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Protecting Children in a Digital Age

(Family Features) Keeping a watchful eye on your kids requires an increasing level of tech savvy many parents find intimidating. Not only are your kids vulnerable to bad actors online, but your family's personal information could be at risk, as well.

Learn how to protect your children and family in this digital age with these tips:

Elementary-Age Children

- Encourage open communication. Have conversations about what your kids see and do online and talk with them about potential dangers. Avoid lecturing in favor of an open exchange of information.
- Make their inherent interest in privacy work in your favor. Kids in this age group, particularly toward the middle school years, understand the concept of privacy and value it immensely. Use that context to help them understand what goes online is there to stay. Talk about what kinds of information should always be kept private, including identifying details like addresses and social security numbers.
- Stay on alert. Not all apps are completely safe (even the ones you can access from trusted stores) and not all filters are foolproof. Keep close tabs on what your kids are downloading by reading comments and reviews, and regularly monitoring what kind of content they see.

Middle School and High School Kids

- Continue talking about privacy. You can never have too many conversations about privacy. What seems like harmless sharing on social media can be quite revealing. For example, frequent posts about visits to a favorite store or restaurant can allow a predator to begin tracking behavior patterns that make your child a target. It's also important for kids to understand how their privacy settings work. For example, settings that allow exposure to friends of friends make their visibility to strangers much broader than they may realize.
- Help manage their online reputation. Behaviors that once resulted in a day or two of hallway chatter can now live forever. Documenting mischief online is only fun until it spills over into real life and everyone sees those mistakes in full color — including prospective future employers.
- Be clear about your position on bullying. From the safe distance of a screen, it's easier for kids (and adults) to say things they'd never say in person. Teach your kids to handle problems constructively offline and avoid engaging in attacks on others through social media, email and other platforms.

College Students

- Reinforce the risks. Once they're on their own, kids may feel more liberated to make their own choices online.



However, college students are easy prey for identity theft and worse. Remind them what's at stake if they fail to protect their identity and private information, like where they live and what they do on a regular basis.

- Teach smart practices. With all the independence that comes with college life, this is an ideal time for your student to take personal responsibility for his or her online security, including learning about virus protection, updating software, avoiding scams and backing up data.

If you're looking for more practical advice for everyday family matters, visit eLivingtoday.com.
Photo courtesy of Getty Images

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AUTHENTIC JALISCO CUISINE

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Make the Grade with A+ Gear

(Family Features) Heading back to school means stocking up on pencils, notebook paper and the like, but there’s more to getting ready to ace a new school year than basic school supplies. Gearing up for a great year means having the right tools to take you from a refreshing slumber, through lunch and all day long.

Double the Study Power

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Dual-Purpose Devices

If you’re strapped for cash or simply want the convenience of a smaller screen, a tablet can be a terrific alternative to a full-size laptop. Using Bluetooth, you can even connect to a keyboard if you want to use it to take notes in class. Download apps designed

to help you study and look up information using the built-in web browser. A tablet isn’t just a learning tool, however; it can be a source of entertainment, too. Add games and social apps, and you’ll have an instant option for passing time between classes or taking a well-deserved break from hitting the books.

Dress Up Your Dorm Room

A dorm room is a drab room until you add your own personal touches. Bedding is a practical necessity that gives you lots of latitude for self-expression. Before you begin shopping, note whether your dorm mattresses are standard length or extra-long. Then it’s time to explore your options. While you don’t want to overspend on dorm gear that might get damaged, it’s also a good idea to invest in at least moderate quality. Look for a matching set for ultimate coordination or pull together your own look that includes a comforter, pillowcases and sheets.

Hydrate for Healthier Days

Staying well hydrated is essential for students of all ages. Maintaining appropriate hydration helps keep you at the top of your academic game by supporting your body’s energy needs, helping

you focus and promoting cognitive function. Look for a reusable water bottle with a sturdy seal that will stand up to bumps and bruises in your backpack. You may also want to think about how much you drink in a day and how often you’ll be able to refill; that can help you determine the best size bottle for you.

