testified on behalf of the bill. He stated, "The bill has never gotten out of the House before, and this year it did. We didn't get to the finish line, but we got closer than we ever have before. Next year I will re-file the bill and we will take it up again." ☺

## VIRGINIA KIDS DID IT



Congratulations to **Christina Kidd** (Fairfax Station) who was announced as a YoungArts Merit Award Winner in musical theatre in December! Chosen from more than 5,000 applicants in nine disciplines in the visual, literary, and performing arts, Christina will receive a monetary award and join the ranks of 16,000 YoungArts alumni. Christina has also been cast in *The Music Man*, opening May 22 at the Arena Stage in Washington, DC.



Two homeschool robotics teams, **Twisted Botz** (Gloucester/Williamsburg/Richmond) and **RoboDesigners** (Daleville), competed in the Liberty University Regional VEX Competition in Lynchburg on March 3. Twisted Botz finished qualifying matches in first place (6-0-0); RoboDesigners finished sixth (4-2-0). Twisted Botz chose RoboDesigners to form an alliance that went on to become Tournament Champions. Twisted Botz also won the Design Award for demonstrating an organized, professional approach to the design process, project and time management, and team organization. Both teams qualified to compete at the 2012 VEX Robotics High School World Championship on April 19-21, 2012, in Anaheim, California. ☺

## COMING TO VIRGINIA

### SUCCESS SEMINARS & SUPPORT GROUP EVENTS

April 12 ■ How-to-Begin Success Seminar, Richmond HEAV office, 1 to 5 p.m. ■ [www.heav.org/events/seminar/index.html](http://www.heav.org/events/seminar/index.html)

May 10 ■ High School Success Seminar, Richmond HEAV office, 1 to 5 p.m. ■ [www.heav.org/events/seminar/index.html](http://www.heav.org/events/seminar/index.html)

### DAY AT THE CAPITOL

Legislative Day at the Capitol, Richmond

April 26 ■ Capitol Classroom Day at the Capitol, Richmond  
[www.heav.org/law/legislative/datc/index.html](http://www.heav.org/law/legislative/datc/index.html)

### MUSEUMS & FIELD TRIPS

April 13 (April 6 deadline) ■ Mariners Museum, Newport News, 9:30 a.m. to 3 p.m. ■ [www.marinersmuseum.org/education/homeschool-programs](http://www.marinersmuseum.org/education/homeschool-programs)

May 11 ■ Kings Dominion, Doswell, 10 a.m. to 5 p.m.  
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September 28 ■ Frontier Culture Museum, Staunton  
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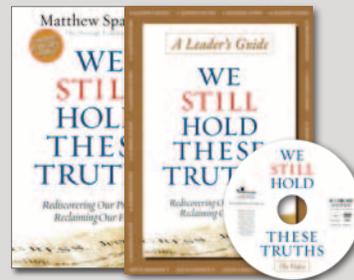


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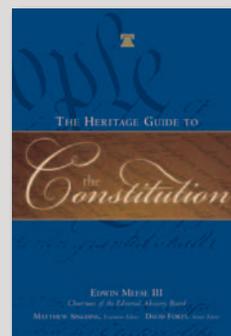
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# Sibling RIVALRY: RAISING CAIN *without* KILLING ABEL

RICK BOYER



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**N**ot all conflict in the home is bad. Our effectiveness as Christians is based on how we get along with others (John 15:35). Since conflict-resolution training happens in the family, God allows us to have conflict in the home. When family members learn how to cope with each other, they learn how to cope with others outside the family, and this prepares them for a broader ministry. Irritation with others can also be a useful wake-up call to recognizing that we have a need within ourselves. So, parents should not expect to prevent conflict in their home, but to manage it.

However, having said that, we can see how sin in the family can lead to unnecessary sibling rivalry. Scripture gives us classic examples of sibling rivalry, and as we look at them one by one, we can see some root causes and what parents can do to prevent them.

## CAIN AND ABEL

In Genesis 4, the root of the rivalry between Cain and Abel is actually an unresolved conflict between Cain and God. Cain tries to deal with God on his own terms, is rejected, and takes out his bitterness on Abel.

**LESSON:** Help your child to understand that God is the One who meets our needs. Cain could have had his needs met and kept fellowship with Abel had he only asked for God's forgiveness.

