

SPEAKER SERIES

NAVIGATING THE SCHOOL YEAR: MAINTAINING WELLNESS IN A TIME OF CHANGE



Sandra M. Chafouleas, Ph.D., Psychologist

Psychologist Sandra M. Chafouleas, Ph.D., joined Farnaz Maters to answer questions about the challenges caregivers face as they prepare their children for school this year. In the discussion, Dr. Chafouleas recommended parents and other caregivers consider the “Four Ps” for creating an effective environment for virtual schooling. She addressed a wide variety of concerns, including how to keep children engaged, balancing family time with schoolwork and mental health challenges. Following is a summary of the discussion.

What is the best at-home work environment for students?

What we do with our environment is the million-dollar question. If we are going to be in a virtual environment at home, it's important we change our pre-pandemic conditions, which I frame as the “Four Ps”:

- Physical space
- Predictable routines
- Positive relationships
- Pleasurable engagement

Each of these will mean something different for different students.

Physical space involves engaging in conversations with your child to understand where they work best. This may include setting up red, yellow, and green zones to reflect environments where there is too much distraction, some distractions, or an environment that serves as the perfect place for schoolwork (i.e., a green zone). When determining physical spaces, there will be trial and error

and caregivers have to be willing to make changes as time progresses or circumstances change. In conversation with your child, note that they will have to adapt.

How do parents help students limit distractions in virtual settings?

This is a perfect example of the second “P,” predictable routines. Clear and regular procedures, the routines we are expecting to have in our day, should include a lot of choice but also fun. Most importantly, talk with your child about how to set up the best daily routine. Establish categories such as movement time, together time, learning time, work time, etc. Put these on a master schedule like you'd see on a classroom chalkboard. These could be photos for younger kids or a Google calendar for older children. The point is to set this up each day, but then *check in* and *check out*. What went well? What was not so great? What can we do differently?

Do parents need to worry about limiting screen time outside of the school day?

First, we should all give ourselves a break—adults and kids. The recommended limits are not very reasonable right now. What we can do is think about screen time as structured time and unstructured time. It is very important for kids to have the unstructured time because it's a primary way they socialize and stay connected. Parents shouldn't necessarily worry about total limits but also ensure it doesn't go unchecked. If, before the pandemic, a parent's rule was two hours of screen time, keep that rule for unstructured time. And think about alternative ways to use that screen time. Caregivers should have a list ready of things you can do without screens, and model what you expect as an adult. If you really mean no phones during meals, that means you too.

Do you have advice on how to encourage socialization?

Right now, aside from physical security, socialization is the most essential thing we need to be mindful of. Connecting is very important and we need strategies to be able to do that. Going outside in a socially distant way is a really good opportunity and we should attempt to do so whenever possible. Scavenger hunts are a great way to do this. Consider video calls that involve movements and virtual playdates. There are apps to watch movies at the same time, such as Netflix Party, allowing people to watch and chat even if they are not in the same room.

It's also important to acknowledge some kids may not be socially connected. Maybe they moved to a new place or started at a new school. So, families should reach out to schools if they are new, for example if they have a college freshman in quarantine. Some parents are posting on chat groups to encourage connection with their child. It's okay to ask for help!

How do you help kids with the regular breaking of routines (e.g., going from virtual to in-person learning) without stressing them out?

This goes back to the second "P," predictable routines. For many of us, each day is different and creates a question of "what are we going to have to do for tomorrow?" This is why the check-in and check-out each night with children is important. We want to make them feel okay emotionally with these pivots. It's normal to feel unsure about what is going to happen. The goal in any type of transition with our kids is to reestablish an emotional safety net. If we keep that predictable routine as close as possible, regardless of the environment [and also not panic as adults] this will help normalize the transition. We will expect to hit some bumps and some kids may have trouble processing their feelings about these things, but we can use books and other resources to help give meaning to what is going on.

What advice do you have for parents to help kids going through feelings of loss?

The loss caused by the pandemic, "coronavirus grief," is real for every person, including adults. We crave routine as humans, and these routines are important rituals. Think about your daily routine as a ritual. If you've lost part of this, it is important to accept that we are having grief-like feelings of denial, anger and acceptance. What we need to do about it is adjust that ritual. Maybe we can't do all the things we used to, but there are elements, like having a favorite coffee, that we can. Put these soothing and familiar things back in place as much as possible. For the caregiver, the most important thing you can do is focus on you. This is difficult to accept for many, but we know the

most predictable determinant for how a child will do comes from the adults around them. There are lots of things we can do for kids after we make ourselves ready.

Can you discuss the importance of the third and fourth "Ps"?

The third, positive relationships, is a theme we've talked about throughout this discussion. At the end of all of this, children need to feel supported in this really uncertain space. Families have to be the eyes and ears, even more so than in the past. The most important part is to keep these conversations going. Check in, check out, and understand how you can get some help. At the core we have each other to rely on and we can show our faults, apologize, and then fix it from there. The idea of Positive relationships is probably the most critical issue we've talked about.