A Better Boxed Lunch

A busy class schedule may keep you on your toes, but skipping meals is a fast track toward a crash and burn. Keep your body and mind fueled with good nutrition by carrying a bento box filled with your favorite snacks. The compartments make it easy to keep your favorite treats fresh and tasty, and with multiple wells to fill, you can challenge yourself to create well-rounded meals in every box. Bento boxes are available in a variety of sizes and materials, so you can customize your box to fit your personal needs.

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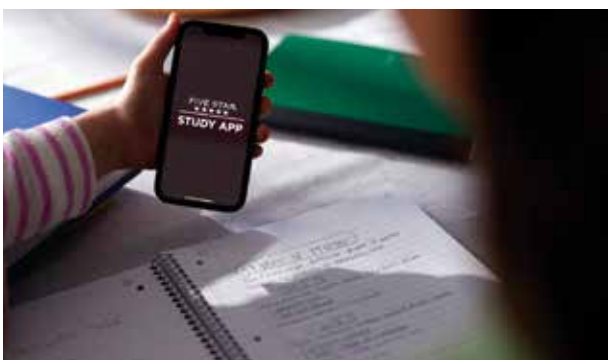
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Planning for a Positive Economic Future

Financial literacy tips for teens

(Family Features) Financial literacy is a critical skill that helps set the foundation for a stable and prosperous future. By understanding the basics of money management, teens can make informed decisions and avoid common financial pitfalls.

According to the annual Teens and Personal Finance survey, a study of teens ages 13-18 conducted by Wakefield Research on behalf of Junior Achievement and MissionSquare Retirement’s Foundation, 45% of high schoolers took a personal finance or financial literacy class at school. This is up from 31% in 2024, indicating the nation’s youth are interested in building a strong financial foundation. What’s more, of the students who took their school’s curriculum, 64% found it extremely or very helpful, yet despite this increase, data reveals knowledge gaps remain. In fact, 42% of teens surveyed are terrified they won’t have enough money to cover their future needs and goals.

“There is so much for teens to absorb when learning about finances and planning for their future, they often struggle to envision what lies ahead,” said Andre Robinson, president and CEO of MissionSquare Retirement. “Offering engaging programs that can boost financial knowledge and decision-making skills can only help to inspire young individuals to build a strong foundation of lifelong financial resilience.”

Consider discussing these economic topics with your teen to help make a positive impact on students’ financial readiness and get them ready for financial decisions they’ll face in adulthood.

Mastering Saving and Budgeting

A good starting point for teens is to create a simple budget that tracks income and expenses. Because only 36% of teens surveyed save a part for their futures when they receive money, this can help them understand where money is going and identify areas they may be able to save for the future. This is particularly important considering 68% of teens agree that saving for retirement is something they can think about later in life.

Understanding Credit

Credit is a powerful tool but can also be a source of financial trouble if not managed properly. It’s essential to understand how financial behaviors, like paying bills on time and keeping credit card balances low, impact their credit scores. A higher FICO score, which 80% of teens surveyed had never heard of or did not fully understand, can lead to better interest rates and more favorable loan terms.

Managing Common Debt Pitfalls

According to the survey, 43% of teens believe an interest rate of 18% on debt is manageable and can be paid off over time. However, it’s important to understand the true cost of debt and how interest rates can accumulate over time and lead to significant financial strain. Establishing good debt management habits early, such as avoiding high-interest debt and paying off balances quickly, can lead to a healthier financial future.

Investing and Planning Ahead

According to the survey, teenagers’ most appealing investing strategies are savings accounts, side hustles and keeping cash at home, and only 13% invest a portion of their money. Encouraging teens to learn about different types of investments, such as stocks, bonds and mutual funds, can help them make informed decisions and begin to build long-term wealth.

For more information to help teens improve their financial knowledge, visit ja.org.

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Ice Cream Flavors

What's Your Favorite?

Each year, the International Dairy Foods Association asks people what their favorite ice cream flavor is. And nearly every year, **chocolate, vanilla and strawberry** are the top three flavors.

But sometimes another flavor snags a top spot. Circle every other letter below to see which one.

C O B O V O L K T I N E F S W A J
N Y D Z C U R N E L A T M S

Standards Link: Language Arts: Follow simple written directions.