## JACOB AND ESAU

Genesis 25 and 27 tells us about the rivalry between Jacob and Esau. There are several root problems here. First, each parent favors a particular child. Then Jacob actually wrongs Esau by catching

him in a moment of weakness and persuading him to sell his birthright for one meal. That is a genuine offense. Subsequently Jacob steals the firstborn blessing by deceiving his father. This situation is made worse by his mother Rebekah who masterminded his duplicity. So, parental favoritism and a mother's evasion of her husband's authority come into play. Deception on her part actually backfires for her. She warns her son Jacob to flee to Haran "for a few days" until his brother's anger subsides, but as far as we know, she never saw her boy again.

**LESSONS:** Do not favor one child over the other, either in thought or action. Teach children that deception is always wrong. Women, don't undermine your husband's authority.

## RACHEL AND LEAH

Genesis 30 tells us about Rachel's self-rejection over her barren condition. Verse 1 says, "Now when Rachel saw that she bore Jacob no children, she became jealous of her sister...." Persons with a sense of inferiority will find a multitude of different issues on which to compare themselves unfavorably with others, whether in appearance, talents, or other abilities. Inferiority feelings are common to young people. In Rachel's case, it found its outlet in the area of childbearing, but self-rejection will express itself one way or another, and a child who suffers from it will express it toward siblings.

**LESSONS:** Help your child accept himself as the person God made him to be (interests, abilities, looks). Help him to avoid comparisons with others and to discover God's purpose for his life. Make sure your child *knows* that you love and accept him for who he is.

## JOSEPH AND HIS BROTHERS

The story of Joseph and his brothers in Genesis 37 reveals parental favoritism. Jacob betrays his partiality to Joseph by presenting him with a princely tunic that his brothers can scarcely fail to notice. Then Joseph has two dreams indicating that he will one day rule over his brothers and his parents, and he lacks the discretion to keep his dreams to himself.

**LESSONS:** Do not favor one child over the other, either in thought or action. Do not allow children to brag to each other or to tease in areas of sensitivity. How will you know teasing is happening? Be with your children! Tune in!

## THE GREEDY BROTHER

In Luke 12, a man asks Jesus to settle a conflict with a brother over the family inheritance. Jesus refuses to resolve the issue because He knows the man's root problem is not the inheritance itself but a materialistic value system (greed). So He immediately launches into a parable to illustrate His point.

**LESSONS:** Teach your children the spirit of giving and to keep "things" in their proper perspective. Time spent helping the less fortunate in third-world countries or even poor places at home can have a great impact.

## CONCLUSION

Remember that the source of foolishness and conflicts is *within* us, but they erupt towards those *around* us (James 4). To prevent serious sibling rivalry, we first need to check our own behavior. Then we need to drive foolishness out of our children, show them the need for sanctification, impart biblical philosophy, and teach them to guard their hearts. ☺

*Rick Boyer is a homeschooling father of fourteen. He and his wife Marilyn write and speak on homeschooling and parenting topics. Order Rick's DVD Raising Cain Without Killing Abel at [www.thelearning-parent.com/products.asp?cat=5&product=39](http://www.thelearning-parent.com/products.asp?cat=5&product=39).*

*Come hear Rick at the convention this year! Sign up at [www.heav.org](http://www.heav.org).*



# Sibling Rivalry Between Boys

RICK BOYER

## BOYS TEND TO HAVE CONFLICT WITH EACH OTHER

It's interesting to notice that in all the biblical case studies, the conflict recorded was between siblings of like gender, and that *all but one were between brothers*. Researchers have also noted that conflicts are more frequent and severe between same-gender siblings. It stands to reason: little girls would more likely fight over a baby doll, and little boys over a favorite fire truck or BB gun. Few boys would fight with Sis over a doll.

Sibling rivalry between brothers, though, is—well—special.

## BOYS ARE PHYSICAL

For one thing, it's more likely to develop into physical violence, as with Cain and Abel. Boys have more of a natural tendency to express themselves physically. They are designed to be protectors of the female sex, and nature has given them both a sensitivity to the needs of girls and a disposition to fight when it seems in order. This easily gets out of hand in the immature days of boyhood, and violence sometimes flares when it is entirely inappropriate.

