



# THORHILD CENTRAL SCHOOL

## BULLDOG BULLETIN

November 3, 2017



### Student Information

- November 6—Fire Drill at 2:30 pm
- November 8—ROE—Family Visit Grade 4
- November 9— Hat Day
- November 13—No School-Day in Lieu of Parent Teacher Interviews
- November 14 to 17—No School— November Break
- November 22—Health Day
- November 29—ROE—Post Visit- Grade 4
- November 29— Bob Ross Day
- December 6—ROE— Classroom Pre visit-Grade 4
- December 7—Pajama Day
- December 13— Health Day
- December 19— Practice Lock Down at 11:45am
- December 20—ROE— Family Visit-Grade 4
- December 21— Ugly Sweater Day
- December 21—ROE— Post Visit-Grade 4
- December 22— Christmas Meal
- December 25– January 5 Christmas Break

### Events and Meeting

- November 8—TEAM meeting at 5 pm
- November 9— Parent Teacher Interviews 4:30-7:30
- November 10—Remembrance Day Service at TCS
- December 1—Turkey Bingo at Thorhild Community Hall
- December 6— Winter Festival 5pm-7:30pm

### Field Trips:

- November 20—Blue Quills Field Trip-Social Studies 10 class
- December 6—Vertically Inclined Field Trip-Outdoor Ed

Please check the school website calendar at [tcs@aspview.org](mailto:tcs@aspview.org) in the event a change was made to the event .

## Principal's Message

We hope all of our family families were able to complete their fall harvest.

During the month of October we hosted our first Health Day for our students. Senior high focused their time with various post secondary institutions. Students gained insights into the different programs and opportunities the different places have to offer. Junior high and elementary students attended various sessions offered by staff, outside agencies, and our local fire department. We are grateful to all of our presenters and we are looking forward to the November Health Day. All of the sessions designed target various health curriculum topics. Students will be assessed on their participation and engagement during the day's sessions. If you have any topics you believe students will benefit from, please do not hesitate to contact the school with your ideas.

At the next school council meeting on November 22 at 8:30 am, the results of the Accountability Pillar will be shared with those in attendance. Shortly after that, our Three Year Plan will be made available on our school website for everyone to review. If you are free to join us at the next school council meeting, we would be delighted to have you.

Literacy and numeracy continue to be focus areas for our school. Attached to this bulletin are some two pieces of literacy for parents and students. The first item Ten Tips for Early Literacy provide parents some meaningful strategies to incorporate into their home reading time with early readers. The Money Management Tips for Teens outlines some beneficial resources teens can review to build a positive financial literacy future. It is never too early for teens to learn about money matters. Hopefully there are some ideas parents can use to guide their children.

There are several upcoming events happening in the month of November. We are hosting our second day of Parent Teacher Interviews on Thursday, November 9 from 4:30 - 7:30. If you did not have an opportunity to join us on the first night, please attend if you are able. On November 10 at 10:30 we will be having our Remembrance Day Service at the school. Parents and community members are welcome to join us. November 13-17 is our fall break and we wish all of our families a safe and enjoyable time together.

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Principal's  
Message

**Kim Carson**

**Principal**

# 10 Tips for Early Literacy

**Play with tongue twisters.** Sing songs, read rhyming books, and say silly tongue twisters.

**Stretch out sounds.** Say a word and ask your child what the first sound they hear in the word. Ask "What is the first sound you hear in mop?"

**Blend sounds.** Practice blending sounds into words. Ask "Can you guess what this word is? m – o – p."

**Talk with your child.** Ask your child to talk about their day. Ask them to explain something they did or saw, or a favorite part of the day.

**Read it and do it.** Connect reading with what you do. Read a book about a farm and then take a visit.

**Trace and say letters.** Have your child use a finger to trace a letter while saying the letter's sound.

**Write it down.** Set up an area with paper and crayons/pencils. Together, write a sentence or two about your child's day.

**Use your child's name.** Help your child learn the link between letters and sounds. Say, "Jack, the word jump begins with the same sound as your name."

**Talk about letters & sounds.** Help your child learn the names of the letters and the sounds the letters make.

**Read it again & again.** Read your child's favorite book over and over with them!

# Money Management Tips for Teens



## Banking Basics

- ✍ Educate yourself – money is important in all aspects of your life, now as well as later.
- ✍ Have at least 2 bank accounts – one for savings and the other for your weekly spending.
- ✍ Lower the limits on your bank cards and consider not having easy access to your savings account with your debit card. Use technology to help keep your money safe from yourself!
- ✍ Keep your passwords and PIN numbers secret – no exceptions!

