

**Family Newsletter**

November 2015

**Ill Effects of Childhood Obesity**

While it is hardly news that obesity is a problem today, what we may all fail to realize is how much of an issue it can be for our children. According to the Center for Disease Control and Prevention (CDC), in 2012 alone the percentage of adolescents aged 12-19 years who were obese increased from 5% to nearly 21%! [www.cdc.gov/healthyyouth/obesity/facts.html](http://www.cdc.gov/healthyyouth/obesity/facts.html)

This fact should alarm all parents and caregivers because of the negative health effects on our children, both short-and long-term.

On the CDC’s website on *Childhood Obesity Facts (*website listed above) I found the following definitions of being overweight vs being obese.

* *Overweight* is defined as having an excess body weight for a particular height from fat, muscle, bone, water, or a combination of these factors.
* *Obesity* is defined as having excess body fat.

From the CDC’s page on *Defining Childhood Obesity*, ([www.cdc.gov/obesity/childhood/defining.html](http://www.cdc.gov/obesity/childhood/defining.html) ) I learned that being overweight is defined as a Body Mass Index (BMI) from 85-95% while obesity is defined as having over 95% BMI. This is measuring your child against all other children of the same age and sex. BMI is calculated by dividing a person’s weight in kilograms by the square of the height in meters.

We already know many of the reasons why children are overweight or obese. It is because of the types of foods that are eaten combined with a lack of exercise. Although it is easy for healthcare providers to say “Eat better and get more exercise,” it may not be a reality for all families. Some children live in places where their access to food is at a convenience store or fast food restaurants. Television commercials constantly bombard us with ads for sugary cereals and drinks, for fast food burgers and enormous milk shakes, for king-sized candy bars and juice boxes. We have to teach our kids to make better choices even if a piece of fruit, bottle of water, or green salad might not sound tempting.

Believe it or not there are some places where children cannot safely get outside to play. Most of our local communities offer safe playgrounds, parks, lakes, and beaches for outdoor activities. It’s still great to encourage your teen to get outside and find something to do. Skateboarding, biking, and even walking are all activities that can increase movement and get your student away from a computer, TV or cell phone. Perhaps a family walk in the evenings would be beneficial for the whole family and increase your time spent together. Encourage them to play some of the games we did when we were kids, such as volleyball, kickball, or kick the can. Remember how much fun we used to have? A simple game of hide and seek can go on for hours, and even the young and the old can play!

If we don’t encourage our kids to take care of themselves, we are going to continue to see more instances of childhood obesity, kids with high blood pressure and high cholesterol, and more instances of diabetes, joint problems, sleep apnea, and even higher rates of cancer. Encourage them to make better choices and continue to be good role models yourself.

**Matching Words and Meanings**

Here are 12 more of the words that you and your student should know by the time they graduate. These are from the list of 100 words every high school graduate should know by editors of the *American Heritage Dictionary.*

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| --- | --- | --- | --- |
| 1 | Churlish | a | cell division |
| 2 | Euro | b | limiting factor |
| 3 | Kinetic | c | make react with oxygen |
| 4 | Mitosis | d | common place; done daily |
| 5 | Obsequious | e | relating to motion |
| 6 | Oxidize | f | recap |
| 7 | Parameter | g | deformation of rocks |
| 8 | Quotidian | h | vulgar |
| 9 | Recapitulate | i | talking when alone |
| 10 | Soliloquy | j | whirling mass  |
| 11 | Tectonic | k | submissive |
| 12 | Vortex | l | European currency |

 Answer on page 4.

**Understanding your Credit Score**

What does FICO Stand for?

Similar to the way Federal Express eventually became FedEx, the company that develops FICO scores used to be called Fair Isaac Co. It was often shortened to FICO and a few years later became the official name. ([www.credit.com/credit-scores/what-does-fico-stand-for-and-what-is-a-fico-credit-score/](http://www.credit.com/credit-scores/what-does-fico-stand-for-and-what-is-a-fico-credit-score/))

What Does your Credit Score Do?

Lenders check out your credit scores to determine what sort of interest rate they will offer you, based on your payment history. When you apply for a loan, banks and credit unions want to know what kind of risk they will incur by lending you their money. Their decisions are based on a snapshot of a credit report at a particular point in time. ([www.myfico.com/crediteducation/creditscores.aspx](http://www.myfico.com/crediteducation/creditscores.aspx) )

What is a Good Credit Score?

Credit scores typically range from 300-850. Obviously, the higher the score, the better it is for you. The scores do not reflect if you are a good or bad customer, but simply take into consideration your repayment history. Each lending institution sets its own guidelines as to what their cut-off score is for making decisions on loans. That’s why you might get funding at one place, but not another. Below is a typical breakdown of credit scores and the amounts of interest you may be looking at being charged. You can see that you have much more favorable rates the higher that your FICO scores are.

|  |  |  |  |
| --- | --- | --- | --- |
|  | Mortgage rates | Auto loans | Credit card rates |
| 300-550—Poor Credit | 9.5% | 18.9% | 28.9% |
| 550-620—Subprime | 8.6% | 17.9% | 19.8% |
| 620-680—Acceptable | 4.9% | 11% | 13.9% |
| 680-740—Good | 4.2% | 6.5% | 12.24% |
| 740-850—Excellent | 3.9% | 5.1% | 7.99% |

There is one additional thing to consider. Even if you have an excellent credit score, if the lenders don’t feel that your income is sufficient to support a loan from them, they can still turn your down.