## BOYS ARE DESIGNED TO BE LEADERS

That may not be politically correct, but it's fact. God has designed the sexes to be equal, but definitely not interchangeable. Boys are growing into men and men are charged with responsibility for leadership in the home, the church, and the government. So, when boys grow up together, as they consciously or unconsciously try to assert their leadership with their increasing maturity, they are more likely to irritate each other than their sisters. By the same token, this can also lead to conflicts with Dad as the boys try to balance their loyalty to him with their innate need to stretch their wings and make some of their own decisions. There is only room for one lead stallion in the herd, but the young colts must have the chance to prepare for leadership. Consequently, though they may occasionally buck the authority of the senior stallion, they are much more likely to fight with each other than with him or with their sisters. ☺



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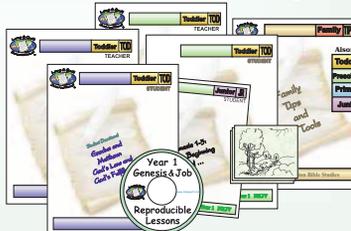
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6	Acts, Romans, and Other Letters by Paul: The Early Church Galatians    Acts 1-17    Galatians    Acts 18-28    Romans    1-2 Cor., 1-2 Thess., Ephesians, Philippians    Colossians, Philemon			

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Parents	Students	Teachers
Parent Study w/Activities	Toddler	Toddler
	Preschool	Preschool
	Prekindergarten	
	Kindergarten	
Family Leader w/Discussion Questions	Early Primary	Primary
	Primary	
	Middler	
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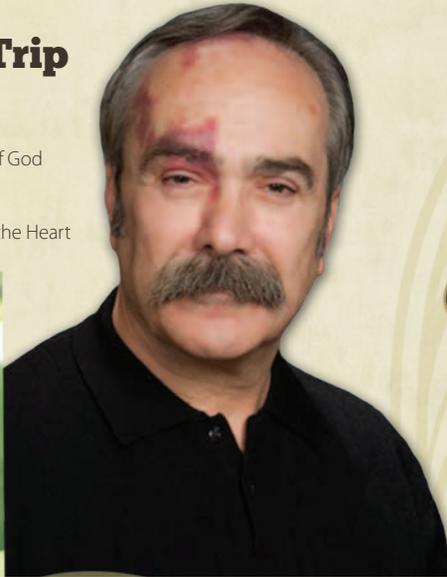
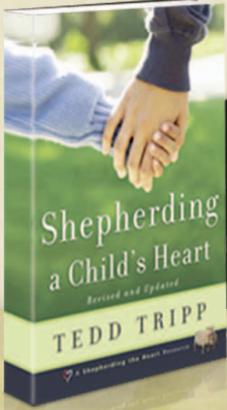




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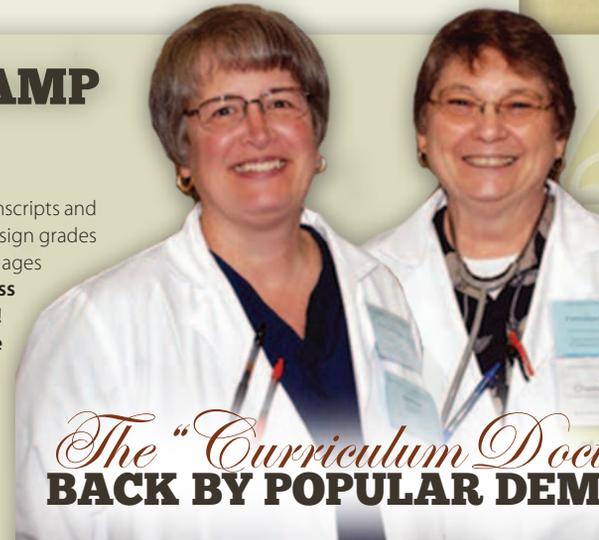
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# Heart CHANGE

DR. TEDD TRIPP



Many parents fear that they are raising a house full of little hypocrites. They have taught their children appropriate ways of behaving and fear that their children will grow up as well-behaved children who have no sense of their need for grace.

The problem of hypocrisy is greatest in homes in which the emphasis, discipline, and correction has been on behavior rather than on the heart. That approach makes the human problem “what I do,” not “what I am.”

According to the Bible, the problem we have is more profound than that. It is not what you and your children and I *do* that is wrong—not that we or they lie, envy, or disobey. The problem is that you, your children, and I *are* liars. We are also envious and disobedient.

Ask yourself this question. Is a man a thief because he steals, or does he steal because he is a thief? Is he a liar because he lies, or does he lie because he is a liar? The Bible’s answer is that he steals because he is a thief, he lies because he is a liar, and he disobeys because he is disobedient. This is the testimony of the Bible. *“Even from birth the wicked go astray; from the womb they are wayward and speak lies.”* (Psalm 58:3 NIV’84)

Sometimes someone will ask, “What about addressing the behavior that is wrong and telling them to do better. Isn’t that part of being a good parent?”

