

Learning the Basics: Life 101 for Young People!

By Tracey Matthews Wynter

Supervisor of the Knox County Schools Family and Community Engagement Department

Contributing writer: Roseline Pierre, Intern, University of Tennessee

While this article will cover skills for all ages, it is the parents of our recent high school graduates who will find this information a must! Because school has always been the “job” of students, parents often take on more of the basic life skills tasks, leaving young people less able to function as independently as we would like as they leave for college. However, it’s never too late—or too early—to teach children these important tasks.

Budgeting and Money Management

Young people should know how a bank account works, how to write a check, and how to withdraw funds from an automatic teller. Understanding how to budget income/savings is also critical, but budgeting is only half the battle. Sticking to a budget and assuming the consequences (bounced checks, overdraft fees, etc.) for reckless spending and withdrawals must be experienced without parent “bailouts.” This can all start with a piggybank for our youngest children, move toward using separate envelopes for various budgeted categories (entertainment, clothing, food, etc.), and graduate to opening checking and savings accounts. Additionally, as a recent victim of identity theft, I also encourage you to show your children how to protect their information and regularly check their account statements to ensure no one is tampering with their funds.

Handling Emergencies

“Accidents” are called accidents because they are unplanned, but preparing for them *can* be planned! Does your teen know what information to exchange with other drivers if they are in an automobile accident? Will your teen know to keep a little cash for emergency situations in which credit cards are not accepted? Are they aware that most medical visits will require a co-payment and that they should keep their insurance information with them at all times? What about basic CPR and first aid training? These skills can be taught and practiced at a very early age and will leave us without regrets.

Basic Household Skills

There are elementary school-aged children who know how to sort, wash, dry, fold and put away their own laundry, and there are many *teens* leaving for college who do NOT. At the grocery store, does your college-bound teen know to compare price per ounce vs price by price? Can your student place thread in a needle and make and secure a stitch? Can he or she use an iron and do basic cooking?

Look for Part 2 of this important information soon, and please email *your* suggestions to tracey.matthews@knoxschools.org. We would love to incorporate them and give you credit for your contributions. Enjoy the summer!

On behalf of the Knox County Schools Family and Community Engagement Department, thank you for continuing to read our monthly articles. For more information on the resources available to Knox County Schools’ students and families, visit us online at knoxschools.org/fce or contact Tracey Matthews Wynter, Knox County Schools Family and Community Engagement Supervisor, tracey.matthews@knoxschools.org, 865-594-9525.

FAMILY RESOURCE OF THE MONTH:

The Free Medical Clinic

The Free Medical Clinic provides healthcare services to working, uninsured individuals, their spouses and their dependent children between the ages of 16-24 who are full-time students. Patients are seen by appointment only, and all services are provided at no cost to the patient. For more information or to verify eligibility, visit www.freemedicalclinic.net or call 577-3733. Additionally, for volunteer opportunities, call 579-1515.

For additional local resources, contact Tamekia Jackson, Knox County Schools Family Resource Center Director, tamekia.jackson@knoxschools.org, 865-594-1192.