

January 2018

teach | play | love

NANNY MAGAZINE



FINANCE

FUNDING YOUR RETIREMENT
SAVING FOR GOALS
HEALTH SAVINGS ACCOUNTS
GET THE RAISE YOU NEED

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"You must gain control over your money or the lack of it will forever control you."

Dave Ramsey





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Editor's Note

"Happiness is not in the mere possession of money; it lies in the joy of achievement, in the thrill of creative effort. "

Franklin D. Roosevelt

Happy New Year, nannies! Welcome to 2018. *Nanny Magazine* has some wonderful issues planned for the new year. But first, we must all come down off those holiday highs. I'm sure all our wallets and bank accounts are crying after holiday shopping, whether it be for presents for loved ones, clothes for a formal event, vacations, or all that yummy food you cooked (and consumed) the past couple of months. So, let's talk money: budgets, investing, savings, bills... yuck! Wouldn't it be nice if we could just SPEND and not have to worry about all that stressful stuff? But of course, that's not how life works. You need to work hard to earn a livable wage, and then you need to bank that money to live in this world, paying your rent or mortgage, healthcare, food, electric, etc. Whether you have a savings or not, a budget or not, or are in debt or not, money is always something that most people worry about. According to a Gallup.com poll, only about 32% of Americans maintain a household budget and only 30% have a long-term financial plan that includes savings and investment goals. I must admit, I am horrible when it comes to budgeting and saving. When an emergency arises, I panic because I am no way prepared financially to deal with it. How do we, as nannies, plan and invest in our future? We don't have the same benefits of a job offering us a 401(k) or any sort of investment plans. What can we do so that we aren't living paycheck to paycheck and so that one day we can comfortably retire just like people working in any other field?

This issue is all about finance and money. Wherever you are at in your nanny career, this issue can help you with budgets, saving, and investing. In our product review, discover the best apps for keeping your budget in check. Cate Matijevich describes how a nanny should be getting a W2 and working on the books, making it a valid career with all the benefits that go along with it. Elise Von Wolzogen tells us how to get out of debt in such a debt-fueled society. Registered dietitian Josie de Hoyos offers us ways of eating healthy on a budget. There are also articles about asking for a raise and how to progress financially as a nanny, as well as some non-finance related articles such as how to communicate effectively with your employers.

There's something for everyone in *Nanny Magazine's* first issue of 2018. Up ahead this year is our Exceptionalities issue, as well as issues about siblings and working with multiples. As always, we love to hear your feedback. Anything you want to see more of or a specific topic we haven't covered yet? Something you want to see less of? Feel like contributing yourself? Drop us a line at info@nannymag.com.

Here's to a fantastic new year!

Amanda Dunyak
Editor-In-Chief

MR. MANNY

The Three P's to Potty Training, Part 2: The Nanny and Family

BY Matthew Lister PHOTO Jennifer Lichti



As previously stated in Part One of this two-part series (October 2017), one of the most rewarding developmental stages in a child's life, is potty training and we learned what it takes for a child to potty train in a healthy, positive way. But how can the **nanny and family** potty train the child in a healthy, positive way? This article examines that very question.

First, it takes **PATIENCE**. You will have added responsibilities, including taking the child to the bathroom on a set schedule, which means you will need to remain near bathrooms when you go outside of the house. You will have added cleaning if accidents occur and you will have to potentially deal with frustrated children who don't want to leave play time

to go to the bathroom. If the child is not completely ready physically, physiologically, and psychologically, you should be prepared for some push back and struggle.

Next, you need to have

PERSISTENCE.

Persistence is necessary because you are going to have to follow schedules, there will be days when you or the child is tired, frustrated, or may not feel like putting in the effort, and it would be so easy to just skip a day. But you must be persistent! Persistence is necessary because you will need to have direct follow-through with all that you do.

Finally, you will need

POSITIVE REINFORCEMENT.

Positive reinforcement works by presenting a motivating/reinforcing stimulus to the child after the desired behavior is exhibited, making the behavior more likely to happen in the future. Positive reinforcement is not a bribe, but rather, it is acknowledging the child's behavior and rewarding that behavior.

Strategies for success:

SCHEDULES:

1. The newer the process, the more often sitting on the potty occurs.
2. For younger children, it could start with every 30 minutes, for a duration of 1 or 2 minutes (the schedules should be based on the child and their readiness). Then, move to every hour, having the child sit for about 5 minutes. Move on to every 1 ½ hours, sitting for 5 minutes each time. Then, move to every 2 hours. This trains the body and muscles, and teaches a child how to recognize their need to go to the bathroom (and the need to occasionally stop playing to try to use the bathroom).
3. Yes, that schedule requires taking off the diaper each time and then putting it back on (if it is dry). Yes, it requires being near a bathroom. Yes, this is where patience comes in.
4. Take note of how many wet or messy diapers there are during this process. These data will help you to see the progress the child is making and it will help when adjusting the schedule, if necessary.

HAVE NECESSARY SUPPLIES:

1. Timers.
2. Log book or paper.
3. Reinforcers ready to present to the child upon their success; do not reinforce if they do not successfully eliminate or void into the toilet or potty chair, and make sure the reinforcers are what the child likes, not just what is handy.

With the right attitude, the right information, and the right motivation, potty training will be a breeze!

Good luck!!!

Kids' Health

By Dr. Jessica Richards

My three charges each go to different schools, and therefore are always bringing home germs from three different schools. They are always getting one another (and me) sick. What can I do to keep them healthy for the rest of the winter?



Keeping children healthy is hard! Here are a few tips to keep your charges healthy:

SLEEP

Sleep is an incredibly important part of healing. Stress hormones are stopped during sleep to allow cells to divide and fight off the bugs that cause sickness. 6-8 hours of sleep is essential for children.¹

WATER

Hydration helps wash out germs. The body must get rid of the germs when it is fighting them. Water helps the body pass it through. A good place to start is 1 liter for 5-8-year olds, 1.5 liters for 9-12-year olds, and 2 liters for kids aged 13+ years.

NUTRITION

One of the hardest things to do is to decrease sugars when your charge is sick. Sugars increase



Photo via Unsplash.

inflammation and that is associated with poor health. Adding in supplements like probiotics, vitamin D, and elderberry syrup may also improve immunity.²

CHIROPRACTIC

The nervous system and immune system have lots of communication between each other. Chiropractic adjustments can have a beneficial effect on the functioning of both the nervous and the immune system. If your charge gets adjusted by a chiropractor, it may prevent them from getting sick and help them recover from illness faster.³

GRATITUDE

Evidence suggests gratitude can accelerate the healing process. The idea of positive thinking, even in the form of writing down what you are thankful for, can be beneficial.⁴

STRESS

Stress increases more of the hormones that inhibit healing. By decreasing stress, it allows the body to take the time it needs to heal.

Dr. Jessica Richards is a chiropractor specializing in maternity and pediatric care, not because she enjoys drool and other bodily fluids, but because she has a passion to ensure every child grows up to be as healthy as possible. She answers medical questions for readers of Nanny Magazine. This column should not be considered medical advice. Neither Nanny Magazine nor Dr. Jessica Richards assume liability for this content. Please consult your charge's pediatrician or other qualified healthcare provider, with permission from the child's parents or guardians, for professional medical advice.

1. Oswald, Ian. "Sleep helps healing." *British Medical Journal*. Nov 1984, pp. 1400-1401.

2. Haddid, Pierre, et al. "Natural Health Products, Modulation of Immune Function and Prevention of Chronic Diseases." *eCAM* 2005, pp. 513-520.

3. Cohn, Ari, DC. "Chiropractic and the Neuroimmune Connection." *Journal of Vertebral Subluxation Research*. Sept 2008, pp. 1-5.

4. Emmons, Robert & Stern, Robin. "Gratitude as a Psychotherapeutic Intervention." *Journal of Clinical Psychology*. 2013, pp. 846-855.

This issue, we hear from Megan Wolff of Nannease in Morristown, New Jersey



Ask an Agency

How much time do you spend with nannies to get a feel for their style and personality to ensure you can place them with the right family?

While every step of our process is vital to ideal pairings between nanny and family, getting to know a nanny is quite possibly the most important part of our placement process! What drives you? What are you passionate about? Entering the life of a family and the world of a child is something that should be done with intentionality, as it is

a big commitment for everyone involved. We find that when we really get to know a nanny, we are able to find them jobs that bring them both joy and length in employment.

Our process varies slightly for each candidate, but generally we begin to get to know a prospective nanny with an initial phone call, a resume review, and a series of questions about job preferences. We proceed with a second conversation either over video call or in-person, and we request a written paragraph about nannying philosophies and approach. References and a background check are an automatic step in any screening, though we don't consider this to

be a part of getting to know an individual's actual personality and job preferences.

*A tip for meeting with an agency: let your true colors shine through (while maintaining professionalism, of course). Because each nanny job varies so much, exhibiting your true personality is a terrific way to land a position that is the right match. While one family may be looking for someone who is bubbly and energized, another may want someone who emanates order and tranquility. You don't want a job that demands the former when your personality matches the latter, and vice versa. Always be your true you!

Do you screen a nanny's social media? How much does internet presence play a part in your decision to work with a nanny and/or a family's decision to hire?

Nannease does not use social media to make placement decisions. However, we have no control over what a family decides to look up. If you interview with parents who think you are wonderful, there is a chance that they may peek on your social media accounts before making a final hiring decision. As a household employee candidate, you need to ask yourself, "Is a family going to be comfortable with me caring for their children and having full access to their home based on my profile picture and posts?"

When in doubt, keep things professional. Truthfully, we hope you do have hundreds of silly pictures laughing jovially with friends and family, because a happy nanny makes a great nanny. Just choose wisely what you exhibit publicly; keep your profiles private, and for the things that are visible to public view (profile pictures, quotes about yourself, etc.) ensure that those are professional. If you have passed through everything and gotten to the family interview phase with us, we know you have nothing to hide. We live in a world that is based on first impressions, however, so keeping it classy is always a safe bet.

Aside from matching nannies and families, what other services do you offer your clients during the interview and hiring process?

