

# News Notes to Parents

*October 2022*

## ***Explore the Great Outdoors with Your Child***

Fall is a perfect time of year to get outside and explore. Doing so helps children reach their physical activity recommendations and also allows for many learning opportunities. In today's entertainment-driven world, exploring the outdoors is an opportunity for children to actively engage in learning. Here are a few steps you can take to guide children's exploration of the great outdoors.

**Explore safely.** Join your children in the fun and keep an eye on them. Dress appropriately and teach your child the basic safety rules of the outdoors.

**Let children choose what to explore.** Let children explore, and see what they do on their own without offering suggestions. Do they run? Build? Climb? Even an activity as simple as digging leads to exploration. Children learn how to dig, the way soil feels, the angle of the slope before loose dirt slides back down, and the difference between dry and wet soil.

**Ask open-ended questions.** Ask about their discoveries. Ask open-ended questions they can understand and answer with their observations. "What did you find? Oh, a bug? What does it look like? How does it move?" You do not have to know all the answers to children's questions. Discuss what you see—the shape of leaves, the color of the soil, the movement of the grasses. The more your child observes, the more the world around him will make sense. Discovering how to learn through observation is important.

**Touch, lift, look under.** Children need to touch the natural world to more fully understand it. In some cases, gently touching an object with one finger may be helpful. For example, gently nudge a frog or a grasshopper to help a child learn how animals move. When possible, examine an object from all sides.

**Guide children to draw conclusions from the observations they've made.** The best learning occurs when children come to conclusions for themselves. It would be easy to draw on your own knowledge to say, "It's fall now. See, the leaves are red. Remember that they used to be green?" Try asking questions or describing what you see, feel, hear, and smell. This modeling will help your child learn to use her own senses when exploring.

Source: <https://www.naeyc.org/our-work/families/explore-great-outdoors>



# What is a FICO® Credit Score?

Do you know how to calculate your FICO® score? The Fair Isaac Corporation (FICO) developed the method to calculate a credit score. Your credit score is determined by the following:

- 10% - Types of Credit – mortgages, car loans, credit cards, any type of credit issued to you.
- 10% - New Credit Applications – the number of credit application historically. Are you always opening store credit to receive the initial discount? This could be hurting your credit score.
- 15% - Credit History – your oldest account – Borrower with more established credit is viewed less risky to lenders.
- 30% - Current debts – your total credit utilization. **Credit utilization** ratio is the amount you owe across all your **credit** compared to your total available **credit**, expressed as a percentage—keep it less than 30%.
- And the big one! 35% - Payment History – on time payment history! This is the easiest way to improve your credit score, pay bills on time.



Source: Consumer Financial Protection Bureau [www.consumerfinance.gov](http://www.consumerfinance.gov)

## Apple Cinnamon Baked Oatmeal Recipe

### Ingredients

- |  |                                  |
|--|----------------------------------|
| 1½ cups fat-free milk or soy milk            | ½ teaspoon cinnamon              |
| ½ cup packed brown sugar                     | 2 cups rolled oats (not instant) |
| ½ cup egg substitute or egg whites           | 1 teaspoon baking powder         |
| 1 tablespoon melted trans-fat-free margarine | 1½ cups chopped apples           |

### Directions

*Before you begin: Wash your hands.*

1. Preheat oven to 350°F (176°C).
2. In a small bowl mix the milk, brown sugar, egg substitute/whites, margarine and cinnamon.
3. In a larger bowl combine the oats and the baking powder.
4. Pour the wet mixture into the bowl with the oats; add the apples and stir to combine.
5. Spoon the mixture into a 8-by-8-inch pan coated with cooking spray and bake for 30 to 40 minutes, until top is firm and a toothpick comes out clean in the center.

### Nutrition Information

Serving size: 1 square; Serves 9. Calories: 160; Total fat: 3g; Saturated fat: < 1g; Sodium: 80mg; Total Carbohydrate: 30g; Dietary Fiber: 3g; Sugars: 18g; Protein 4g; Vitamin A: 248 IU; Vitamin C: 1.5 mg; Calcium: 56mg.

Source: [www.kidseatright.org](http://www.kidseatright.org)

If you have comments or questions, contact:

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