

# News Notes to Parents

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## Make the Most of Mealtimes



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Sitting down together for a meal is a great way to connect with your family. Keeping it relaxed is key to making sure you're getting the most out of this time together, including talking, laughing and choosing healthy foods. Here are some tips to make meals more relaxed in your home:

- **Remove distractions.** Turn off the TV and put away phones and tablets, so your attention is on each other.
- **Talk to each other.** Talk about your day—for example, what made you laugh or what you did for fun. Other conversation starters include:
  - Give each family member the spotlight to share his or her highlight, lowlight, and “funnylight” from the day or week.
  - If our family lived in a zoo, what animals would we be and why?
  - If you could have one super power, what would it be and why?
  - If you were stranded on a deserted island and could have only one food to eat, what would it be and why?

- **Pass on traditions.** Tell your kids about the “good old days” such as foods Grandma made that you loved to eat.
- **Let kids make choices.** Set a table with healthy food and let everyone, including the kids, make choices about what they want and how much to eat.
- **Let everyone help.** Kids learn by doing. Your little one might get the napkins while older kids can help



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with fixing foods and cleanup.

- **Make-your-own dishes** like tacos, mini pizzas and yogurt desserts get everyone involved in mealtime.
- **On nice days, opt for a change of scenery.** For example, go to a nearby park for a dinner picnic.

Source: <https://eatgathergo.org/gather/making-the-most-of-mealtime/>

# Avoid the Big Splurge: Making the Most of Your Tax Refund

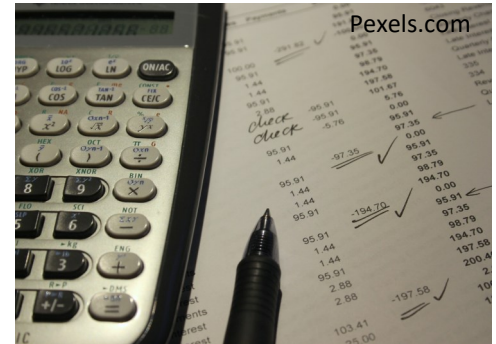
Each year at this time, many consumers receive the largest lump sum payment they will see all year – their income tax refund. This seems like it should be a “golden moment” to save. But for many people, making ends meet throughout the year is tough, and the tradeoff between saving versus other uses for the money can be difficult. This year, if any tax return money is left over, consumers should consider using a portion of it to build an emergency fund to cushion them against financial difficulties, or to start a nest egg.

A recent study by the Corporation for Enterprise Development showed that 44 percent of American households do not have enough savings to cover their expenses for three months if they lose their source of income, and 17 percent have no savings whatsoever. Saving even a portion of a tax refund can help consumers get through times of financial uncertainty. Last year, 73 percent of households received a refund that averaged \$2,953.

At the Consumer Financial Protection Bureau (CFPB), our mission is to protect and empower consumers, which

includes helping people strengthen their financial independence.

Helping people save is core to that mission. That is why we encourage consumers to make the most of their tax refund by taking a few simple steps.



Tax season is a unique opportunity for consumers to make the most of their tax refund, by building savings and preparing for future expenses. We encourage everyone to seize this “golden moment” to save now, and breathe easier later.

Learn more about using tax time to save at [/tax-time-saving/](#) Richard Cordray (2016) is the Director of the [Consumer Financial Protection Bureau](#).

## Breakfast Burrito

### Ingredients:

- 2 slices of bacon
- 1 tortilla
- 1 tomato
- 4 small mushrooms
- spinach
- cheese
- 2 eggs



Image by Kamran Aydinov on Freepik

*Before you begin, wash your hands.*

### Directions:

1. Wash and cut tomato and mushrooms. Crack 2 eggs into a bowl and stir. Mix in tomato and mushrooms
2. Turn stove to medium. Place pan on stove with bacon. Warm tortilla in microwave (1 minute). Flip bacon until crispy on both sides. Place bacon on tortilla.
3. Pour egg mix onto pan. Stir egg mix continuously. Add cheese.
4. Place egg mix on top of bacon. Put spinach on top. Fold bottom of tortilla towards middle. Fold both sides into the middle. Enjoy.

*Source: Accessible Chef*

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