Nannease takes pride in going out of our way to support nannies through every aspect of the placement process. We offer nannies one-on-one pre-interview preparation and post-interview feedback. Once hired, we pay for her to undergo an online course in child development (chosen by the hiring family), which will advance a nanny's knowledge and enrich their resume. Additionally, we pay for all full- and part-time nannies to undergo Red Cross training in Adult and Pediatric First Aid, CPR, and AED, if they are not already trained. Throughout their employment we are available for any issues they may encounter, and we act as an advocate on their behalf when appropriate. We know the work and love that it takes to be a nanny, so we take care of our nannies and meet them with love in return.



There is a hotel in Sweden built entirely out of ice; it is rebuilt every year.

SOURCE: THOUGHT CATALOG



At YouTube Headquarters, employees can either take the elevator, stairs, or slide.

SOURCE: SO TRUE FACTS



Your heartbeat is so powerful that it could shoot water 6 feet into the air.

SOURCE: NATIONAL GEOGRAPHIC KIDS



DATA BLITZ

JANUARY 2018

Sears used to sell "Build-Your-Own-Homes" in their mail order catalogs.

SOURCE: MENTAL FLOSS



Reed Hastings was inspired to start Netflix after racking up a \$40 late fee on a VHS copy of Apollo 13.

SOURCE: MENTAL FLOSS



Chionophobia is the persistent fear of snow, especially becoming trapped by snow. The term is derived from the Greek words "chion" and "phobos," meaning "snow" and "fear," respectively.

SOURCE: FACT RETRIEVER



*Dear
Stuck,*

There is nothing more uncomfortable for a nanny than to hear their employer complain to them about their significant other.

All marriages have ups and downs; all couples argue. But adding a nanny into the mix won't resolve the parents' marriage issues.

Be assertive and speak up. Next time either parent complains to you about their spouse, firmly tell them, "It makes me uncomfortable to hear you complain about your wife (or husband)."

You have enough on your plate at your job and shouldn't be forced to listen to your employer's marriage drama.

You are a nanny, not a marriage counselor.

Best of luck,
Stephanie Felzenberg

GOOD
VIBES
ONLY

Dear Stephanie,

I have been at my current job for about a year now. Lately, the parents have been bickering a lot and often they will vent about the other parent to me. I am very uncomfortable knowing the personal details of their relationship issues and I am afraid that if the other finds out, they may take it out on me. How should I handle this and let them know I don't want to be involved?

*Sincerely,
Stuck in the Middle*

Budgets, ugh! No one actually WANTS to be on a budget, but let's face it, it's part of life. If you want to be able to pay your bills and survive in this crazy expensive world, and at the same time be able to afford some fun, you need to have some sort of budget in place. Here, Emerson Phillips weighs in on the pros and cons of the top 5 budgeting apps she has tried.

Photo via CreateHerStock.



BEST APPS

for keeping your budget in check

BY EMERSEN PHILLIPS.

1 EVERY DOLLAR

Every Dollar is one of the simplest budgeting apps to use; it took only a few minutes to add my income and monthly bills. With a couple taps, you can track your everyday expenses by merchant and which budget category it came from. Like most budget apps, you can view how much you spend in each category by percentage. The app is free on Android and iPhone and is also available on the web. However, connecting your bank account in order to auto import your transaction history is a hefty \$99 a year.

2 MINT

Mint is a free budgeting app that does most of the work for you. By connecting your bank and credit card accounts, the app takes your spending history and creates a personalized budget. Mint uses the same security measures as banks, so you can trust that your accounts and data are secure. A huge plus is you can sign into your bill accounts, get reminders about when they are due, and pay right through the app. However, if you pay for things mostly in cash, tracking payments can be difficult and causes a large portion of your budget to be considered uncategorized. Mint is completely free with no subscription charges, and is available on iPhone, iPad, and Android.

3 YOU NEED A BUDGET

If you're looking for a very detailed zero-based budget, then You Need a Budget is the app for you! No spending category is left behind, which allows you to track your monthly and yearly expenses with ease. Like Mint, you can also connect your bank account. The app is \$5 per month, or an annual fee of \$50 after a one-month free trial. App is available on iPhone and Android.

4 GOOD BUDGET

Good Budget allows you to track your cash spending without the need to keep receipts. You can also track if you've used your debit or credit card. You'll never be surprised when yearly expenses come up, as the app calculates the amount you'll need to save per month. The app is free to use on iPhone and Android, but within the app, you are only allocated ten "envelopes" for monthly expenses; unlimited "envelopes" and other features come at an unaffordable price of \$17.99 for three months or \$29.99 for six months.

5 WALLY

If you're not into traditional budgeting, Wally is for you. The app works best if you input expenses as you accrue them. You can do that by taking a photo of your receipt or manually entering the expenses. Wally uses geolocation which saves you time in tracking an expense. The sub-categories are quite detailed and have a note section, so you're able to eliminate unnecessary, duplicate spending. Wally is completely free and available on iPhone and Android.



Photo via CreateHerStock.

Journey to the W-2

BY CATE MATIJEVICH

When I first started as a nanny, I was happy to have a steady, weekly income. My NannyFamily was paying cash, and I did not even think to have an agreement in writing. I thought I had it all figured out. The money I made was the money I took home. Sounds great, right? Sure, then tax time came around. I always had a personal accountant do my taxes, so now how was I going to prove what I made? If the family was not planning to report taxes, where did that leave me? Well, I believed I was in a dangerous spot. Some nannies do not know where to begin when it comes to being paid legally. They also do not know the benefits and advantages that being paid legally can offer. I am here to fill in some of those blanks, because, once upon a time, I was in the same very sparkly shoes.

WHY NOT CASH?

Why would you want to be paid legally? My heart just grew three times in excitement to tell you! Let's travel back to my early years as a nanny. Living in the suburbs of a big city, one essential item is a safe, reliable vehicle to get you to and from work on time. How was I going to buy a car if I did not have proof of income? Well, the dealer could finance me, but since I was a risk, my interest rate was 14%. I know... My jaw just dropped thinking about how I paid this much. Fast forward to getting my own apartment: My employers had to write a letter stating my income, I had to obtain reference letters, and a guarantor needed to sign on my behalf. So much for being independent! At that moment, I decided to make some major changes.

WORKING WITH AN AGENCY

Research can be a bit challenging when you are not exactly sure what you are trying to find. I landed on a series of pages about legal compensation and my mind exploded. Luckily, I was able to get on the path of working with an amazing agency (that I still work with to this day: Chicago Nannies, Inc.) and they shined a light on positions that were in the market where I wanted to work. A great resource for finding reputable agencies is to be a member of the International Nanny Association, where you will have access to some of the most highly regarded agencies.

It can be discouraging when your net income is far less than what your gross is, but this is where having a great agency representing

you comes into play. Most agencies require at least 2 years of full-time nanny experience and several other key factors (all agencies slightly differ) for them to consider representing someone. If you meet the standards, the agency will be happy to place you with a family that is (for the most part) within your requirements. I say “for the most part,” because I am sure you have heard other nannies refer to certain families as a “unicorn family.” This label describes the nannies’ ideas of their perfect family. These unicorn type relationships do not happen overnight. Working for your “unicorn family” takes time and patience, and is a completely different experience for each nanny. So, I always suggest that you pick your three most important (that is, you cannot be flexible with) requirements and start there. Working with an agency does not guarantee that all families will pay legally. However, if one of your top three things, as suggested above, is that you must be paid legally, they will not set you up for positions that are off the books. Easy enough, right?

Now that you are working with an amazing agency, make sure that your asking rate is commensurate with your experience, as well as within the market in which you want to work. A favorite mentor in my life once told me, “Figure out what you’re worth and add tax.” With that being said, I have yet to find the family that wants to pay millions of dollars, but there is still time, right?!

THE BENEFITS

Now, onto the fun stuff! Some of the most amazing benefits come from being paid legally. First, you get a legit paycheck. Aren’t you sick of hearing your friends say, “you’re just a nanny,” or, “when are you



Photo via Unsplash.

going to get a real job?” Um... I get a paycheck just like you do, I pay taxes just like you do... what’s not real about being a nanny? BOOM! Mind blown for them! We, as nannies are forever defending our highly criticized industry. Being paid legally helps the entire nanny community take steps in the right direction to make our industry better and to be respected as a career like all others.

Secondly, as our industry has grown, household payroll companies have become more available to nannies. If your NannyFamily is not using a payroll company yet, some great options that I can attest to are GTM Payroll Services and HomeWork Solutions (HWS). These companies specialize in household employee payroll. I have personally spoken with representatives from GTM and they are very helpful and full of valuable information. HomeWork Solutions is my current payroll company. My personal favorite thing about HWS is how dedicated they are to the household industry. The response time is fast, even for the tiny matters, and they do not make you feel embarrassed about asking questions. My employers, as well as myself, have developed close relationships with the HWS team members and we appreciate their

amazing customer service. One final bit of information about HWS: they do not make me feel like “the help.” They treat and refer to me as their client, and that respect goes a long way. Payroll companies make everyone’s lives simpler. Plus, as an employee, you have access to your pay stubs, W2s, and other information at all times. No more waiting for your W2 to be mailed by January 31! For the last couple years, I have had my taxes done by February 10. It is a huge relief to have that out of the way!

Finally, you have the opportunity to access amazing retirement options. Yes, you heard that right, retirement! Can you hear the ocean, feel the sand between your toes? Most nannies forget that we need to save for the future. One of the easiest options is to open your own IRA. Its ridiculously easy and you have access to hands-on help. Another of my favorites is through GTM Payroll Services. If your NannyFamily chooses to work with GTM, they offer a SIMPLE 401(k) option. Is your mind blown again? Yes, nannies can have a 401(k) through GTM that the employer contributes up to 3% of the annual gross wages! It is also transferrable if you start with a new family that uses GTM, or to an IRA account! Do you feel your life getting easier?

INCREASE YOUR WORTH

So, how do we get to these amazing opportunities? First, make yourself qualified. Are your CPR and First Aid certifications up to date? Do you have a resume and/or portfolio up to date? These things can better help you to secure a quality spot working with an agency, and make you marketable to potential families that are already comfortable paying household employees legally. Take what works for you and get going on being paid legally!



GETTING OUT OF DEBT

in a Debt-Fueled Society

BY ELISE VON WOLZOGEN

of the Facebook Group Baby Step Nannies

Photo via Unsplash.

