



# Family Resource Network

Coordinated Family and Community Engagement Program-CFCE  
Family Finance Solutions-FFS

November and December 2018

## Coordinator's Corner

### Avoid Holiday Overspending

1. Know your budget. First calculate what you can afford to spend overall and then decide how you'll spend the money - not the other way around.
2. Attack your everyday expenses. Reduce them and free up money for gifts.  
Example: Make coffee at home, bring lunch.
3. Make a list of all gifts and their costs. And stick to it. If you overspend on one, you need to make up the difference on the next one.
4. Comparison shop.
5. Use coupons and take advantage of online sales that offer free shipping or other perks. Why shop in a crowded mall when you can have it delivered to your door.
6. Ask adult family and friends about doing a gift lottery or Yankee Swap.
7. Use homemade gift certificates for services or your time.
  - Give free babysitting to a friend.
  - Give free rides to a neighbor or relative who doesn't drive.
  - Free snow shoveling.
8. Don't forget the other 11 months. You should be setting aside money for bills after the holidays (rent, property taxes, utilities, etc.) not racking up holiday debt.

### Stay in touch with us:

**World Wide Web-** [www.commteam.org](http://www.commteam.org)

**Twitter-** @Comm\_Team

**Facebook-** Community Teamwork Inc

**Instagram-** communityteamwork

## Gingerbread Festival

Join us for our annual celebration with stories, songs, and crafts. Decorate a gingerbread cookie, too! Drop in for all ages. Registration NOT required.

Date: December 1st  
Time: 10:30 AM to Noon  
Location: Chelmsford Public Library  
McCarthy Reading Room

For more information: 978-256-5521

## October—Halloween Party

Wear a costume, bring a friend, games-prizes, snacks & beverages, bobbing for donuts. We will be distributing FREE Children's Books.

Date: Sunday, 10/28  
Time: 2-4:00 PM  
Location: Old Yellow Meeting House  
Christ Church United  
Fellowship Hall  
12 Arlington St., Dracut

## Family Resource Network

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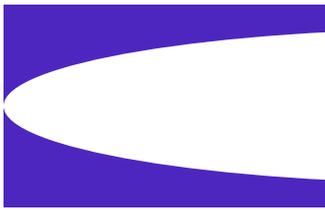
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# Coordinated Family and Community Engagement- CFCE

Enrichment, Training and Support for Families with Children birth through age 8



## PLAY GROUPS

### Chelmsford Library Playspace

...a drop-in playgroup for ages 2 to 3

The CFCE will offer a purposeful playgroup at the Chelmsford Library. Each day will begin with a story. Imaginative play connected to the story will follow.

Day: Thursdays  
Time: 10-11:00 AM  
Location: Chelmsford Public Library  
25 Boston Road

### \*Tyngsboro Family Playgroup

...a drop-in playgroup for ages- 0 to 5

The Tyngsboro Family Playgroup is for children birth to age five. (\$2.00 donation is suggested to cover special events) The CFCE will be on location to offer STEM and literacy activities.

Day: 3rd Wednesday  
Time: 9:00-10:30AM  
Location: Tyngsboro Recreation Center

### Story Time Stations

...a drop-in playgroup for ages 2-3

At Story Time Stations, we will start each group with a story with playtime to follow. Please join us!

Day: 11/13  
1st and 3rd Tuesdays in Dec.  
No groups in Jan. and Feb. 2019  
Time: 11:00-12:00  
Location: Tewksbury Library  
300 Chandler Street

### Billerica Library - Play and Learn:

...a drop-in playgroup for ages 2-5

Please join us at playgroup. Children learn together and parents support one another.

Date: 11/28 & 12/12  
Time: 9:30- 11:00  
Location: Billerica Library  
5 Concord Rd.  
Billerica

### Tiny Tots Time

Ages 0 to 3

Join Miss Debbie for some fun as she shares books, rhymes & songs!

Day: 1st and 3rd Wednesday  
Time: 11:00-11:30 AM  
Location: Tyngsboro Library  
25 Bryant Lane, Tyngsborough

### Wilmington Community Playgroup

...a drop-in playgroup for ages 2 to 3

At the Wilmington Community Playgroup, we will begin with a story and then play together!