The answer, of course, is that addressing the heart does not mean

*I have to speak to  
behavior in ways that  
focus on heart change.*

you don’t address behavior; it simply tells you how to address behavior. Since behavior is heart-driven, I have to speak to behavior in ways that focus on heart change and not simply behavior change.

This truth can help you keep the gospel central in correction and discipline. You must help your children see the hidden heart issues that lie behind behaviors that are wrong.

Let’s take as an example the common problem of lying. Sometimes parents try to discourage children from lying by appealing to fear. “If you are a liar, no one will like you, and you won’t have any friends—so you better not lie.” Some appeal to pride. “You don’t want to be like those liars; you’re better than that. I know you’re better than that; you’re not like those liars.”

Both of these approaches to the problem of lying are behavioristic. They focus on behavioral change and seek to motivate the change by appeal to fear or to pride. They may produce a change in behavior, but they misfire in terms of biblical objectives.

It is so much better to have a conversation like this:

“Honey, you know I am concerned that you have lied to me. Telling the truth is something that is very important in human relationships. If you cannot trust me and I cannot trust you, we have

no glue to hold our relationship together. Do you understand what I am saying?"

"Yes," he says, nodding.

"But do you know what concerns me even more?"

"No."

"My deepest concern for you is that you are just like me. We lie because it seems to us like telling a lie will go better than telling the truth. And we love ourselves more than we love God sometimes. That is why we tell lies.

"That is why Jesus came. If all we needed was for someone to tell us what to do, God would have just sent a prophet. The problem we have is so great that just knowing what we ought to do is not enough. We need a Savior from our sin, and we need someone who has power to deliver us."

If you have a precocious child, the conversation might take this direction:

"Do you ever tell a lie, Daddy?"

"Well, honey, there are many ways of lying. Sometimes we can tell a lie by making someone think something about us that is not true. So, yes, sometimes Daddy tells a lie. Do you know what I need to do then?"

"What?"

"I need to confess my sin to God. God says he will forgive us (1 John 1:9). I also have to ask forgiveness from whomever I lied to. And I need to think about who I was loving more than God when I lied, so I can confess that sin too.

"You know something, honey? I need God everyday just as much as you do. I need his forgiveness. I need him to change me on the inside so that I love him more than anything, and I need his power to love him and others more than I love me."

Every opportunity to correct your child is an opportunity to confront him with his profound need of forgiveness and grace. If you make behavior the primary thing that is wrong, you will never get to the hope and power of the gospel. And if your children learn how to jump through your hoops, they will become little Pharisees—clean on the outside and dirty on the inside. ☺



*Dr. Tedd Tripp is a conference speaker and senior pastor emeritus of Grace Fellowship Church, Hazleton, Pennsylvania. He and his wife, Margy, have three children and nine grandchildren. Tedd is the author of the popular child-rearing book and handbook, Shepherding a Child's Heart, and co-author with Margy of Instructing a Child's Heart.*

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# Your Home A HAVEN

JOY HAYDEN

**T**he start of the school year brings a welcome routine to our home after weeks of unstructured summer days. New textbooks are eagerly opened, and the excitement of the new curriculum has everyone energized. But as the school year progresses, we begin to notice unwelcome pressure. We have come to realize that it's really not the *schooling* part of the day that causes the most stress—it is the “rest of life” that has to be attended to. So this is some of what we have learned along the way to relieve that pressure. Maybe these tips will help you too.

## ORGANIZE THE YEAR INTO SEGMENTS

Since it is difficult to tend to all the household responsibilities on top of school, consider organizing the year into four-week segments. Conduct school for three weeks; take the fourth week off. Use that week to catch up on housecleaning, appointments, etc. If a child has not completed his allotted school assignments for the first three weeks, he must get caught up during the week off.

## CREATE A DAILY SCHEDULE

Perhaps the stress you face is not so much a week-to-week problem, but a day-to-day problem. With eight children I heard that endless stream of, “Mom, I need you,” “Mom, can you come here?” “Mom, I don't understand this.” Creating a daily schedule for each child AND myself after reading the book *Managers of Their Home* (Steve and Teri Maxwell) brought us much relief in this area. The children knew exactly what they needed to be doing and when they should be doing it, and they stopped relying on me to direct every moment. It was particularly helpful to our more distractible children.