FINDING YOUR WHY

I wasn't really sure what I had in mind when I created Baby Step Nannies less than a year ago, I just knew I wanted to help other nannies and create a resource that encouraged debt payoff and saving with a proven, no-nonsense strategy. I saw it time and time again: nannies in large, national groups struggling every month with no savings and no money left at the end of each pay period. Small emergencies like cut hours, large auto repairs, or other unforeseen circumstances had catastrophic consequences more often than not. I was in the same boat for many years, up until mid-2015; we had a downward spiral and were barely able to stay afloat, not without some very close calls, and again for the majority of 2016 when I found out I was pregnant with our first baby, and lost my full-time nanny position within six weeks of pregnancy. There was no correlation

between the two, it was just horrible timing.

We have been back on track and slaying the debt game for a few months now, and it feels so good. At this point in 2017 (late October), my fiancé and I have paid off over \$7,000 in credit card debt, and have cash flowed a four-day trip to Hawaii to watch one of my closest friends get married, including purchasing an airplane seat for our toddler son and new luggage! In 2014, I never would've dreamed this life for myself or our tiny family unit. At that point, I was living with my paternal grandmother and wondering why I was so broke, whilst working 48 hours or more a week. We both hustle incredibly hard, while working daily to keep track of our finances and know where our money is going.

I wanted to create a space specifically for those in the private childcare industry to gather and ask for help, talk specifics, and be encouraged. We don't have to be broke; it doesn't have to be the norm. Sticking to a budget, whether

it be paper or electronic, is absolutely crucial. Planning where my money goes instead of wondering where it went allows me to feel in control, safe, and secure. There are many other Dave Ramsey accountability groups online, but I found that they were mostly geared toward those with corporate jobs whose employees were offered things like 401(k)s, mutual funds, and Roth IRAs. None of these are typically offered in the nanny industry, so we're usually on our own for retirement planning. Navigating those big choices and planning for the future is difficult, and seeing as how money is typically a taboo topic and rarely talked about, it can also be isolating and uncomfortable. Baby Step Nannies has evolved into a space where nannies with similar financial goals, yet all in different steps in their Dave Ramsey journey, gather to seek and lend advice.

One of the things that is the most disappointing to me, and my biggest motivator behind becoming debt-free and helping others be-

come debt-free, is that debt is normal and more often than not, encouraged. With having debt comes the burden of it being a necessary part of your life to give your money away, and it's not typically a small amount either. Before we paid off our credit cards, we were paying over \$800 (say what?!) in minimums PER MONTH. That's 1.2 round-trip plane tickets to Hawaii from California, or our electric bill for almost an entire year! There are so many other fun things we could've been putting our money toward, which helped it click for us.

Before sharing how to start the Baby Steps with you, I want to share why I chose to follow and fully believe in Dave's plan. In the beginning, Dave Ramsey worked very hard, and had a million-dollar net worth by the time he was 26. Wow, right? Three years later, in 1989, their debt caused them to lose everything and they had to start over, 100% from scratch. In 1990, he discovered the "God's and grandma's ways of handling money." This means, all cash and no debt. If you don't have cash, you can't afford it. Dave and his family have been living that way ever since. He has no debt at all. No car payments, no mortgage. If you take anything away from this, it's that he lost it all. He knows what it's like to be in an incredible amount of debt and carry this burden. He got out, you can do it too!

TAKING THE FIRST STEP

If you're ready to take the steps toward debt freedom, I need you to be honest with yourself as you read these words. There are no excuses, and no cover ups. You can do this, strive for progress, not perfection. Know that you're not the only one struggling or having a road block. The very first thing I want you to do is log into your bank account(s), and print out two months' worth of itemized bank statements. Take a look. Where did you spend the most? Where did you have unplanned, unnecessary spending? Did a quick trip to Target turn into a small shopping spree? Make note of your habits. It's fine that you go to Starbucks daily, as long as it's budgeted for and it's not putting you in the red every month. I also want you to ask yourself if you could replicate your order at home, for a fraction of the price. Divide the necessary and the unnecessary.

After you sort through your bank statements, which can be incredibly overwhelming and will take way longer than you planned for, create a budget in whatever way works best for you. If Excel and color-coding is your jam, sit down at your computer and type your heart out. If you're a planner girl, and washi tape and stickers make you feel happy and productive, make a mess of your desk. You will refer to your budget weekly at minimum, so make it appeal to you and your brain. This is a time investment, and taking the initiative to get set up is a huge accomplishment.

STICKING TO THE PLAN

Next, you'll save and pay off debt following the Baby Steps:

Save \$1,000 to start an emergency fund. This allows you to be prepared for small emergencies without adding more to the debt you're working hard to pay off.

Pay off all debt but your home, in order from smallest balance to the biggest. We use the snowball method, which means you'll throw any extra money you have toward your smallest debt while paying only minimums on the rest. Then once the smallest bill is paid off, you'll take what you were paying on that, and add it toward the next debt, and so on until everything is paid off in full.

Save 3 to 6 months' worth of expenses. This allows you to be prepared for things like unexpected job loss, injury, or surgery recovery, for example.

Invest 15% of your income into retirement.

Save for your kids' college education. Total student loan debt in the United States totals \$1.45 trillion, spread out over 44 million borrowers. If you aren't planning on having children, skip this step.

Pay off your home mortgage early. When you've followed the baby steps properly, you can cut upwards of ten years off your home loan by paying as much as you can every month.

Build wealth and give. Give in a way that is meaningful and fulfilling to you.

In closing, I can't speak highly enough of the book **Total Money Makeover** by Dave Ramsey. It breaks down each step and answers all possible questions you might have. For support and accountability, we'd love to have you in our nannies-only Facebook group, Baby Step Nannies - Dave Ramsey.



Photo via Pexels

HOW TO ASK FOR A RAISE

BY LATASHA DOYLE

You know that you're a great nanny. You take amazing care of your charges and you can rock craft time like nobody's business. You wipe runny noses, change (what feels like) 812 diapers a day, and help with homework. You even go above and beyond the job description, staying late sometimes or doing the dishes so your employers can come home to a clean kitchen.

But when it comes time to ask for a raise, you're stumped. You don't want your employers to feel like you're just in it for the money, and you don't want to risk losing a great job over a few extra bucks.

The reality is this: **as a nanny, you're providing a valuable service and your pay should reflect that.** While there are different pay scales based on location, experience, qualifications, and even the number of children you care for, you always deserve fair pay.

If you're struggling to ask for a raise, or just want to know how to do it when the times comes, here are a few helpful ways to ask... and get... the raise you deserve.

1. BUILD IT INTO YOUR CONTRACT

If you're not currently employed with a family, or you don't have a contract, start here. A contract, while it may seem "too formal" for the casual, personal nature of a nanny-family relationship, is a useful tool for everyone.

You can outline your duties, your hours, your benefits, and even secure time off each year. Within the contract, you should also include yearly reviews as part of your renewal process. Many nannies set their contracts to expire a year after their initial employment, with a nanny yearly review built into the renewal.

You can cater this to any specific timeframe, especially if the position is short-term or if the family is moving, having another child, getting divorced, etc. These reviews are the best time to bring up a potential raise since parents will be expecting a discussion, and will likely expect the discussion of pay to come up.

2. MAKE YOUR CASE BEFORE PROPOSING A RAISE

In most corporate positions, employees have a yearly review process where they "make a case" if they want a promotion or raise. This is a solid practice for a nanny, as well, whether you have a contract or not!

When you're considering asking for a raise, start by building your case. This doesn't mean you should have a file folder of reasons you deserve more money, though! Instead, treat

it like research. Check out:

- Recent numbers on nanny income and benefits
- Nanny tax payment information
- What other nannies in your area are making
- Expected changes to your own budget so you can ask for an accurate raise

Once you have a general idea of how much you should be charging (based on average pay and what you need to make), you can start highlighting the reasons you should get a raise. Your need for a raise is about more than just making more money: it's a way to reflect the value you provide. You don't need to justify these reasons to your employers; they are simply there to strengthen your resolve when asking for a raise.

Make a mental or written list of all the things that have required more of your time or helped you to grow as a nanny in the past year. For example:

- **You've completed continuing education or professional development.** Did you recently earn a childcare-related degree? Have you been certified in a new skill?
- **Your employers' (or the children's) needs have increased.** Are your hours getting longer? Do you need to do more in a day? Are there medical, educational, or personal needs that require more of you?
- **The family dynamics are changing.** Is there a new baby on the way? Are your employers getting divorced? Are they moving further away?

These are just a few examples; there are many others, and your reasons will be entirely specific to you. But if you're struggling to justify a raise, keep in mind that **most employees get a cost of living raise each year; nannies should be no different.** Taxes increase each year, rent goes up, and inflation kicks in. Sometimes, a raise is just "smart business."

Now that you've got your case, it's time for the scary part... asking.

3. JUST DO IT

How long have you been considering asking for a raise? How many times have you almost asked, but then stopped yourself? Most nannies have a hard time asking for a raise because they're so connected with the families they work for. It's hard to ask someone for more money when you love them and their children.

But that doesn't mean you shouldn't ask. If you're wondering how to bring up the subject of a raise, it's always a good idea to find the right time. The right time is not when your employers are rushing out the door or when they look frazzled after a bad day at work. Only you know your employers, so find a time that you feel they'll be more receptive to a discussion.

Then, start the conversation. You can:

- **Mention your yearly review.** Ask your employers if you can schedule a yearly review to go over your contract again. Try asking, "Hey, can we schedule a time to go over my contract? It's been about a year, so I just want to connect and see if

you want to renew it.” This might lead to a discussion that same day, or your employers might schedule a time if they’re busy.

- **Schedule a sit-down.** If you don’t have a yearly contract or review process, that’s perfectly fine. You can simply say, “It’s been about a year and I was just thinking we could schedule a time to sit down and talk about how everything is going.” Ask for a time that works for both of you, like maybe right before you leave on Friday night.

- **Just ask.** The scariest part is the second before you ask, but don’t let that stop you. Once you’ve found a good time to talk to your employers, start by saying: **“I really love working with you guys, the kids are great, and I think things are going well.”** This might lead to a discussion about the kids, the parents’ needs, etc. Let the discussion evolve.