Date: 11/05, 12/03  
1st Monday of every month  
Time: 9:30-10:30 AM  
Location: Wilmington Library- 175 Middlesex Ave

### Integrated Playgroups

CTI's CFCE program partners with two local integrated playgroup programs in the Greater Lowell area. Please call to learn more.

Thom Anne	Project BEAM
Sullivan Center	35 River Street
126 Phoenix Avenue	Billerica, MA
Lowell, MA 01852	01821
# 978-453-8331	# 978-528-8596

### ASQ Corner-Learning through Holiday Tasks

- Make gifts or holiday decorations. Discuss colors & shapes; count pieces; color decorations; make paper chains. Involves cognitive & fine motor skills.
- Talk while doing tasks-strengthens language skills and promotes social-emotional development.
- Create a Gift List with your child-they can help you write it (if old enough) or dictate it to you and you write while describing the lines and shapes.
- Bake with them. Let them measure (math), mix (motor skills), describe what happens to the ingredients when baked (science).



## Learning Through Enrichment

### An EIP for My Child

This workshop explains the Individual Education Program (IEP) document, its development, how to articulate a vision, write measurable annual goals, monitor a child's progress and understand how the document will support a student. Please join us to learn about the parent's role as a member of the IEP Team.

Date: 11/06  
Time: 6:30-8:30 PM  
Location: Thom Anne Sullivan Center  
3rd floor, Training Room3  
126 Phoenix Ave., Lowell

**REGISTRATION REQUIRED:** Contact Karen at krubino@thomchild.org or 978-453-8331 x1256.

### SURVIVING THE HOLIDAYS

#### Ways to Reduce Stress and Enjoy the Season

- Do you ever feel like you just can't wait for the holidays to be over?
- Is it a financial burden?
- Are your children exhausted by the excitement?
- Are you dreading the holidays?

If you answered yes to any of these, this workshop is for you!

Date: 11/29  
Time: 6:30-8:00 PM  
Location: CTI

126 Phoenix Ave., Lowell

**TO REGISTER:** Contact Gladys at 978-654-5673

### Dads and Donuts in Chelmsford

Children ages 2 and up are invited to join in a story-time followed by a snack. This offering is for dads, but moms & guardians are always welcome

Date: 2nd Sat. each month  
Time: 10:30 AM  
Location: Chelmsford Library  
25 Boston Road-Chelmsford

No Registration is required.

### Dads and Donuts in Tyngsboro

Infants through preschoolers are invited to join in a story-time followed by a snack. This offering is for dads, but moms and guardians are always welcome

Date: Nov. 24th. None in December  
Time: 10:00 AM  
Location: Tyngsboro Library  
25 Bryant Lane- Tyngsboro  
Call the library to register: (978) 649-7361



## Family Finance Solutions

*Helping families achieve their financial goals...*

### One on One Financial Coaching

Please give us a call to be paired with a Financial Coach and carve out a financial plan that fits your income and expenses. You will create ways to reduce debt and increase your credit score.

Sandra Diaz: 978-654-5725 or sdiaz@commteam.org

Office Hours- Monday through Friday 8:30-5:00 and until 7:00 PM on Wednesdays

### Financial Literacy Academy

The Financial Literacy Academy- FLA is designed to offer a powerful introduction to managing personal finances. Our hands-on approach promises to provide you with tools to create a budget, manage your debt, understanding credit and the importance of saving.

The FLA is **FREE**. This two-hour, per night course is offered once per week for 6 weeks.

**Dinner and childcare are included.**

Please call our office at 978-654-5673 for more information and/or to register:

The FLA Series is run throughout the year. Please call for dates, location and information.