Knowing Where You Stand

You can, and should, be checking your FICO scores at least once a year. Go to reputable sites such as Equifax, TransUnion and Experian.

[www.credit.org/blog/what-is-a-good-credit-score-infographic/](http://www.credit.org/blog/what-is-a-good-credit-score-infographic/)

**Bank or Credit Union**

As your student prepares for adulthood, he/she might already have a job or a savings account some place. If this is their first time getting set up with a financial institution, here are some facts for them to consider in making their choice.

**Banks**

* Very accessible. Many branches. More ATMs
* Most offer on-line banking
* Do not have to belong to a certain religion, community or affinity group
* 39% of banks offer free checking
* There could be major fees for overdrafts (over $30), monthly maintenance fees (around $12), and charges for out-of-network ATMs, about $3.
* According to NCUA reports from 2014, the 5-year loan rates for new cars was 4.88
* Generally higher loan rates and lower interest rates on accounts
* Deposits are insured up to $250,000
* Failure rate of banks between 2008-2012
* 465 Generally larger and more impersonal

Sources: [www.businessinsider.com/should-you-use-credit-unions-or-big-banks-2014-1](http://www.businessinsider.com/should-you-use-credit-unions-or-big-banks-2014-1)

[www.money.usnews.com/money/personal-finances/articles/2015/01/06/the-pros-and-cons-of-a-credit-union-versus-a-bank](http://www.money.usnews.com/money/personal-finances/articles/2015/01/06/the-pros-and-cons-of-a-credit-union-versus-a-bank)

**Credit Union**

* Fewer locations or ATMs
* Most offer on-line banking
* Must belong to some religious group, community group, or affinity group
* Over 70% of the largest ones offer free checking
* There could be major fees for overdrafts ($20- $30), monthly maintenance fees ($2-$5) and Many reimburse you for out-of-network ATM fees, typically up to $15.
* According to NCUA reports from 2014, the 5-year loan rates for new cars was 2.74
* Generally lower loan rates and higher interest and dividend rates on accounts
* Deposits are insured up to $250,000
* Failure rates of credit unions between 2008-12 124
* Generally smaller and more friendly

Either one can be a good choice. Just pick the one that is right for you and your financial business.



**College Life Skills 101**

While in high school, your student has many daily or weekly assignments that they have to complete. Generally the teacher is reminding the students of due dates and what needs to be accomplished. College is much different. There might not be nightly homework assignments, but students will be expected to read much more. Another difference is that many classes will require research papers due by a certain date. Also, professors don’t usually remind students of what needs to be done. Professors expect students to read the syllabus and turn things in when they are due. Testing will change, too. In high school many of the tests are rote memorization of facts, while in college students are expected to engage in critical thinking. Students will be expected to learn and understand the facts and explain how or why certain things happened. For example, in high school a student may be asked to explain what was the significance of the Indian occupation of Alcatraz Island. In college the question may be to explain how the Indian occupation of Alcatraz contributed to the success of the American Indian Movement.

**Job Market Forecast:**

The US Bureau of Labor Statistics has made projections for the 30 fastest growing careers. They estimate that over 20.5 million new jobs will be added by 2020, just in time for your students to be nearing graduation from college. So, these are some of the jobs they might want to explore and majors they may want to study in college.

1. Personal care aides
2. Home health aides
3. Biomedical engineers
4. Brick masons, block masons, stone masons, tile and marble setters
5. Carpenters
6. Veterinary technologists and assistants
7. Reinforcing iron and rebar workers
8. Physical therapist assistants
9. Plumbers, pipefitters and steamfitters
10. Meeting convention and event planners
11. Diagnostic medical sonographers
12. Occupational therapy assistants
13. Physical therapist aides
14. Glaziers
15. Interpreters and translators
16. Medical secretaries
17. Market research analysts and marketing specialists
18. Marriage and family therapists
19. Brick masons and block masters
20. Physical therapists
21. Dental hygienists
22. Bicycle repairers
23. Audiologists
24. Health educators
25. Stone masons
26. Cost estimators
27. Medical scientists, except epidemiologists
28. Mental health counselors
29. Pile-driver operators
30. Veterinarians

**Matchings Words and Meanings Answers**

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| --- |
| 1 H; 2 L; 3 E; 4 A; 5 K; 6 C; 7 B; 8 D; 9 F; 10 I; 11 G; 12 J  |

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This newsletter and past editions are available at:
http://www.nmu.edu/multiculturaledandres/node/30
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