The fourth "P" is pleasurable engagement. This is enjoyable learning. I actually think learning in a virtual environment has the potential for positive results. We'll see as time progresses, but there is a lot more choice that you can find in remote learning, such as how you do your work, use of visual platforms, ways to share and show that couldn't be done in a traditional setting. All of this fosters this kind of choice, which is an important part of emotional well-being. Maybe this will encourage more active engagement in learning.

What is the long term-impact of all of this technology usage for children?

Technology is a bit of a blessing in this environment because it allows us to be connected. But it's very important we monitor how this connecting is happening, particularly with our teens. All the pre-pandemic strategies still apply [parental controls, checking in regularly, reaching out to schools for help].

Beyond just technology, are there things you and your peers are monitoring regarding the potential long-term impact of this environment?

We don't have a lot of research to draw on because this is a novel experience for everyone, but we are watching studies from other countries that are a little more ahead than us to see what is happening. But there is concern for mental health and emotional wellbeing. What we can do is increase our dose of prevention strategies now. Working on mindfulness, which is about training your attention to concentrate on being calm and having positive emotions, will lead to less negative thoughts, pain, depression, anxiety. This comes from therapeutic lifestyle changes, such as exercising, being in nature, or service to others. All of these lifestyle changes can be important in creating positivity. Ask yourself what you are motivated to do differently than

you did pre-pandemic, and what are the things that create a sense of calm and positive feeling for you. And if you are struggling with this, this is when you reach out for help.

How should we get teenagers to become more physically active in this environment?

There is a middle ground between ignoring a lack of activity and forcing them to do things they don't find enjoyable. With physical activity, there is something all of us can pick out: walking in nature, biking, swimming or playing on a team. Make whatever your child chooses a non-negotiable on your board. GoNoodle® and Active Home are good resources to find activities.

Do you have advice for parents struggling to balance working, teaching and taking care of the household?

First, we need to take a breath and adjust expectations. This is uncomfortable, especially for families used to being on-the-go. At the core, things like flexibility and compassion are more important now. It's very hard to put this in practice, but it is important to remember that the caregiver needs to come first—you have to be well to be effective. Try new things and know that a lot of mistakes will be made. It's okay to feel stretched and it's okay to ask for help!

Scholar's Edge® ("Scholar's Edge" or the "Plan") is operated as a qualified tuition program offered and sponsored by The Education Trust Board of New Mexico (the "Board") and is available to all U.S. residents. Ascensus College Savings Recordkeeping Services, LLC is the Program Manager for Scholar's Edge and Principal Funds Distributor, Inc. is the distributor of Scholar's Edge. Principal Global Investors, LLC, ("PGI"), an affiliated company of the Distributor and a member company of the Principal Financial Group®, serves as the investment advisor to the Plan. Responsibilities of PGI include providing recommendations to the Board for the Underlying Investments in which the Scholar's Edge Portfolios invest, monitoring and rebalancing the asset allocations for the Year of Enrollment and Target Risk Portfolios, and monitoring the Portfolios' compliance with the Board's Investment Policy Statement and applicable law. The Program Manager is not affiliated with any member company of Principal Financial Group.

Accounts in Scholar's Edge are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The securities held in the Plan accounts are neither FDIC insured nor guaranteed and may lose value. The Board has no legal obligation to provide financial support to the Plan or Plan accounts, and you should not expect that the Board will provide financial support to the Plan at any time. Account Owners do not invest in, and do not have ownership or other rights relating to the underlying investments held by the Plan's investment options. The underlying investments are not deposits or obligations of any bank, are not guaranteed by any bank, are not insured by the FDIC or any other agency, and involve investment risks, including the possible loss of the principal amount.

This material is provided for general and educational purposes only, and is not intended to provide legal, tax or investment advice, or for use to avoid penalties that may be imposed under U.S. federal and state tax laws. Contact your attorney, tax professional or other financial professional regarding your specific legal, investment or tax situation. Some states offer favorable tax treatment to their residents only if they invest in the home state's own plan. Investors should consider before investing whether their or their designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program, such as financial aid, scholarship funds, and protection from creditors, and should consult their tax advisor.

Dr. Sandra Chafouleas is not affiliated with any member of the Principal Financial Group. The views and opinions expressed in this presentation are those of Dr. Chafouleas and should not be considered those of the Principal Financial Group.

Before investing in Scholar's Edge, investors should carefully consider the investment objectives, risks, charges and expenses associated with the Plan's municipal fund securities. The Plan Description and Participation Agreement contains this and other information about the Plan, and may be obtained by asking your financial professional, by visiting scholarsedge529.com or calling 1.866.529.SAVE (1.866.529.7283). Investors should read these documents carefully before investing.

*Scholar's Edge® is distributed by Principal Funds Distributor, Inc. a FINRA Member
620 Coolidge Dr., Suite 300
Folsom, CA 95630*

Securities and advisory products offered through Principal Securities, Inc., 800-247-1737, Member SIPC, and/or independent broker/dealers. Principal Funds Distributor, Inc. and Principal Securities are members of Principal Financial Group®, Des Moines, IA 50392

Scholar's Edge® and the Scholar's Edge® Logo are registered trademarks of The Education Trust Board of New Mexico used under license.

Investment management by:



© 2020 Principal Financial Services, Inc. All rights reserved. Principal, Principal and Symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.