

# EDUCATION



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The first report card of the school year is here - whether you are pleasantly surprised or very disappointed with it, you'll want to have a discussion about the results, both with your child and with the teacher. The report card talk is part of a larger support strategy that makes you an active participant in your child's education. Here are some tips to ensure that the discussion goes as smoothly as possible.

### Top 10 Tips To Make the Most out of Your Report Card Chat.

1. **Sit down together** - don't talk about the report card in the garage while you child is lacing up his rollerblades.
2. **Remove distractions** - focus on each other - TV off, no Game Boy or iPod!
3. **Make a statement of intent** - tell your child up front that you need to have a talk about the report card.
4. **Leave emotion behind** - if you're upset or angry then hold off on the discussion until you can talk calmly and rationally.
5. **Start by saying something positive** - you can get off on the right foot by highlighting something positive about the report card, no matter how trivial.
6. **Review learning strengths** - say something like, "You are still doing great in math, which is awesome."
7. **Recognize the struggle** - listen to your child, and include his or her thoughts, comments, and worries in the discussion, and be sure to say "I know this grade is tough." Or, "I see that you're still having trouble with spelling."
8. **Listen to the complaints** - children who have the most issues are usually the most vocal.
9. **Hit a high note** - make an optimistic comment like: "There's still plenty of time for improvement, and we'll work together to make the necessary changes."
10. **End with a plan** - identify the following before you leave the table: your role in helping with school, your child's role, and what the next steps are.

Better grades, improved motivation and increased self-esteem for your child are just a phone call or email away!  
For more information or to get help making your report card action plan, please contact Shari White, Education Director at 905-877-3163 or email georgetown@oxfordlearning.com.

## Give the gift that keeps on giving— your child's education

This holiday season, why not give a gift that invests in your child's future? The government is ready to help and there are strategies to ease the strain on your wallet.

Start by opening a Registered Education Savings Plan (RESP) in your child's name. Income earned on the savings you put in compounds tax-free until your child is ready to attend a post-secondary school.

The federal government encourages post-secondary education savings by supplementing RESP contributions through the Canada Education Savings Grant (CESG). The grant adds 20 per cent of all contributions made to a maximum grant of \$400 per year per child, with a lifetime maximum of \$7,200.

Saving for your child's post-secondary education is important as tuition and related costs continue to rise. According to Statistics Canada, between 1990 and 2005, tuition rose at an average annual rate of 7.7 per cent— almost four times the average rate of inflation.

Here are some handy tips from Canadian Scholarship Trust Foundation to help maximize the value of your holiday gift:

- Start saving early in your child's life so you can maximize the advantage of tax-sheltered compounded interest.
- Contribute as much as you can to get the most of the CESG each year. You can carry forward any unused grant to a maximum of \$800 in grant per child each year. Unused CESG can be collected in any future year up to, and including, the year the child turns 17.
- Once your child starts school, start putting some of the money previously spent on daycare into an RESP.
- You can save up to \$30,000 if you contribute \$137 per month— that is 25 per cent of \$550, the average monthly cost of daycare in Canada— from the time your child starts grade one until they graduate from high school, plus the CESG. It is based on a four per cent investment return annually.

• There are options for families who earn less than \$35,000 a year. The federal government's Canada Learning Bond (CLB) gives these families \$500 to help kick-start an RESP and \$100 each year, if the child qualifies, until age 15. Canadian children born January 1, 2004 or later who are eligible for the National Child Benefit Supplement are eligible for the CLB.

• Use the RESP as an opportunity to communicate to your child that you place a value on higher education and that post-secondary education is an attainable dream.

The bottom line? Give the gift of education this holiday season and give yourself peace of mind, knowing that you're on your way to providing a solid, invaluable education for your child.

More information about setting up an education savings plan is available online at [www.educateyourchildren.ca](http://www.educateyourchildren.ca) or by calling toll-free 1-877-333-7377.

— News Canada

## Protect your child's online experience this holiday season

With kids out of school for the holidays, chances are they'll be spending lots of time at home on the computer.

While the Internet is a great place to learn and explore, it can also be a dangerous place for children. There are online predators looking to take advantage of your child's innocence, fraudulent vendors looking to cheat kids out of money, endless amounts of spam clogging your PC, hackers trying to break into your computer and/or infecting your computer with viruses. The list of nasty threats is seemingly endless.

Protecting our kids can often be a challenge. We can't always be monitoring their time on the computer and, let's face it, our children aren't always the best at keeping us informed of what's going on in their lives — and that includes their online experiences and adventures.

So, before the holidays begin (or, better yet, as soon as possible.), take the following steps and sit down with your family to review proper Internet usage guidelines:

- Educate your children to never talk to strangers online. If a stranger is asking them uncomfortable questions, they should log-off and notify you immediately. Also instruct your children to never share any pictures of themselves or the family with people they meet online.
- Make sure your security software, such



as Norton Anti-Virus and Norton Internet Security, is updated to scan against viruses and to provide transaction security for your home computer. If you don't have security software, then do some research on the best solutions for your needs, such as asking a local retailer, going online to [www.symantec.com](http://www.symantec.com), or approaching friends who are PC-savvy.

- Configure your anti-virus and security software to boot automatically on start-up

and to run at all times.

• Tell your child to never automatically open attachments, especially if they are download attachments. Use common sense. If your child is unsure about the source of the attachment, have him delete or, at the very least, ask you for guidance.

• Scan all incoming e-mail attachments. Be sure to scan each e-mail attachment even if you recognize and trust the sender; malicious code, like "Trojan horses", can slip into your system by appearing to be from a friendly source.

• Advise your kids to avoid downloading programs from the Web. This includes freeware, screensavers, games and other executable programs. If your child does download a program from the Internet, be sure to scan each program before running it. Save all downloads to one folder, then run virus checks on everything in the folder before using it.

• Scan all your child's compact disks and hard drives before loading them on your family's PC. This is always important but especially so if your child is using the disk to carry information between school and household PCs.

By following these guidelines, there's no reason why your kids can't have a safe and enjoyable online holiday season.

— News Canada



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