Chocolate

Chocolate is made from the seeds of a **cacao tree**. The seeds are inside the cacao plant's fruit. Each fruit pod is about 10 inches long and is shaped like a football.

| | | | | |
|----|----|----|----|----|
| 22 | 14 | 6 | 18 | 10 |
| 12 | 13 | 12 | 15 | 6 |
| 8 | 9 | 6 | 3 | 2 |
| 4 | 5 | 8 | 9 | 14 |
| 36 | 17 | 28 | 7 | 8 |
| 40 | 24 | 2 | 16 | 20 |

Tasty Treat

About how many pounds of chocolate does the average American eat every year? Color the odd-numbered spaces yellow and the even-numbered spaces brown to reveal the answer.

Aztec Legend: How People Discovered Chocolate

Read the legend, then number the pictures in order.

One ancient Aztec legend tells the story of Xolotl, the sun god, and his selfish desire to keep cacao beans hidden from humans.

Quetzalcoatl, the god of wisdom, wanted to share the beans. When Xolotl refused, Quetzalcoatl changed into a blue frog and led children to the cacao trees.

The children found the pods and brought them to their village.

The Aztecs used the cacao to create a chocolate drink with honey and became a powerful civilization.

They never forgot the importance of sharing and continued to leave chocolate under the trees for the little blue frog.

Standards Link: Language Arts: Read a variety of genres.

Vanilla

Vanilla comes from the seed pod of a rainforest orchid. People have used vanilla for thousands of years as a flavoring, a perfume, a medicine and an insect repellent.

Use the code to find where most vanilla is grown.

Standards Link: Reading Comprehension: Follow simple written directions.

Strawberry

For thousands of years, people have gathered and eaten wild strawberries in the woods of Europe and North America.

Today, farmers grow tons of the popular berries.

Strawberry Fun Facts:

- Americans eat about eight pounds of strawberries per person each year.
- Strawberries have more vitamin C than oranges.
- California grows most of the strawberries eaten in the United States.

Help the strawberry reach the basket.

Extra! Extra! Tasty ABCs

Look through the newspaper for pictures and names of flavors and foods. Cut them out and put them into ABC order.

Standards Link: Language Arts: Place grade-level appropriate words in alphabetical order.

Kid Scoop Puzzler

We all scream for ice cream! Each of these treats below have an exact twin. Draw lines to connect each pair.

Standards Link: Reading Comprehension: Follow simple written directions.

Double Double Word Search

Find the words by looking up, down, backwards, forwards, sideways and diagonally.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| A | B | Y | F | H | C | Z | Q | D | C |
| D | E | G | O | R | F | A | L | O | H |
| L | R | J | Z | N | U | S | C | P | O |
| V | R | H | O | X | T | I | Y | A | C |
| S | I | Y | S | R | Y | R | T | B | O |
| H | E | L | E | O | I | W | D | J | L |
| A | S | E | V | A | N | I | L | L | A |
| R | V | O | D | U | R | Y | I | Q | T |
| E | B | M | P | G | R | O | W | S | E |

Standards Link: Letter sequencing. Recognize identical words. Skim and scan reading. Recall spelling patterns.

Kid Scoop Together

Read today's *Kid Scoop* page to find the answers to the questions below.

- What are the three most popular ice cream flavors in the U.S.?
☐ Orange, pineapple, and pickle
☐ Strawberry, chocolate, and vanilla
☐ Blueberry, strawberry, and chocolate chip
- What is the name of the bean that people use to make chocolate?
☐ Cacao
☐ Chocolate
☐ Coffee
☐ Yumster
- On average, how many pounds of strawberries per person do Americans eat in a year?
☐ 8 pounds
☐ 17 pounds
☐ 55 pounds
☐ 102 pounds
- Where is most of the vanilla in the world grown?
☐ Los Angeles
☐ Manitoba
☐ Antarctica
☐ Madagascar

FROM THE Kid Scoop LESSON LIBRARY

Sell Your Ice Cream

Invent a new flavor of ice cream. Look through the newspaper for words that describe your new flavor. Cut out the words and create an ad to sell your ice cream.

Standards Link: Follow simple written directions.

Write On! Flavor Inventor

If your job was to invent new ice cream flavors, what would you come up with? What would you call your flavor? How would you advertise it?

Standards Link: Language Arts: Write descriptively using supporting details.

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