When you feel it’s a good moment to ask, say something like: **“I was wondering if you would be open to a discussion about my pay. It’s been [insert time] since our last discussion, and since [I’ve finished my degree / you’ve had a second kid / you’ve moved to this new house / insert other reason], it’s been on my mind.”**

The dynamics of a nanny-family relationship can make asking for a raise very awkward, so don’t expect an answer right away. You can ask (and give a specific number, if you have one), then give them a few minutes (or a few days) to think.

Once they know how much more they can pay, they’ll let you know.

TO TEXT OR NOT TO TEXT

Thanks to advancements in technology, many nannies have in-depth discussions with their employers via text or email. Whether it’s working through schedules or a behavior problem, you are probably used to shooting your boss a quick text during the day.

You might also be tempted to bring up the subject of a raise when you’re not staring your employer in the face, but don’t do it. **Texting about a raise is like breaking up over social media - it’s just not cool.** If you really can’t find a time to bring up the subject with your employer, schedule a time to talk over text, but do not ask for a raise unless you are face-to-face. You’re a professional!

KNOW YOUR WORTH

If you’ve done your research, made your case, and asked your employers for a raise, you’ll most likely get it. But **if your employer can’t accommodate a raise, it’s not because you aren’t worth it.** Sometimes, employers simply can’t afford to pay their nannies more even though they wish they could. Other times, it’s a sign that you’re not working with the right family.

If your employers can’t accommodate a reasonable raise, you’ll have to do some soul-searching to see if your current position still works for you. Sometimes, you outgrow a family (financially and professionally), and that’s okay! There may also be other options, like decreasing your hours, or asking for extra benefits that don’t necessarily cost a family more money.

Don’t let the fear of “No” prevent you from asking. If your request for a pay raise is based on good intentions, your employers will respond in kind. No matter the outcome, it’s important to know your worth and not to let fear prevent you from growing as a nanny.



How to Progress Financially and Professionally as a Nanny

BY KRISTY JORGENSEN [#thecreativenanny](#)

Finding a nanny job with the right family can be hard. Once you have found that “unicorn family,” how can you progress in your career, ensuring stability? It’s important to have professional growth to further your career, which ultimately leads to financial success. Growing your brand can create positive work flow, new learning environments, and room for new career opportunities. How do you show your NannyFamily that this is not only your career, but your passion as well?

Once you have started your position, how can you start to make changes for your career and for your new family?

FIRST WEEK ASSESSMENT

Starting with a new family can be tough. You must get to know each other’s parenting styles as well as who you are as people. Here is one strategy to show your new family that this is your career: when you come into a new household, transitions can be rough. Bring a notebook and jot down areas you see in need of improvement. Keep in mind that more things may come up as time passes. During the first week, the issues that arise first are generally the first that need to be addressed. These issues can be anything from behavior challenges, milestone delays, lack of organization, nutrition concerns, meal times, or not having access to age-appropriate toys. Once you’ve done your assessment, prioritize. Do not overwhelm the parents with all the issues that you feel need to be discussed. Take a more gradual, positive approach, putting the children’s needs first.

CREATE GOALS

Now that the first week has passed and the transition into a new family has faded away, it's time to create goals for your charges. Look at each charge's age and consider where they are physically and developmentally. Are they on schedule reaching their milestones? Write down goals that you'd like to see them accomplish by the end of the year. If there are delays in some areas, you can make a note to revisit that area again in 6 months. What does this do? This creates a goal for you that you'll always have in the back of your mind. For example, I want my charge to be able to count from 1-20, and master number recognition by the end of the year. What you might not realize is that by setting this goal for yourself, you'll start to emphasize the numbers 1-20 while on outings and in different settings, going up stairs, counting stones at the park, etc. Whether you know it or not, you will be working toward that goal with your charge. However, it is important to remember to be realistic in your expectations for your charges based on their age.

PROGRESSION ASSESSMENTS

Progression assessments are a wonderful way to tell where your charge is physically, cognitively, socially, developmentally, and academically. You can purchase an assessment binder or make one yourself for each child in your care. Parents love these and it's a great tool for you to help each charge meet their needs in every development stage. You can do an assessment every year, every 6 months, or monthly. The binder I created is divided into different sections. First, I have a developmental checklist for each child's age. This gives a general overview

of what the child is able to do, and it covers the following topics: movement, hand and finger skills, language, and cognitive and social milestones (for my older charge, I added emotional milestones). I divided each section of the binder into the follow categories: written, phonological awareness, language, speech and sound, sensory, play/social, gross motor, and fine motor. I found great printable checklists covering these topics online. Essentially, these checklists break down the different skills for each age in its corresponding developmental section. What's great about this is that it's a simple yes or no checklist, and all it takes on your part is a bit of observation. After you complete the assessments, it's beneficial to do a summary report, noting the areas in which they excelled, areas needing improvement, and different strategies on how to improve on those areas. This shows your NannyFamily that you're attentive, understanding of the different developmental stages for children, and have the skills to make improvements if there are any delays.

OBSERVATION JOURNAL

Another great way to grow as a nanny is to have an observation journal within the home. This is a great tool for a family with multiple nannies or even keeping notes just for yourself. The goal of this is strictly to observe. Jot down anything you notice from behavior, attitude, skills, new words, or new interests; this will help you to create more child-led learning experiences. Upon creating this journal, you will learn many things: if a child is left or right handed, when they have discovered a new interest, new foods they enjoy, changes in behavior, and more. This is a great resource for parents or other nannies to have, ensuring everyone stays involved and consistent.

MONTHLY MEETINGS

Communication is the key to success and ensuring that you are meeting the expectations of the parents. Within some families, communication can be hard. Some families leave notes, some are text fiends, others are overcommunicative, and others simply say nothing at all. The key is to find a healthy daily balance that works for everyone. Some nannies find it helpful to have a communication journal that lists various items like meal times, naps, activities, and any comments or concerns that you or the parents may have. This is always useful to have in case you forget to mention something; with the journal you and the parents can always check back to see what was written. Early on, it's important to establish monthly meeting routines so both parties can openly discuss the child's needs, behavior changes, scheduling, expectations, and any concerns. This face-to-face monthly meeting, even if only for a short 15 minutes, shows your level of professionalism and underscores that you have the best interest of the children and unity within the home in mind.

ONE YEAR LATER...

A year has gone by with your NannyFamily and it's time for your annual review. Yearly reviews are important for several reasons. This is an opportunity for you to show your employers your commitment to the job and your growth as a working professional. You may need to remind your employers that it is time for your yearly review. Keep this review in mind before you start working with your new family, and request to have it written into your contract. Some contracts require reviews after the first six months, with one more at the year mark; do whatever is most comfortable for you and your employers. Write an

email or verbally request to set a time for your annual review.

Now, how should you proceed once the review is on the calendar?

LIST YOUR ACHIEVEMENTS AND PROGRESSIONS

First, start by writing down all the achievements and progressions that you have made in your Nanny-Family's home. This includes anything from behavior modification, milestone-delayed improvements, and new responsibilities, to how you've changed their home for the better. This also helps you to see your own personal growth, which can be very empowering. It's very helpful if you keep track of these things throughout the year, as by the end, remembering all the small details can be a challenge.

LIST COURSES AND CONFERENCES

Next, write down a list of new courses and conferences that you've attended in the past year. Once you have them written down, list the session or course topics and state how they relate to your charges. Document the benefits you gained from each course.

PRESENT PROGRESSION ASSESSMENTS

Once you are sitting down with your employers for the review and have presented them with the above, it is time to present them with the children's progression assessments. This will show your detail to attention and your involvement in their child's life and in helping them succeed and reach their developmental milestones. It also shows growth if you have written down specific goals for each child for the next year. This allows the parents to discuss the areas in which they would like to see their child succeed. It also shows you're committed to the growth of the child and to the family. Remember, this is your profession, your passion, and your career, and it will show in all the work you've done. Also, use this review to discuss any changes needed within the home, new responsibilities, and how they want you to help their children meet their goals in the coming year.

DISCUSS A POSSIBLE RAISE

Your annual review is your opportunity to show the new skills you've obtained, as well as your growth as a nanny, which will lead to financial gain. Here is your opportunity to

ask for a raise. Be realistic, show your growth, and be ready for the answer to possibly be "no." Have a plan, and don't make any rash decisions. Above all, know your self-worth and accomplishments.

OTHER WAYS TO EXPAND YOUR BRAND

1. Complete yearly professional development courses.
2. Attend yearly conferences for nannies and educators.
3. Never stop learning.
4. Don't be afraid to do research.
5. Be innovative and open-minded.
6. Be willing to go above and beyond.
7. Network!

Your brand is you, and everything you stand for. Be proud of your accomplishments and the positive impact you make in each family's life. Grow your brand, show your self-worth and it can lead to long-term financial success. Growing professionally will help you feel better mentally and will potentially create movement within a household to move into other positions (personal assistant, household manager, etc.) as the children get older.





How to Save for Retirement as a Nanny

BY GUY MADDALONE
FOUNDER & CEO
GTM PAYROLL SERVICES

It may seem difficult to think about retirement when that moment in your life could be decades away. But saving money now, while you have a job, is critical for that time when you're not working. Starting early, even if you're saving just a little bit, will pay big dividends down the road.

Here's how you can start putting away money now, so you have financial security when you retire.

SOCIAL SECURITY

61 million retired or disabled Americans and their families receive Social Security benefits. According to the National Association of Social Insurance, the average monthly payout for a retired person was \$1,391 in June 2017. Workers' earnings are the main source of Social Security financing. An employee pays 6.2% of their wages into Social Security and their employer contributes the same amount.

If you were born in 1960 or later, your retirement age, in order to receive full benefits, is 67 years old. You can retire at 62 and start collecting Social Security, however you would only receive 70 percent of your potential benefits.

Only those paying into Social Security will receive benefits when they retire. If you're paid "under the table," you and your employer are not contributing to the program and you will not be eligible for benefits.



401(K) PLAN

A 401(k) plan is a way to save for retirement while experiencing the benefits of tax-deferred growth. Since the funds are taken out of your paycheck before taxes are calculated, contributing to a 401(k) plan lowers your taxable income. You'll pay taxes when the money is withdrawn, usually upon retirement.

For example, with a SIMPLE 401(k) plan offered through the National Household Employers Association, you could defer up to \$12,500 of your income each year. Those 50 years old or older can invest an additional \$3,000 annually as a catch-up contribution. Under this plan, your employer matches up to 3% of your gross pay.

