

Managing Stress in Young Families

Managing Time and Money

Maria dreads another week of rushing to child care, work, and home just in time for the chaos of supper and bedtime. Even with Pedro's extra late-shift job they aren't keeping up with the bills.

Many young people feel they don't have enough time and money. Often families need two paychecks to pay the bills. When both adults work outside the home, the time available to meet family needs is limited. No one formula works for managing time and money.

Tips to Manage Time and Money

- Set priorities, identify goals. Agree what is most important right now, and where you want to be in 1, 5, or 10 years.
- Use your goals and priorities to make decisions about how you will use money and time.
- If an activity is not consistent with your goals, do not accept it.
- Be realistic about what you can and cannot do. Plan for interruptions, especially those that will occur with young children.
- Plan ahead to spend money and time. Plan a cushion for unexpected expenses.
- Save now for retirement. Regular savings, as little as \$10 a month, begun when you are 25 will result in more money than a much larger amount saved when you are 50.



Robyn is getting a promotion at work! The extra money will help her husband, Tim, finish his training program. But more weekend and evening work will mean less time to spend with four-year-old Janie and six month-old Pete.

Stress and conflict

An overload of daily demands and times of real crisis can cause tension in your family. You can take charge by resolving conflicts with others.

- Create a quiet time to talk. Conflicts can't be resolved when you're stressed for time.
- Ask each other's opinions— good ideas grow from listening to each other.
- Be empathetic. Try to understand how the other person feels.
- Listen well and be clear about your feelings.
- Work on one goal at a time. What do you want to do or change?
- Look for humor every day.
- Show appreciation to the people you care about.

Eat Well. Be well.

Eating well and daily physical exercise can help you and your children feel good—physically and mentally.

- Enjoy your food, but eat less
- Avoid oversized portions
- Make half your plate fruits and vegetables
- Make half your grains whole grains
- Switch to fat-free or low-fat (1%) dairy products
- Choose foods lower in sodium
- Drink water instead of sugary drinks
- Choose lean meat and poultry
- Visit MyPlate.gov for dietary guidelines.

Smart Snack Strategies

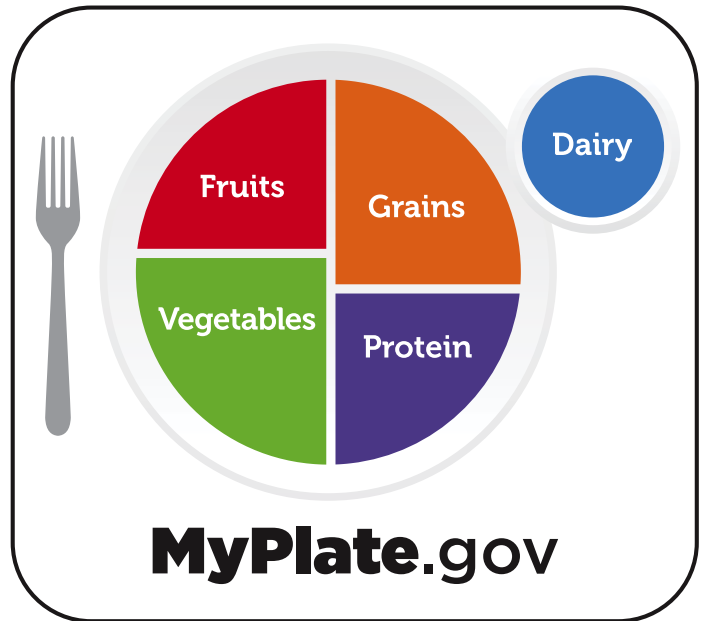
Plan food at home

Fill your cupboard and refrigerator with healthy food choices:

- whole grain crackers
- dried fruits
- unsweetened cereal
- pudding cups
- grapes
- baby carrots
- cheese cubes
- fruit cups
- mini-bagels
- boxes of vegetable or fruit juice

Plan snacks as part of daily food choices

- Provide snack choices from several food groups
- Schedule regular snack times and amounts; don't let children nibble constantly during the day



Be a label detective

- Limit convenience-type snacks that are high in sugar, fat, and salt and use excessive packaging

Create snack stations

- Package your own ready-to-go snacks
- Allow children to make their own snacks

Provide chef-in-training opportunities

- Let youngsters help pick out fruits, vegetables, and cheeses when shopping
- Include children in snack food preparation
- Use snacks to introduce new foods

Bottom line

- Healthy snacks supply energy and help meet a child's daily nutrition requirement
- Do-it-yourself snacks help children practice independence

Revised by Kimberly Greder, professor and extension specialist, and Diana Baltimore, lecturer, department of human development and family studies, Iowa State University. Originally prepared by Mary Winter.

Copyright © 2014 Iowa State University of Science and Technology, Iowa State University Extension and Outreach. All rights reserved. This institution is an equal opportunity provider. For the full non-discrimination statement or accommodation inquiries, go to www.extension.iastate.edu/diversity/ext. PM 1660B March 2020