

CCNS Newsletter

November 2009

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Upcoming Events

- ◆ **Nov. 25-27:** Thanksgiving break
- ◆ **Dec. 8-9:** Scholastic book fair
- ◆ **Dec. 21:** Winter break starts
- ◆ **Jan. 6:** School resumes
- ◆ **Jan. 18:** Martin Luther King Day, no school
- ◆ **Jan. 23:** Winter cleanup, 9 a.m.
- ◆ **Feb. 15:** Presidents Day, no school
- ◆ **April 2:** Spring break, no school.
- ◆ **April 12:** School resumes

Message from the President

Dear Friends,

The past few weeks have been quite busy here at school with school photos, Halloween and the Harvest Dinner. Thank you for participating in these events that are so important to our school. I want to especially thank Heidi Titus for leading the dinner committee. Our parent-run school depends on people like Heidi stepping up and serving. All the money raised from the Harvest Dinner will go right back into CCNS in the form of teacher salaries and scholarships.

If you missed the Harvest Dinner

and that chance to mingle and meet people while helping CCNS, take heart! In the next month is another opportunity to get involved. On December 8-9, our school will host a Scholastic book fair. What a great way to get some holiday shopping done while supporting CCNS! We earn books for our classrooms from money raised at this event.

I hope your Thanksgiving is full of great food and wonderful fellowship!

Amy Hall
President
CCNS



Flex Plans and Preschool

By Meadow Wilde

(Note: This is not intended as tax advice. Please consult with your tax professional regarding your specific tax situation.)

A Flexible Spending Account, or FSA, is set up through an employer's cafeteria plan. The FSA allows an employee to set aside earnings to pay for qualified expenses; normally medical or dependent care, but there are other, lesser-used options. The money is deducted pre-tax, which can result in significant tax savings. A medical FSA is generally considered taxpayer-friendly, while the dependent care FSA is subject to debate. The decision to use a dependent care FSA is a personal choice that will vary from taxpayer to taxpayer.

Dependent care FSAs are used to pay for certain expenses related to care for dependents that live with you so you are able to work and earn a profit. Preschool tuition is a reimbursable expense, but K-12 tuition is not. Daycare for any dependent under 13 is eligible, as is care for adults or children over 13 who are not able to self-care. But for this article, let's just focus on preschool.

Basically, here is how it works. You calculate how much you are spending on preschool, and it is withheld from your paycheck, pre-tax, in equal installments (e.g., \$150 per month x 12 months = \$1,800). Then, as you pay preschool tuition, you can apply for reimbursement, but only as the money is deposited. For example, if January's tuition of \$150 is due January 1st, and your first paycheck only withholds \$69.23, you will only have \$69.23 reimbursed until your next withholding is deposited.

This all assumes, of course, that your employer offers a dependent care FSA.

Rules to remember with a dependent care FSA:

- Both parents must earn money to be eligible; except if the non-earning spouse is a student, or disabled. Single parents are also eligible
- Earning is important: If one of the spouses is self-employed and takes a loss, they are not eligible for the FSA.
- The limit is \$5,000 per year for a married couple, filing a joint return, or a single parent.
- Unmarried couples are each eligible for the \$5,000, but they cannot pay expenses for the same child.
- Both parents must earn at least \$5,000 during the year; otherwise the limit is the amount the lowest-earning spouse earned during the year.
- The limit for a married couple, filing separately is \$2,500 per year.
- It is not "pre-funded" – you can only receive reimbursement as funds are withheld from your paycheck and deposited into the FSA.
- If you take advantage of the dependent care FSA, you cannot also take a child care tax credit.
- Unless you pay more in dependent care than you had withheld for your FSA, the difference can be used for the child care tax credit.
- FSA dollars that are not used during the year are lost.
- Form 2441 Child and Dependent Care Expenses needs to be filed with your federal taxes, to account for the dependent care benefit.

Surviving a Preschooler *and* a Newborn

By Adriana Costello

Perhaps some of you can relate to this example from my very recent past of how having a new baby and a preschooler affects brain power: On a Monday, I was talking to Mary (a CCNS mom to Teague, a boy a couple of years younger, and a new baby girl) about any advice she has for parent's of a preschooler and a newborn that I could include in this little article. By Friday, it had completely fallen off my radar that I was supposed to have completed and turned in this article!