## DE-CLUTTER YOUR HOUSE

One summer we spent a marvelous week at the beach. While there, we met another homeschool family. I mentioned how easy it was to keep the beach house clean but so difficult to keep my own house picked up. The other mom quickly responded that it was because we didn't have all our “stuff” in the beach house.

I went home determined to rid our house of everything that made housecleaning so burdensome. I started in the room that was in the best shape so that I had a chance to build my confidence. I had rooms that were so bad that I actually took everything out and re-evaluated each item before returning it! It makes sense that the rooms we find hardest to keep clean are the rooms that need the most de-junking.

Find something to give to Salvation Army or other charity groups every time they call. Always have a de-junking weekend before Christmas!

## MAKE A PLACE FOR EVERYTHING

Once the junk is gone, make sure that there is a place for everything. Are you adequately using the vertical space in your home? Vertical space can be found in closets, on backs of doors, on walls, and even in cabinets. Closet organizers are a must.

Don't be afraid to go “outside the box” when using the space in your home. Turn your coat closet into additional pantry space or even a computer nook. Turn your unused dining room into a home office or classroom. Evaluate your needs and available space, and then make your home work for you.

## EVALUATE YOUR ACTIVITIES

Sometimes our *schedule* needs to be de-junked. Evaluate your activities. This can be very difficult. We cut back significantly in sports because the practices and games left us with little family time. But planned family activities will build up the family and reduce the amount of conflict between siblings. When a family enjoys being together, days are more pleasant. Hence, less stress!

## GET HELP WITH CHORES

Have your children help with the chores. Every month our children were assigned three chores. That saved me twenty-four tasks per month, 288 tasks per year.

I highly recommend Sandra Felton's flipper chart (*Messies 2*) for scheduling household responsibilities. If you don't have time to clean the whole house, do the chores that

give you the biggest psychological boost. For me that would be making the beds and cleaning the kitchen countertops and floor. Always keep the shiny things shiny.

### BREAK DOWN YOUR WORK

Adopt “divide and conquer” as your motto. Tackle big jobs by breaking them down into more manageable tasks. If organizing a whole room is overwhelming, then just organize the bookcase today. If organizing the bookcase is overwhelming, then just organize one shelf. (Read *The 15-minute Organizer* by Emily Barnes.)

Have you ever timed your chores? Most don't take nearly as long as you think. Unloading a dishwasher can be done in a minute or two. Make a list of tasks that can be done in less than fifteen minutes so that you make the most of the “little minutes” of your day.

On the other hand, be aware of activities that are time stealers—like handling paper. Try to handle each piece of paper only once. “File it; don't pile it.” Throw away junk mail before it comes into the house.

In summary, you can reduce your stress by applying two basic principles: Make the most of your *home* by getting rid of the clutter and evaluating the use of your space. Then, make the most of your *time* by establishing chores, using those little minutes, and pacing yourself. Don't let your home rob you of the joy of homeschooling.

*Joy Hayden has been homeschooling for 20 years. She lives in Sterling with her husband, Mark, and their children. This article has been reprinted with permission from the author.*

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# Navigating the Road TO FINANCIAL SUCCESS

CRYSTAL PAINE



A brand-new year is upon us, and with it comes fresh resolve to get our finances in order. There's a temptation to want to go out and buy a stack of books or new financial software to help us get our act together when it comes to our budget.

While there's much that can be learned from books (hey, I wouldn't have written a book myself if I didn't think this was the case!), a book, DVD series, or budgeting software won't ultimately change your financial situation. Your financial situation won't change unless you change.

So get in the driver's seat, buckle up, and get your engines started. It's time to steer yourself toward the financial success freeway.

## STOP SPINNING YOUR WHEELS AND DRIVING AROUND IN CIRCLES

What would happen if you took a family road trip to an unfamiliar location hundreds of miles away and left your map or GPS at home? Very likely you'd waste hours driving around trying to figure out which way you were supposed to go. You'd probably never reach your destination unless you stopped and bought a map or kept stopping to ask for directions. It's the same with finances: if you don't really know where you are going in the first place, you're going to be hard-pressed to ever reach your desired destination.

So many people dream of getting out of debt, saving to pay cash for another vehicle, paying off their house early, or giving more generously to others. Very few people, however, get beyond the dreaming stage. Instead, they drive around and around without a map, wishing they could go somewhere, but never determining where it is they want to go or how they are going to get there.