Let's say you make \$36,000 and set aside 3% of your pay for your 401(k) plan. If your employer matches that 3%, they're giving you an extra \$1,080 a year toward your retirement.

Plan contributions are invested in a portfolio of mutual funds that can include stocks and bonds. Most 401(k) plan administrators allow you to self-direct your investments based on your risk tolerance, targeted retirement date, or other criteria. They will also provide guidance on your investments.

Your employer can set up a 401(k) plan through a payroll services firm.

TRADITIONAL IRA OR ROTH IRA

A traditional IRA (individual retirement account) is similar to a 401(k) in that you contribute to your account with pre-tax dollars, lowering your taxable income today and paying taxes on future withdrawals. You can contribute up to \$5,500 per year to a traditional IRA (or \$6,500 if you're over 50 years old).

With a Roth IRA, your contributions are made with after-tax dollars. The limits to the money you can set aside are the same as with a traditional IRA. As long as you follow the rules, your withdrawals can be made tax-free.

You can set up both a traditional and Roth IRA, but the total amount you contribute to all of your IRAs cannot exceed \$5,500 per year.

HEALTH SAVINGS ACCOUNT

You may not think of a health savings account (HSA) as a way to save for retirement. With medical costs potentially being your biggest expense in retirement, having funds saved up that can cover your healthcare makes sense.

If you have a high-deductible health plan (HDHP) through your employer, you may qualify for an HSA as long as you have no other health coverage, are not enrolled in Medicare, and are not a dependent on someone else's tax return. Typically, an HSA is used to cover

medical expenses that the HDHP plan doesn't cover. It can be offered by the health insurance provider or opened at a financial institution.

If you have an HSA through your job, it can be funded by you through a payroll deduction. For 2018, the contribution limit to an HSA is \$3,450 for self-coverage. If you are 55 years or older by the end of the tax year, you can contribute an additional \$1,000 to your account.

Your contributions are pre-tax, lowering your taxable income. HSA funds do not need to be withdrawn during that tax year. Unused contributions keep rolling over into the following year. An HSA is also portable, so if you change jobs, you can still keep your account.

In retirement, you can use HSA funds for qualified medical expenses including Medicare or healthcare coverage if you're 65 years old or older. You can take money from your HSA for non-medical expenses, however those distributions may be subject to income tax and a tax penalty.

Whatever method you choose, it is important to invest in your future so that you are prepared for any emergencies that may arise, and are able to retire comfortably when the time comes. Nannies can and should save for retirement just like anyone else, so take the steps now to ensure your financial future!



Effective Communication Between Nannies and Employers

BY JOANNA BECKER

In the nanny industry, open, effective communication is an essential piece of a healthy nanny-family relationship. Effective communication prevents misunderstandings, allows for better resolution of conflict, and enhances the feeling of being part of a team. It is a skill we can and should learn and routinely practice, and one that can lead to a more harmonious relationship built on understanding and trust, as well as building new relationships built on these foundations.

For both nannies and parents, whether sitting down for a routine discussion about how things are going or addressing a specific problem, there are some ways to make every discussion more effective. These strategies fall into four categories: setting the stage, preparing yourself, getting your message across, and listening effectively.

Photo via Unsplash.

SETTING THE STAGE

The physical setting for a discussion is a key factor for success. It is ideal to find a time and place that will limit distractions and where no one will feel rushed. For routine discussions where emotions aren't likely to get heated, this can be as simple as a quiet room in the house while the kids are playing elsewhere or napping. For more lengthy discussions or when the issue is more challenging than a simple check-in, that may not be ideal. If possible, suggest finding a back-up nanny or family member to watch the kids. This not only frees the nanny and parents from keeping an eye on the kids, it also keeps the kids out of the discussion, where they could influence the tone, urgency, or even topics being discussed. Next, choose a time when no one will be worried about making dinner or getting to a work appointment. Having adequate time to express yourself and listen to the other party's point of view is crucial. Finally, consider a neutral setting such as a restaurant, library, hotel lobby, or quiet coffeehouse. While some people don't want to air grievances in a public setting (and if the problem is of an extremely sensitive or personal nature, this might not be the best option) many experts believe that taking away the notion of "home court advantage" can be beneficial.

PREPARING YOURSELF

Another important step to effective communication is preparing yourself mentally and emotionally. In order to make your needs, opinions, and rights heard by the other party, self-confidence is required. If you have difficulty being assertive, practice! The more opportunities you have to practice speaking with confidence without being defensive, the better you will get at it. It is also essential to be empathetic. Before you meet, prepare yourself to step into the other person's shoes; ask yourself how you would feel if faced with the same situation. Sometimes as nannies we take such ownership of our position that we forget to think about what it must be like to leave your precious children in someone else's care for 40+ hours each week. Likewise, sometimes parents are so emotionally invested in their family and children that they forget how hard it can be to work crazy long hours, sometimes with little or no break to recharge. Acknowledging the difficulty of the other person's position puts you in a better place emotionally to hear and address their concerns.

GETTING THE MESSAGE ACROSS

The third aspect of effective communication is speaking in a way that is clear, concise, and genuine. Avoid assumptions, stereotypes, and generalizations, as these can offend the person to whom you are speaking and detract from your message. Additionally, remember to focus only on relevant information. Bringing up past issues or inconsequential annoyances just to have more ammunition creates a barrier to problem-solving and can put the other party on the defensive. Know ahead of time what the primary concerns are and stick to those. You will also find it helpful to be open and honest, while remaining professional. Acknowledge your own role in the situation and look for ways to work well together rather than trying to be right. When someone "wins" in a conflict, someone else loses; it will serve your relationship well if coming together as a team is the end goal.

EFFECTIVE LISTENING

Of course, communication is a two-way process, and we must learn to be good listeners as well as good speakers. Therefore, the final, and likely the most important strategy for effective communication is to master the skill of listening, which requires giving your full attention and time to the speaker, putting aside emotional baggage and personal agendas, and asking questions. You may have heard the phrase "listen to understand, not to respond." This is almost a lost art, but one that we need to embrace. When the other party in your conversation is expressing their opinion or perception of an event, try to avoid formulating a response in your mind as they are still speaking. Instead, really focus in and try to understand what they are saying. Similarly, bringing our own emotional baggage or personal agenda to the time spent listening may cause us to jump to conclusions and focus on the negative aspects of what is being said. A final key part of listening effectively is asking questions for clarification. Misunderstandings and assumptions only lead to further breakdown in communication, so if you are unsure what the speaker meant, ask before reacting. Asking questions also demonstrates that you are listening and understand what is being said.

As we hone our communication skills, we must also remember that a family's home is an incredibly intimate work environment. There are very few careers where the employee is so involved in their employer's home and family life, and this can often lead to blurred lines of professionalism vs. familiarity. This unique environment leaves nannies and parents both at risk for taking things personally and emotions running high, especially when there is conflict. Additionally, the issues at hand are deeply important. Communicating about raising children is worlds away from communication parents might engage in at work where the consequences are much less personal. To that end, some aspects of effective communication need to start at the beginning: the search for a position.

While an out-of-work nanny may be in a crunch financially, in the long run, it is far better to use these communication skills to make sure it is a good fit first, and then keep communication lines open moving forward. When interviewing, be upfront, in a professional manner, of course, about what you bring to the table and what you expect in return. Use your self-confidence to sell your specific skill set and assert your requirements for employment, but don't forget to listen when parents describe what they envision their experience with a nanny will be. When there are differences in such important aspects of childcare as parenting philosophy, discipline, and beliefs on education and fostering development, the relationship might be rocky right from the start.

Once you do find a good fit, be sure to set an expectation upfront of regularly scheduled times to chat about how everything is going. In addition to daily conversations about the children's activities that day, consider asking for monthly meetings to go over any areas of concern on either side. This will, hopefully, prevent areas of conflict from festering and eventually boiling over! Even if more frequent meetings are not possible, insist on, at the very least, an annual review. While this is probably not going to be a good option for addressing every conflict, it is good to have a written evaluation of your work each year and to sit down and discuss what you're doing well and areas in which you can improve. However, if conflicts are left unresolved until the annual review, it may be difficult to resolve them, so it's in your best interest and theirs to have more regularly scheduled meetings when possible.

Effective communication is an important tool in any relationship, but in the nanny-family dynamic, it is crucial. Take time to learn how to express yourself in a way that will be understood and how to listen and understand so that you can foster a feeling of teamwork in your relationship. By following these strategies, you can resolve conflict and build a relationship that will be beneficial to everyone involved.

WANT TO TEACH YOUR CHARGES THE VALUE OF MONEY? THERE ARE MANY DIFFERENT ACTIVITIES THAT YOU CAN DO WITH YOUR CHARGES, BUT MINE ARE A BIT YOUNGER, SO I TOOK A MORE INTRODUCTORY APPROACH WITH THIS ACTIVITY AND IT TURNED OUT FABULOUSLY! RECOMMENDED FOR KIDS AGES 2-4.

THE CONCEPT

With the intention of using real food, I created a dinner menu for my charges, and then created a market where they could "shop" and "pay" for each item they needed from the menu before giving themselves their serving. If they wanted more, they needed to "pay" for the portion they wanted. At the end of dinner, the kids made their very own fruit salad for dessert using the ingredients they "purchased."

ITEMS NEEDED:

Paper

Markers

Real and/or printed play money (use a Google image search to find pictures of money or make copies of real money; print it on a larger scale than actual size)

I was able to laminate everything I used, which was great, but it's certainly not necessary!

THE PREP

1. Create a menu. Choose meals that the kids will typically eat of food already in the house; no need for a shopping trip (unless you want to be adventurous!). Be sure that each child has a copy of the menu.
2. Make signs for your "market." Be sure to include signs for all the ingredients they will be "shopping" for! Include made-up prices on the signs. Be realistic, but also keep in mind the ages of your charges and the scope of their knowledge when it comes to math and numbers.
3. Include pictures of the amount of money they will need for each item, to better help them figure out the cost on their purchases.

To Market We Will Go!