## Budgeting Basics

- ✍ Set realistic, easy to reach goals for your money. A short term goal (3 – 6 months) might be to save for a new iPod. A medium term goal (1 – 3+ years) may be to save towards the down payment for your first car. A longer term goal might be to save towards postsecondary education costs.
- ✍ Put a picture of your goal where you see it often – in your locker, a sticker on your debit card, on your computer desktop. It will help you when temptation strikes!
- ✍ Track your spending in a little notebook or on a slip of paper in your wallet. Change adds up whether you spend it or save it – decide what's best for you.
- ✍ Plan your spending based on when you receive your money. Always borrowing from the bank of Mom, Dad or Grandparents doesn't help you develop good habits while you have the chance!
- ✍ If you have trouble saying no to spending money when you're out with your friends, don't bring extra money along and leave your debit card at home.

## Planning Ahead

- ✍ Pay yourself first. You might have heard this time and time again, but interest adds up. Consider these examples:

**Savings Interest:** You start with \$0 in your savings account. Every second week you add \$20. Assuming an interest rate of 3% per year, after only 10 years you'd have more than \$6000 saved! Add some birthday money to the account too and it'll add up even faster.

**Credit Card Interest:** Credit cards charge you interest if you don't pay the whole bill every month by the date it is due. This means that you add about 50% to whatever you buy. For example, you buy something for \$19.99. With tax, the total is \$23.39. If you buy it using a credit card, and you don't pay the whole bill when it comes, it will actually cost closer to \$33.00 by the time you're doing paying for it. Looking at it this way, is it still a good deal?!?

If you're tempted to spend without thinking, develop strategies to help you avoid times or situations when it's hard to say no. Plan to have your friends over rather than hang out at the mall, stay away from the stores if you're in a bad mood and not able to make good choices, or decide not to buy "stuff" just to fit in with certain friends.



Have a small, part-time job if you are allowed to. Not only will it help your bank account, it will help your resume when you apply for scholarships, bursaries and jobs later on.

Don't make long term commitments (like cell phones or tanning memberships) without thinking it through carefully - 3 years can be a very, very long time to pay for something you don't really need or want.



## Credit Reports

A credit report is a summary of how you pay your financial obligations. It begins when you first apply to borrow money. Lenders use it to verify personal information about you, your borrowing activity and your repayment history. It allows potential lenders to evaluate risk – based on your past behaviour, if they lend you money now, are you likely to repay that money or not.

While a **credit report** is a summary based on what you have done in the past, your **credit score** is based on information in your credit report and is used by lenders to *predict* the likelihood that you will repay future debt. Your credit score can change frequently.

There are 2 main consumer credit bureau companies in Canada, Equifax and TransUnion, and they may have different information about you. Everything pertaining to regular consumer debt, good or bad, stays on your credit report for 6 – 7 years depending on which Province you live in. For more information about credit report details and ratings, consult the web sites for each of the credit bureau companies.

## Credit Rating

As young people not yet using credit, the factors that affect your credit worthiness are different than those for people who have been using credit for a number of years. This is largely due to the fact that you do not have a credit report for lenders to rely on when you first ask to borrow money.

There are some things you can do in preparation for the first time you ask to borrow money:

Have a bank account that you use regularly. Deposit your pay cheque and show that you can spend it responsibly.

Have a second bank account for savings. Contribute regularly to this account, e.g. every time you get paid.

If you drive, pay your parking tickets and driving fines in full and on time.

Develop a realistic budget for your day to day spending, as well as a longer term plan, e.g. how to fund post-secondary education. This shows that you have good money management habits and are likely to honour future commitments.

Many young people look forward to having their first credit card. The right time to apply for one is when you can afford to pay back the money you borrow with your credit card. Some things to keep in mind:

The limit on your credit card is not free, extra money for you to have. When you make a purchase with your credit card, you are agreeing to pay that money back. The longer it takes to pay it back, the more it will cost you.

Only apply for credit that you need. One credit card, with a very reasonable limit based on your income, is all you need to establish a credit rating. Pay the card off in full every month.

You need to consent for someone to check your credit report. Monitor how often you allow inquiries on your credit report and keep inquiries to a minimum. Potential employers and landlords will want to see if you are responsible with your money, as will the people processing your student loan applications.

Cell phones on contract, gym memberships and ICBC monthly car insurance are all forms of credit.

Paying all of your bills on time is crucial for a good credit rating.

Do not co-sign for a friend to get credit. If they don't pay, you will have to pay the bill for them.