I also have a newborn, Phoebe, born in late August, and a preschooler, Leo, in Stephanie's 4-year-old class, not to mention two teenagers in my home. Hence, I seem to have few brain cells left!

There are several families at CCNS this year that have welcomed or will soon welcome new babies! So at the very least, we know we are not alone.

The thing that is actually most helpful to me is knowing that I'm not the only one that has frustrations and struggles in juggling a busy family life. As cliché as that may sound, it comforts. Mary's suggestion was a good one: lower your expectations of continuing your older child's/children's routines. In Mary's case, it was her middle child napping in the car on the way to pick up the preschooler, instead of at home in his bed, or foregoing the nap altogether. Another issue brought up by Mary, and experienced by me, is some regressing by the older child. In her case, her middle child has become "un-potty trained." In my case, Leo, while being very sweet with his baby sister, has taken a more contrary and argumentative attitude with his dad and me (meaning, for the first time, we've had to start putting him in timeout.)

In the November-December issue of my favorite parenting magazine, *Mothering*, is an article titled "And Baby Makes Four," by Natalia Parker Swenson, about introducing a new sibling to the family. She suggests that while you may not get the two-hour nap you got when your first child napped, even 10 minutes napping with your baby while your older child is playing safely nearby can be refreshing. Another good suggestion was talking to the older child through the baby; pretending to be baby and talking in a baby voice to the older child about why he/she needs to play gently; how the older child will

be able to teach baby to jump, wrestle, ride bikes, etc. Also, involving your older child/children in baby care can help them feel "ownership" of and a deeper connection to the new arrival.

Something that has really helped me is wearing baby Phoebe in a sling, so that she benefits from being held – which is exactly what she wants! – and I have my hands free to help, play, and be affectionate with Leo while avoiding the guilt of leaving my baby in a bouncer or swing for long periods of time. There are many options to choose from these days. My favorite right now is my Maya Wrap ring sling.

I must also express gratitude for Leo's daddy, my husband Michael. He works from 3 p.m. to midnight, and while I'm kind of a single mom at night, he is immensely helpful in getting Leo dressed, fed, and delivered to preschool every Monday, Wednesday and Thursday. The co-op job is all his right now, too, since I can't co-op with baby Phoebe in tow, and she's not taking a bottle just yet. While this is a non-traditional arrangement, there are certainly other ways partners can be helpful, such as shopping for juice or snack, taking the occasional co-op day, and so on.

One last thing to keep in mind is that this time really won't last forever, even though it feels endless sometimes. We know how all-too-quickly they grow! My mom had a needle-worked poem on the wall when I was growing up that said:

"Cleaning and scrubbing can wait 'til tomorrow,
for babies grow up, we've learned to our sorrow.
So quiet down cobwebs, dust, go to sleep,
I'm rocking my baby and babies don't keep."

Helpful links

- <http://preschoolers.about.com/od/siblings/a/babysibling.htm>
- <http://www.thelaboroflove.com/articles/introducing-a-new-sibling-to-your-child/>
- www.mothering.com/links (see "Preparing Siblings for Childbirth," from the Natural Parenting Toolbox)

Winter Backpacks

By Alison Lockman

Now that colder weather has definitely returned to Salt Lake City, it might be time to open up your child's backpack and reassess what is inside. Children will spend time outdoors on most days at preschool, so it is important for them to have clothes that will keep them both warm and dry. Here are a few suggestions:

Provide clothes to keep your child comfortable as if she or he would be outdoors in the snow all day:

- Hat
- Mittens (gloves are not as ideal, as

- they take too long to put on)
- Boots or water-resistant shoes
- Water-resistant coat and pants or a snowsuit
- Extra shirt, pants, shirt and socks

Label each item using permanent ink with your child's name and phone number. Items can be easily lost or confused with those of other children.

If your child currently brings a small backpack to preschool, consider upgrading to something larger to contain all of the above items.

November at CCNS



Picture Perfect!

Have pictures from field trips, on the playground or in the classrooms? The CCNS newsletter will feature photo pages throughout the school year. Send your pictures to Joe Gillespie at loriandjoegillespie@hotmail.com or Deanna Simonis at vegandeanna@yahoo.com

Photos by Lori Gillespie