BY KRISTY JORGENSON

GOING SHOPPING

I started off by getting the kids excited that they were going to make their own plates and go to the market to buy their own food. Keep in mind, my charges are two and four, so it was more of an introductory activity for them (introducing math, money, etc.). During nap, I laid out all the materials on the floor and cooked the food. I laid the signs on the floor for a couple of reasons: First, I wanted the children to be able to plate their own food, creating independence with no difficulties presented by high shelving. Secondly, I wanted to allow the kids to use the pictures I placed on each sign at “the market” to have as a guideline, and allow them to match the items on their menu and their real money with the pictures. To make it easier, I placed the items in the same order they appeared on the menu.

Once the kids were up from nap, the learning environment was ready for action! This project was more caregiver-guided, and I assisted during the entire process. Older children who can read will be able to do this on their own. Once the children entered the playroom, I explained how dinner would take place. The children each had a menu. The four-year-old read me the numbers on their menus for each item. For example, “2,” then I would say, “2 pieces of chicken.” To make the process flow a little easier, we went with one dinner menu at a time.

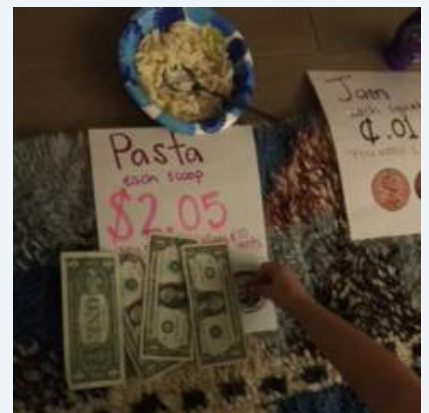
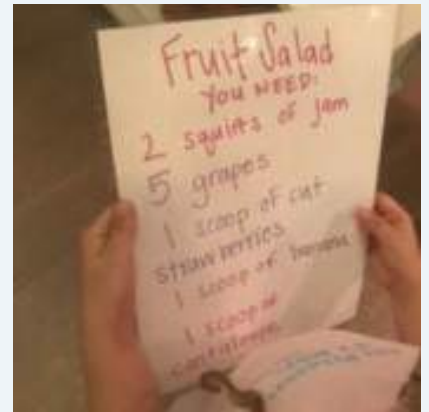
I challenged the older child to use real money to pay for each

item, and the two-year-old to match the printed money with each picture. Once they figured out the amount they would need, they would say, “Kristy, I am ready to pay.” Then we would count the money together. If they were wrong, they would go back and try again. If they were correct, I would say, “Thank you for shopping at the market. Come again soon!”

They would then place the amount of food they “bought” onto their tray, bringing it to the table. Once plated, they would have a look at their menu and we would talk about what was next, repeating the steps until everything on their menu had been purchased. Then, they got to enjoy their fantastic meal! Once dinner was finished, they received their dessert menu (fruit salad ingredients), and a bowl, and followed the same procedure as the dinner menu.

THE OUTCOME

The wonderful thing about this project is how fun and different it was for the children. Within this activity, the children got to handle real money, practice mathematics, and were exposed to language surrounding money. To my surprise, the two-year-old used the real money for the dollars. The four-year-old used both real money in dollars and coins, as well as some of the printed coins. I noticed that when she was having a tough time with the real coins, she would reach for the larger, printed ones. I kept encouraging and guiding her to be successful. I think being able to



match the money to the picture made them feel more confident and want to continue with the activity.

One other benefit to this project was a smooth dinner. The children felt like they had created their own plates, which kept the power struggles at bay. This project can be done over and over with simple adaptations to the menu and market and can also be adapted for a variety of ages. For instance, you don't need to include the pictures on the market signs or place the items on the floor. You can also increase the prices and only use real money, or even take a more backseat approach, letting the older children take the reins.

SOCIAL MEDIA DO'S AND DON'TS

*from Nannies
in the Know!*

BY HEATHER CHERRY

Nanny Magazine recently spoke with Nanny Stella Reid and Michelle LaRowe about a hot topic affecting all nannies and families: social media. Many turn to social media to exude their personality, but if not meticulous, it can cost a nanny's career.

For 28 years, Nanny Stella has positively impacted the lives of families all over the world. With her expertise and passion as a solution-based family consultant, her no-nonsense approach has gained her recognition as an authority on nanny care throughout the world. Stella is a real-life British Nanny, author of *Nanny 911: Expert Advice for All your Parenting Emergencies*, *The Nanny in Charge*, and *The Nanny Chronicles of Hollywood*, and she is also the star of the hit reality show *Nanny 911*, which was broadcast in many countries around the world. As the CEO of Nanny Stella, Inc she is the founder of the first CACHE Endorsed Learning Centre for nannies in the United States.

Michelle LaRowe has more than 20 years of nanny industry experience. As an International Nanny Association credentialed nanny and past Nanny of the Year award recipient, Michelle has authored several parenting books including *Nanny to the Rescue*, *Nanny to the Rescue Again*, and *Working Mom's 411*. Michelle has also served as executive director of the International Nanny Association, executive director of Morningside Nannies, and as an expert content contributor, product reviewer, and consultant for a variety of major brands. She is the lead educator at NannyTraining.com and editor in chief of eNannySource.com and GoNannies.com.

The pair's experience in the nanny industry is tremendous, and they offer easily implemented tips for approaching social media professionally.

Is it okay for nannies to share information on social media? If so, are there certain guidelines to follow?

“Many nannies share advice, support, and resources on social media, and that’s a great thing. What becomes problematic is when nannies use social media as an online water cooler to share gossip and gripes about their jobs,” Reid said. “Sharing photos without parental permission, sensitive or identifying information about their jobs and work families, and polarizing opinions that should only be had with a trusted friend over coffee are definite nanny no-nos.”

Do parents consider a social media presence before hiring a nanny? If so, what platform do they look at most? Are there certain things they are looking for?

“Savvy parents and nanny referral agencies most definitely check a nanny’s social media footprint before interviewing, never mind hiring. They check Facebook, Twitter, Pinterest, and more to gain insight into the life of the nanny. They also do Google searches for any hits on the nanny in articles, photos, and news,” said LaRowe. “Things that can cost a nanny consideration for a job include: inappropriate, polarizing, or questionable photos, comments, and shares, photos of a nanny partying or looking drunk, sexualized photos, differentiating religious or political comments, and likes and shares of questionable groups and posts.”



Photo Cred- Michelle LaRowe & Stella Reid

Do you think a nanny’s social media presence impacts their employers? If yes, how so?

“Many nannies have an active social media presence, and share great nanny care tips with providers across the globe; [often] their work families love it. Others prefer a nanny that isn’t active on social media at all. Some families want to be friends with their nannies on social media, whereas others prefer to keep a strict separation between their personal and work lives,” said Reid. “I think, like with anything, each family has their ideal scenario that will work best for their family and is served best when their nanny’s social media habits align with that scenario.”

What do you think is the most controversial topic nannies should avoid on their social media accounts?

“Nannies must remember that nothing they put on social media should ever be considered private, even when their settings are private! Remember, screenshots can be taken and shared. Nannies must remember they are viewed as a role model to the children in their care, on and off the clock,” said LaRowe.

“Their social media accounts reflect who and what they stand for as an individual; posts and shares are just a small snapshot into someone’s life and sometimes all that is seen by a curious information seeker,” LaRowe said. “It’s essential to consider how this might appear to someone seeing it who really doesn’t know you well before posting.”

“Would you share your deepest secret with a stranger? If not, then don’t share it [on social media]. Would it make you feel uncomfortable if your boss saw it? If so, don’t share it,” said LaRowe. “As a rule, polarizing views on politics, race, sex, religion, job complaints, and photos leading someone to believe the nanny has a problem with alcohol or drugs are best not shared on social media.”

How can a nanny remain professional while handling social media bullying directed toward themselves? What if it is directed toward their charge or their employer?

“There are several options for dealing with social media bullying. The great thing about social media, however, is that you can literally turn it off,” said Reid. “If a conversation becomes uncomfortable or if bullying occurs, an easy solution is to simply turn it off, delete or block the offender, then move on.”

“Another option is to stand up to the bully. Call out the behavior as inappropriate and unbecoming, especially if it's being done by another nanny,” LaRowe said. “Bullying that is being done toward a child should be reported to the parents and to the school, if schoolmates are involved. Children's social media accounts should be monitored and children should be taught about safe social media use.”

“If bullying is directed toward their employers, it is probably a good idea to speak to your employer before engaging,” said Reid. “If you work for a high-profile family, chances are they have a preferred strategy and practice for dealing with online bullying; you may not want to get involved for safety reasons.”

Do you think it's okay for a nanny to 'friend' their employers' friends?

“While every nanny and family have a unique relationship, I think most successful nannies will tell you that having boundaries in place have made for a successful relationship,” said LaRowe. “While a nanny is employed with a work family, it's typically best to keep her social media accounts reserved for non-work-related contacts.”

Should social media policies be outlined in a nanny contract? What can a nanny do if they're not?

“Many families require their nanny to sign a work agreement that includes a clause on confidentiality. This often covers what can and cannot be shared with others, including on social media. A nanny should always use good judgment when sharing anything about her work on social media,” Reid said. “This avoids identifying information about the family, work complaints, and concerns disguised as asking for advice in a specific way that might shine their employers in a bad light. While a general comment that they had a great day at the zoo with the kids may be acceptable, a comment that tags their location, highlights the time they are visiting, and features a picture of the children at the zoo may pose a serious safety concern.”

Please provide an example of a time when social media was a positive (or negative) experience for a nanny.

“Parents will often check a nanny's social media footprint before interviewing. Families I know have turned nannies down for an interview because of public photos in which a nanny was wearing lingerie on her bed, posting racist comments, and sharing polarizing political views,” LaRowe said. “One nanny shared a major complaint about her family on social media, and another nanny whose boss was friends with the employer took a screen shot and shared it with her boss, who then shared it with the nanny's boss, resulting in her termination.”

“Whenever a nanny is recognized for the important work she does, it is a positive thing. Traveling nannies, newborn care specialists, and nannies who have provided great care to families often receive praise via social media, and that is a good thing and positive experience for a nanny and the industry,” Reid said. “Many nannies have scored great jobs because of social media sharing.”

Whether you are active on popular social media sites or not, the popular opinion seems to be that nothing is private. Use discretion when using social media and remember that things can easily be shared or misinterpreted, which can result in some major drama for your career as a nanny.