## KNOW YOUR FINAL DESTINATION

It has well been said, "If you aim at nothing, you'll hit it every time." Where do you want to be financially a year from now? What about five years from now? How about ten years from now? Sit down with your spouse and brainstorm answers to these questions. Then, write down the answers you come up with, even if they seem crazy and well beyond reach.

After your brainstorming session, look

at your list of ideas and pick three to make your family's financial goals. I recommend choosing one goal that you think you could fairly easily accomplish in the next six months, one goal that you think you could achieve in the next year or two, and one goal that seems quite audacious.

If you have credit-card debt, car loans, medical debt, student loans, or any other consumer debt, paying these off should be your top priority. Once you've paid off your consumer debt, paying off your mortgage or saving up for a large down payment should be your next big goal.

Once you determine your top three goals, write them down and post them in a conspicuous location. When you write them down and hang them up somewhere for your whole family to see, it provides extra incentive to actually follow through with the goals. No longer do you have pie-in-the-sky financial dreams; you now have very specific goals to serve as the driving force for decisions your family is making.

## CREATE A ROADMAP

Goals are good, but they won't get you very far if you don't break them down into bite-sized, measurable pieces. Start with your end date and work backwards. For instance, if you hope to have paid off the \$500 balance on your credit card within six months, break the goal down into monthly chunks and then into weekly chunks.

To pay off \$500 in six months, you'd need to put \$83.33 per month toward the credit card bill. That's \$20.83 per week. Think about what weekly or monthly expenses you could cut or lower to free up that amount. If you review your budget and find that there is nothing you can cut or lower, review it again with a few frugal friends to see if they have any suggestions for you. If you still cannot come up with the extra wiggle room to make your goal, then you either need to extend your goal's end date or find an additional stream of income.

## CHECK THE MAP REGULARLY

If you're driving to a new-to-you destination that is many miles away, you will probably consult your map often to make sure

you're on the right road and haven't made any wrong turns along the way. You need to do the same with your financial goals.

Set up bi-weekly or monthly accountability meetings to review your goals, chart your progress, and consider if you need to make any course corrections. It's much better to determine early on that you've made a wrong turn than to take the wrong highway for an hour, only to end up having to backtrack once you finally discover your mistake!

## CELEBRATE THE MILE MARKERS

Don't forget to celebrate the milestones along the way. Plan a party or go on a special family date every time you pay off a credit card. Put \$5 in a special "Family Vacation" fund jar every time you save another \$50 dollars in your savings account. Or maybe make a commitment as a family that if you all stick to the budget for an entire month, everyone gets \$10 in "blow money" to spend on whatever they want (be sure to budget this in, of course).

You'll likely encounter many bumps, potholes, traffic jams, and unexpected road construction while you're en route, but if you keep moving forward—even if at a crawl—you'll achieve much greater financial traction than you could have ever dreamed possible! ☺



*Crystal Paine is a wife, homeschooling mom of three, wannabe runner, minimalist, lover of good coffee and thought-provoking books, and the author of The Money Saving Mom's® Budget.*

*She blogs at [www.MoneySavingMom.com](http://www.MoneySavingMom.com).*

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# Three Reasons YOU SHOULD SET FINANCIAL GOALS

CRYSTAL PAINE

## GOALS GIVE YOU PURPOSE

"If you aim at nothing, you'll hit it every time." If you don't have financial goals, there is little reason for being frugal, clipping coupons, or sticking with a budget. Goals give meaning to your efforts.

When you have a purpose for why you are forgoing eating out or shopping at thrift stores or driving an old car, it's much easier to stick with it for the long haul.

## GOALS GIVE YOU ACCOUNTABILITY

We write our financial goals down at the beginning of the year and then review them throughout the year to track our progress. The exercise of discussing and writing down our goals forces us to be accountable—to one another and to the goal sheet. It's a lot harder to go blow a sizable amount of money on a needless purchase when you know you'll have to face that goal sheet hanging on your refrigerator.

## GOALS GIVE YOU MOMENTUM

Tracking the progress of our yearly goals on a monthly basis is a huge motivation for staying on track. We've found that it's helpful (and fun!) to *break down our yearly goals into monthly bite-size chunks* and then challenge ourselves to see if we can exceed those.

Sometimes, it can feel like you are spinning your wheels and getting nowhere. Just as soon as you save up enough money to replace the broken washing machine, the car breaks down. However, we've found that even if we've had a month with lots of financial setbacks, the goal sheet serves as an encouragement to us that we are making progress and doing something—even if it's at a slower pace than we'd hoped. And that always inspires us to keep at it! ☺

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