Fall FLA      October 2nd to November 6th  
6-8:00 PM

Winter FLA    January to March; dates TBA

Spring FLA    April to June; dates TBA



## Non-Toy Gifts for Children or Families

- **Tickets to an event.** It's something you can do together that makes the child feel special or gives the family a special day out together.
- **Magazine subscriptions**—they are available for all ages.
- **Classes**—have they expressed an interest in learning to sew, crochet, cook, improve at a sport?
- **Membership**—museum, zoo, theater. Especially good for families. The cost is usually less than purchasing family members gifts individually.
- **1-on-1 Outing.** Give them a certificate or IOU for something you can do together.
- Their own **kitchen tools** if they love to cook.
- Their own **tool box or gardening tools kit** if they like to work with their hands outside.
- **Game:** especially a non-video game. Promotes family time.
- **Homemade Coupon Book**—make a book of coupons the child can use throughout the year for items like “stay up one hour past bedtime”, “choosing the movie on family night”, “scoop of ice cream”, etc.
- **Nature-up-close**—a birdfeeder, butterfly kit, ant farm, binoculars, telescope for observing nature.
- **Musical instruments**—rain stick, maracas, small keyboard
- **Music**—everyone loves music.
- Their own **travel supplies kit**—a toiletry bag or backpack for when they stay at Grandma's house. Makes them feel grown up. Some items to include: toothbrush and small toothpaste, comb, maybe their favorite bedtime snack, tissues, small stuffed animal or bedtime item.
- **A watch**—helps them develop a sense of time and independence.
- **A journal** and glitter pens for older children.
- **Craft supplies**—let them create! Fill a basket, box or container with the basics (paper, colored pencils, glue, scissors) plus googly eyes, pompoms, fancy paper, glitter, decorative stickers, fancy scissors.
- **Restaurant gift card** for a night out for 2. You can specify if it has to be used with you or can be used with another person the child may choose (grandparent, aunt, uncle, etc.).

### TIPS TO HANDLE YOUR HOLIDAY STRESS

**Take time for yourself.** You're only 1 person. Take care of yourself-read a book, go for a walk, ask for help when you feel overwhelmed.

**Have realistic expectation.** What expectations do you have that never materialize? Adjust them to be more realistic. No holiday gathering is perfect. Embrace the missteps that make it uniquely yours.

**Seek support.** Anxious or depressed? A mental health professional can help you sort through those feelings and find a solution.

# Play Dough: The Great Calming Tool

One of the best ways to help children re-focus and calm them down is through sensory activities. You already know this subconsciously, but may not always realize it. You do this when your baby is fussy and you give them a warm soothing bath to calm them. It's also when you turn the lights down and hum a soft song or talk to them softly. If we slow down sensory input, we slow down the hectic responses.

One of the best and most inexpensive ways is through play dough! When your child (any age) or yourself is frustrated or anxious get out the play dough. You could let the child help you make it or make it beforehand and always have it ready for meltdowns. Manipulating the dough by kneading, pulling, rolling it out, patting it down, ripping it, etc. is soothing.

It's also a great learning tool - discuss what's going on each step with you're your child.

- ◆ If your child helps you make it, it's a science project. Helps you knead it (motor play). Talk about how the individual ingredients become something else when combined (science & language arts).
- ◆ Child can choose what color to make it (cognitive).
- ◆ If dough is already made, does child want to change the color. Some colors you can't change, but your blue play dough could become purple if you add red food coloring (science) ; your yellow could become orange if you add red; blue becomes green if you add yellow. Talk about how 2 colors combined make a different color. What is a primary color? What is a secondary color?
- ◆ Make different shapes by hand or using cookie cutters (fine motor).
- ◆ Make animals or people.
- ◆ Use a jar or rolling pin to roll the dough out to different thicknesses (motor). Talk about thick becoming thin. You could also measure the thickness (math).

Carry a small container or plastic bag of it with you for those times when you're away from home and your child is stressed out and don't forget that you can use it also. It's the basic idea behind stress balls and fidget toys!

## BASIC UNCOOKED PLAY DOUGH

- Large bowl
- Up to 1.5 cups boiling water (add in increments until it feels right)
- 1/2 cup salt
- 2 tablespoons vegetable oil
- Tempera paint or food coloring (opt.)
- 2 cups flour (all purpose)
- 2 tablespoons cream of tartar
- Few drops of glycerin (optional-adds more shine)

## Directions

- \* Mix the flour, salt, cream of tartar and oil in a large mixing bowl.
- \* Add food coloring (optional) to the boiling water.
- \* Add the dry ingredients
- \* Stir continuously until it becomes a sticky combined dough.
- \* Add the glycerin (optional).
- \* Allow it to cool down then take it out of the bowl and knead vigorously for a couple of minutes until all the stickiness is gone. \*This is the most important part of the process; so, keep at it until it's the perfect consistency!
- \* If it still remains a little sticky add a touch more flour and knead again.

Store in an airtight container or plastic bag. This will last for over 6 months.