Car Seat Safety:

AN INTERVIEW WITH A CPST

BY NANNY MAGAZINE'S EDITORS

Nanny Magazine interviews Sheri Lopez, a CPST, regarding car seat safety, especially in the winter months. Sheri Lopez is a professional career nanny celebrating her 36th year caring for children and families. She believes that every child needs to be properly secured in their car seat and that is one of the reasons in 2010 she completed coursework to become a CPST.

Why should car seat straps be level or below shoulders for infants, and above shoulders for older children?

In a rear-facing car seat, the shoulder straps should be level with, or just below the child's shoulders. The harness (straps) are designed to hold the child in the car seat and if the straps are above the child's shoulders, the harness remains too loose, allowing the child to slide up the car seat's back in a crash,

subjecting the head and body to unnecessarily high forces and potential for injury.

In a forward-facing car seat, the harness should be level with or above the shoulders to decrease the distance the child can be propelled forward in the event of an accident, and limiting the impact on the child's spine and shoulders. If the harness is below the shoulders, it allows the child's body and head to move too far forward in a crash. Be sure to always check the car seat's owner's manual before use.

When should you use the latch system and when should you use a seat belt?

It all comes down to which installation method works best in your vehicle, and which one you can use easily and correctly each time.

If you want to install the car seat in a rear-center position, that may require using the seat belt. Most vehicles do not have a set of lower anchors dedicated to the middle seat, and most do not allow the use of the inner outboard anchors from either side for installation in the center. Check the vehicle's owner's manual to see if this is allowed. You'll also need to consult the car seat owner's manual, since the center seat spacing may be non-standard and may not work with the car seat's connectors. The car seat manual will give details on when to switch between LATCH and seat belt.

LATCH is an acronym that stands for Lower Anchors and Tethers for Children. It was developed to help make it easier to install child safety seats. Basically, if you use the lower anchors of the LATCH system (required in almost all cars and on child safety seats since 2002) to install the child safety seat, you do not use the vehicle seat belts. LATCH generally consists of lower attachments on child safety seats and a set of tether anchors in the vehicle to hold the child safety seat in place.

Most of us know you shouldn't use puffy jackets while a child is in a car seat. Is a thin, fleece jacket okay?

The best way to keep children warm in their car seats is to dress them in layers. Most fleece jackets are thin enough to wear in a car seat. If you have to adjust the harness, then the coat is too fluffy.

How should you clean the straps if an infant spits up on them or if there is a spill?

Maintaining the integrity of the car seat is important, and the elastic fibers in the straps are designed to take thousands of pounds of force in an accident. Using products, even "green" products, can affect the integrity of the plastic and the straps, especially since they are exposed to extreme heat and cold. You will need fresh tap water, a bottle of gentle soap, baby wipes, and a clean, soft cloth. Use baby wipes to gently clean the spit-up/spill without rubbing, scrubbing, or using a cleaning solution. Using a soft cloth and cool water, wipe off the harness. If the water does not remove the spit-up/spill, you can use a small amount of gentle soap. To clean the buckle, turn the car seat upside down and place the buckle in tap water, but be sure to keep the webbing out of the water; swish the buckle

around a little to dislodge anything trapped. If the harness is removable, lay it flat in the sun for a few hours to dry.

If the stain or smell does not come out, rinse and repeat. If you've followed these steps and your harness still has an odor or significant staining: try, try again. In some cases, the harness is replaceable for a small fee by the company. If you still have staining or odor, consider calling your manufacturer to ask if you can purchase a new harness for your existing seat.

DO NOT ever, ever, ever place your child's harness in the washing machine. Be sure to read the car manufacturer's manual for proper cleaning.

Is it okay to use a convertible-type car seat from birth on, instead of an infant carrier?

Babies are at greater risk of injury in crashes. This is because babies' spines are developing, and their heads are large for their bodies. In a crash, if your charge is riding forward-facing, her spinal cord may stretch, which could result in serious injury or death. However, when the baby rides rear-facing in a child safety seat, her upper body — head, neck, and spine — is cradled by the back of the child safety seat in the case of a frontal crash, which is the most common type of crash.

According to research studies, children up to 2 years of age who are placed in forward-facing child safety seats are significantly more likely to be seriously injured in a crash than same age children who are in rear-facing child safety seats.

Your charge is getting too big for his rear-facing child safety seat when his head nears the top of the seat. There should be at least one inch between the top of the child's head and the top of the rear-facing child safety seat.

Infants can use a convertible car seat; however, it can be more challenging strapping them in. Be sure to read the manufacturer manual.

If you use an infant carrier car seat, must you always use the base?

If you are talking about an infant car seat, you normally don't need to have the base installed (unless the instruction book says you do; some seats cannot be used without the base). However, there are a lot of "mistakes," or more chance for error if you are using just the seatbelt to install the seat. You need to have the proper angle of 45 degrees, and using a seatbelt can make this hard to achieve. If the base is too loose on the vehicle seat, you need to tighten the seatbelt or UAS clips. The base should not move at all (or within 1 inch either way when installed properly). If the baby seat is loose on the base, then there is something wrong with your seat and you should check for recalls.

I can just go to any fire station and have my car seat installed correctly, right?

Not all fire stations have someone on duty to do car seat checks, so it is best to call ahead. A CPST will not install the car seat for you, but will check your car seat and walk you through the steps of making any installation corrections. It is important for the owner to know how to install the car seat properly on their own.

In what position should the infant carrier handle be while I am driving?

Each seat has different rules for where the handle can be. As always, your car seat's manual is your most powerful and informative tool about the correct handle position or positions.

Is a more expensive car seat better than an inexpensive one?

All car seats sold in the United States must meet the U.S. government's stringent crash-and fire-safety standards. But some seats go beyond the minimum, packing on features that are well worth the price; some car seats offer more comfort and convenient features that are worth paying for.



THE JOY OF WORKING *for amazing families*

BY SARAH DEE

If you're a nanny or know a nanny, you know how rewarding, amazing, and exceptionally "different" the job is. You get to do fun activities, spend time outside, and really hang out like being a kid yourself, all while getting paid! But, it's also crazy to think about how you're thrown into a complete stranger's family and are expected to cater to the life that they have already established.

I have been so fortunate and lucky to have always found such amazing families in my career. Recently, I started realizing that maybe it is not so much luck and fortune, but more of my ability to adjust to every family's way of parenting, household upkeep, and the general ways in which they run their families. And this characteristic that I have acquired, being able to easily adapt to what a family wants for their child, is what has allowed me to work for amazing families every time.

Understandably, parents have diverse ways in which they want to parent their child. Nannies also have their own personal ways in which they may want to parent their own child or their charge. But,

this is where the nanny needs to remind themselves that this is their job (as much as it might not seem like a "job"), and in this profession, we must be open and willing to set aside our personal views of raising a child and implement the views of the parents and family.

I have nannied full-time for about five different families throughout my eight-year nanny career. They have all had different ways of parenting and managing their children. Before getting a new job, I always tell myself that I will be open and willing to listen to exactly what they want from me, and how they want me to care for their children. And each time, it has worked. I have done what they have asked of me and in turn, they have highly appreciated me, compensated me fairly, and made me feel like I was doing my job correctly, even if it was on their terms and not necessarily mine.

My last nanny job was incredible. I had so much freedom with the children. I was able (and willing!) to take them anywhere that we wanted to go, they were allowed to get dirty and eat fun foods, and

their parents were completely open to anything we wanted to do. I absolutely appreciated it all. My current nanny job is much different. The parents like for us to stay local and to walk around only in their neighborhood; we don't tend to go off on adventures like I have done before with other families, but I equally love each of these families and completely respect their values and morals.

Nannies are such an important part of a child's life. We are sometimes with them for more hours in the day than their parents are. We are such a big influence in so many ways; it would be unlikely that some of our own views and styles of raising a child didn't come out when working with our charges. However, it is very important to remember that this is a career and when you allow yourself to be open to your employers' needs and wants for their children, then you will notice a difference in how you and your employers respond to one another. You and your NannyFamily will mesh well together and in turn, you will have an amazing career throughout.

Nanny Fashion

WITH NANNY TEES!

BY STEPHANIE BAUCHUM



Nanny Tees wasn't a long, thought-out plan, it just kind of happened. I remember being in between jobs and I had the idea to create a simple shirt for nannies. I didn't have much of a plan for it, but only one idea: to place "I Nanny" on a shirt to bring light to the nanny world. I remember sharing the shirt in my local nanny group on Facebook and they loved it! Once I started seeing how excited the nannies were to get their shirts, I knew that I was onto something special. Eventually, I expanded Nanny Tees into a full online store with items shipped worldwide. We've been fortunate to create custom tee shirts for the Nannypalooza and INA conferences. Along with attending these conferences as a vendor, I was able to attend as a nanny and with that, I've been able to build relationships with nannies who are now some of my closest friends. We've also supported a nanny whose charge battled with Rhabdomyosarcoma cancer. We created a custom "Team Theo" shirt to support the Huff family by donating 50% of sales.

Nanny Tees offers a variety of shirts, totes, caps, and mugs ranging from sizes S-4XL. Because I'm

a nanny, I wanted to create something relatable and unique that only nannies would understand. Our latest collection is Mary Poppins-inspired with fun, bold phrases like, "Supercalifragilistic Nannies are the Dopest," "I'm practically perfect in every way," and "Just a cup full of coffee helps the nanny stay sane. In the most delightful way." We've also created a Super Nanny tee which has been our most popular design. I'm excited about the growth of Nanny Tees and where we're headed. My whole vision is to bring out the confidence in who we are as nannies, practicing self-care, and understanding the value of who we are in the lives of the families we serve. I also have a love for helping nannies earn extra income through Nannypreneurship.com. We've got fun events and other exciting things that will take place in the near future, and we can't wait to encourage and inspire more nannies!

Check out the Nanny Tees shop at www.nannytees.com or follow Nanny Tees on Facebook, Twitter, and Instagram. For more info about Stephanie's Nannypreneurship Lab, visit www.nannypreneurship.com.



Healthy Eating on a Budget

by Josie De Hoyos, MDS, RD



Photo via Jennifer Kuhn.

One of the most common misconceptions when it comes to healthy eating is that it's expensive and not doable on a fixed budget. Every year there are new trends in health foods (think quinoa, kombucha, and bone broth). While these foods may easily fit in your budget, many times people are misled to think that it is only through these buzzworthy food trends that they can maintain a healthy lifestyle. In reality, it's easy to achieve your nutrition goals by incorporating basic foods into your diet that are not only healthy, but budget friendly too.

Below is a quick list of just a few staples that I always keep stocked in my kitchen. Bonus points, they're kid friendly too!

CANNED AND FROZEN VEGETABLES AND FRUIT:

Packaged fruits and vegetables that aren't fresh are just as healthy, and many times cost less and offer added convenience too. When comparing the nutritional composition of fresh vs. canned and frozen, overall research shows that there is not that significant of a difference. In fact, some canned produce may even pack added benefits, such

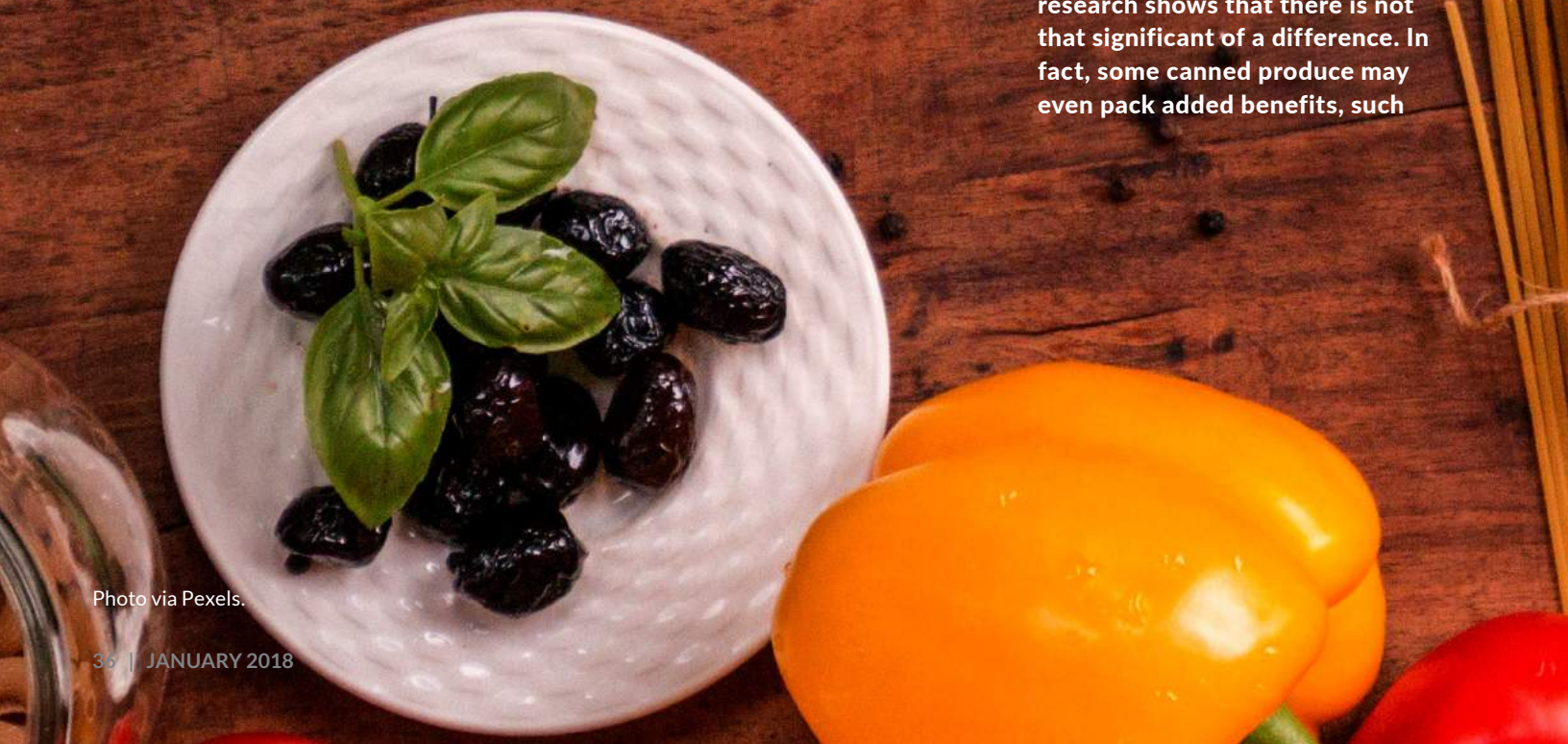


Photo via Pexels.

as tomatoes, in which the heating process causes more antioxidants to be released, compared to its fresh counterpart.

Keep in mind, however, that not all packaged fruits and vegetables are created equal. When purchasing canned and frozen produce, be sure to pay attention to its sodium and sugar content.

- For canned, choose those that are low in sodium or with no salt added, or packed in its own natural juices or water (choose light syrup if that's the only option) and avoid those packed in sauces, seasonings, and syrups. Also, be sure to rinse under running water to help remove as much excess sodium as possible.

- Follow the same guidelines for frozen items and choose those that contain 100% vegetables and fruits without any other added ingredients.

BEANS AND OTHER LEGUMES:

Beans and legumes, such as chickpeas and lentils, are not only budget-friendly, but they're full of protein, fiber, and other essential vitamins and minerals, such as iron. Canned or made from scratch, adding beans to your grocery list will ensure you always have a quick protein available for meals, while not going over budget.

If you're using canned beans, choose those canned in water and without added ingredients, and be sure to rinse beans under running water before cooking to remove as much sodium as possible.

OATMEAL:

Oatmeal is a pantry staple that not only makes a quick, simple breakfast, but is full of good-for-you whole grains and fiber. Starting your day with a fiber-rich breakfast will not only help keep you feeling fuller longer, but eating balanced meals that incorporates whole grains like oatmeal has been shown to help reduce the risk of cardiovascular disease.

Whether you choose rolled, quick, or steel cut oats, be mindful of how you prepare your morning bowl of oats and steer clear of adding too many sweeteners. Using cut up fruit, cinnamon, and/or vanilla extract is a great way to add flavor without adding an excess amount of calories and sugar.

NATURAL PEANUT BUTTER:

Peanut butter is inexpensive and is a great pantry staple since it's packed with protein and essential vitamins and minerals, like manganese. However as with any nut butters, peanut butter is high in calories because of its fat content, therefore it's best to stick to the serving size of 2 tablespoons or less.

When choosing a peanut butter, be sure to stick with one in which the ingredients list only contains peanuts, and maybe 1% or less of salt, if you prefer. Going straight for the ingredients list is the best way to ensure you're getting one that is made simply of peanuts, as many times some are labeled "natural", but still contain added sweeteners.

EGGS:

Last but not least on my list of go-to, budget friendly foods, is the egg. It's a powerhouse of nutrients like high-quality protein (each large egg has 6 grams) and choline, which helps promote cell activity. As with the other foods on the list, eggs are versatile, convenient, and low cost. Enjoy eggs in a veggie omelet or hard-boiled, and rest assured that they are an excellent source of protein while still being easy on the wallet.

AFFORDABLE, KID *(and Nanny!)* FRIENDLY MEALS

BY KIMI ABDULLAH

Tight budgets and picky eaters can make meal time challenging, but we've got your back! We tested three recipes (one each for breakfast, lunch and dinner) that are not only budget AND kid-friendly, but also tasty enough that you'll want to eat some, too!

PIZZA TOAST WITH CHOCOLATE BANANA SHAKE

SERVES 1 - 2

Individual pizzas are great for picky eaters or big groups. Let kids pick their own toppings and assemble their own pizzas. The shake is quick and easy, and works as a sweet (and not too bad for you) dessert.

For mini pizzas:

1 whole wheat English muffin split and lightly toasted

2 Tbsp tomato sauce

3-4 Tbsp grated mozzarella cheese

Pinch of Italian seasoning or mix of dried oregano, basil, garlic powder, and salt

Toppings such as pepperoni, ham, mushrooms, spinach, peppers, etc.

- Set oven to broil. Line a cookie sheet with aluminum foil.
- Toast English muffin on lowest setting. You want a crispy out side, but not fully toasted.
- Spread tomato sauce on English muffin and sprinkle with spices.
- Place favorite toppings on top of sauce, and top with cheese.
- Broil for 2-3 minutes or until top is golden brown.

For shake:

1 chocolate pudding cup

1 ripe banana, frozen

1 cup milk (I used the pudding cup to measure milk)

- Place items in a blender and blitz on puree setting for 2 minutes or until well blended.



FRENCH TOAST FINGERS

SERVES 2-3

Using stale bread is best for soaking up the vanilla and spiced egg mixture. Get kids involved by having them get their hands dirty; they can dip the bread fingers in the egg mixture. You do want the bread to be soggy, but not to the point that it falls apart. Make sure you have a nice, hot, buttered pan.

2-3 slices bread, stale is best

1 egg

3 Tbsp milk

1/2 tsp vanilla

Pinch of cinnamon

Pinch of nutmeg

Pinch of salt

1 tbsp butter or margarine

- Cut slices of bread into thick fingers.
- Whisk together egg, milk, vanilla, spices, and salt.
- Soak bread in egg mixture.
- Melt butter in nonstick pan on medium heat.
- Place egg-soaked bread fingers in pan coated with melted butter.
- Fry each side for 2-3 minutes or until golden brown and crisp.
- Serve with maple syrup and apple wedges.



BEAN AND CHEESE QUESADILLAS WITH QUICK GUACAMOLE

SERVES 1

Quesadillas are quick to assemble and are a fantastic way to add healthy ingredients like black beans, red pepper, zucchini, or tomato. Little kids can assemble their own quesadillas, and while you fry them they can mash the avocados for a quick guacamole.

2 small tortillas, flour or corn

1/2 cup grated cheese (I used a mix of mozzarella and cheddar)

1-2 tbsp black beans

Pinch of dried oregano

Pinch of mild chili powder

1. Heat nonstick pan on medium-high heat.

- Spread your cheese and beans to cover the first tortilla, then top with second tortilla.
- Place quesadilla in hot pan and cover. Turn over after 3-5 minutes, cover and cook for additional 3-5 minutes. Quesadilla is done when cheese is melted, and tortilla is slightly browned.

For guacamole:

1 ripe avocado

1 Tbsp lime juice (or juice of half a lime)

Pinch of oregano

Pinch of salt

- Dice ripe avocado into a bowl. Using a fork, mash with lime juice, oregano, and salt.

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