

March/April 2014

NANNY MAGAZINE

teach play love

GARDENING
FUN WITH
KIDS!

Surviving the Economy

How Care.com and
Urbansitter made it big
despite the recession.

MONEY
101 FOR
NANNIES

PASTA
PASTA
PASTA

THE
FIRST
TO KNOW

IS YOUR
SMARTPHONE
STEALING?

MOMBOSS
ON
RAISES

NANNY MAGAZINE

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Editors' Note

"IF YOU MAKE A LIVING. IF YOU EARN YOUR OWN MONEY. YOU'RE FREE - HOWEVER FREE ONE CAN BE ON THIS PLANET."

THEODORE WHITE

The March/April issue of *Nanny Magazine* is all about one of the touchiest subjects around: money. It's something we all need and something we all seem to wish there was more of. Making more, spending less, and getting the most out of what you've got: why is the subject of money so taboo?

It's considered rude to compare your salary against that of other nannies in your neighborhood, yet it's also important to know the going rate. This is a classic nanny pay catch 22. If you never ask, you'll never know. According to a 2013 study conducted by the International Nanny Association (INA), the average nanny earns an hourly wage of \$17.44, though some nannies earn much less than this and others are pulling in six figures. It's important for you to learn what the average nanny near you is earning so you can ensure you're up to par on the pay scale. To help make nanny pay data better for the future, consider participating in the INA's next salary survey.

What is money worth to you? How far would you go to get it? Can it buy happiness? Does it make the world go round? Is it the root of all evil? Would you leave your NannyFamily if they cut your pay? Do you deserve an annual raise and bonus? Should you shell out of your own pocket for activities or products for your charges? Are you being compensated fairly by your bosses? This issue has our heads spinning with questions about money, money, money. Penny for your thoughts? Weigh in with your own feedback by joining our money-themed discussions on social media.

We're seeing green everywhere in this issue! Rebecca Widzer shares some green thumb fun and educational gardening tips and Stephanie Felzenberg shares the need-to-know financial advice for domestic workers. Our nanny columnist for this issue, Michael Lincoln, wants you to know he's not a pervert just because he's a male childcare worker, MomBoss Farrah Haidar broaches the topic of getting raises from the employer's perspective, and Nicole Panteleakos shares tips for socializing children with autism to promote Autism Awareness Month. We think this is an issue you're bound to love. You can count on it!



A handwritten signature in black ink that reads "WJT".

Whitney Tang,
Executive Editor



A handwritten signature in black ink that reads "JMK".

Jennifer Kuhn,
Executive Editor

HUNGER LIKES ACTION MOVIES, TOO.

1 IN 6 AMERICANS STRUGGLES WITH HUNGER.

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FEEDING
AMERICA



Hunger is closer than you think. Reach out to your local food bank for ways to do your part. Visit [FeedingAmerica.org](https://www.FeedingAmerica.org) today.

Money-Smart Products: Get a Bang for Your Nanny Family's Buck

BY NICOLE CLARK.

WHEN IT COMES TO GETTING THE BEST VALUE FOR THE DOLLAR, WE AS NANNIES ARE ALWAYS KEEPING OUR EYES PEELED FOR THE BEST DEALS FOR OUR NANNYFAMILIES IN ADDITION TO OURSELVES. WONDERING HOW TO MAKE THE DOLLAR STRETCH THE MOST FOR MOMBOSS? CHECK OUT THESE MONEY-SMART PRODUCTS THIS MONTH!



GAMES THAT PACK A PUNCH

Our favorite game to play is Rush Hour. It's about \$15, lightweight, and comes with a portable bag and tons of cards so the pattern of the game changes. This game really makes my charges' minds work! Some plays are hard (even for me!) and some are easy, so it works for siblings of different ages and is sure to stay in the home for years to come.

APPS FOR KIDS

Rush Hour has an app! There's also Toca Boca, puzzles, apps for their favorite shows, and a cool one called the Surprise App, where your charge can narrate his or her own story. Apps are great for hand-eye coordination and really involve a lot of imagination. There are also tons of free children's books you can download; some apps can even read the book aloud. It's like having a children's library with you at all times.



A DRY-ERASE BOARD: FUN OVER AND OVER

This to me is a huge value. You can use it over and over and it's one of those things that will grow with them. You can use it for math, reading, or just to draw fun silly doodles.

We like to use it to draw pictures that correspond to a book we are reading or to explain how something works. A lot of dry-erase boards are magnetic, so you can get magnets that can help them learn to spell, read, or learn the days of the week.



BETTER, CHEAPER, HEALTHIER SNACKS (NOT PICTURED)

Whole foods (think apples and bananas) are cheaper, are portable, and are more healthy than prepackaged sodium-packed snacks high in sugar. Not to mention, natural foods are usually a lot less messy.

MEMBERSHIPS WORTH THE MONEY (NOT PICTURED)

This is a surefire way to get a good bang for your buck. When looking into different places for a membership, always keep in mind the following questions to ask: Are they frequently closed? Are they nearby? Are they indoors or out? Do they have activities and attractions for all ages? Be sure to check all kind of places: museums, craft places, zoos, etc. After you've decided where to spend your membership dollars, bring snacks and drinks along with you when you visit to avoid the high cost at these places.



SIMPLICITY AT ITS FINEST: PAPER AND CRAYONS

With all of the coolest technology available (and iPads are cool and can really entertain and challenge the mind of a child!), we often forget about the simple things that brought us joy as kids and will continue to bring joy for generations. Basic paper and crayons are easy, cheap, and the possibilities are endless.

Buying Guide

Rush Hour: www.target.com

Game Apps: www.itunes.com

Expo: www.expo.com

Crayola: www.crayola.com

Nanny Style Diva on a Budget

BY SARAH LONG.

There is no doubt that we all want to look our best, even if we head home covered in banana and dirt at the end of the day.

With the risk for stains, tears, and other who-knows-what-this-is accidents, spending an outrageous amount of money on clothes as a nanny seems to be a little unnecessary.

So where is a nanny supposed to go to find cute, functional, and affordable clothing options?

Here are a few of my favorite places to find some treasures that won't break the bank but will leave you looking like the diva you want to be!



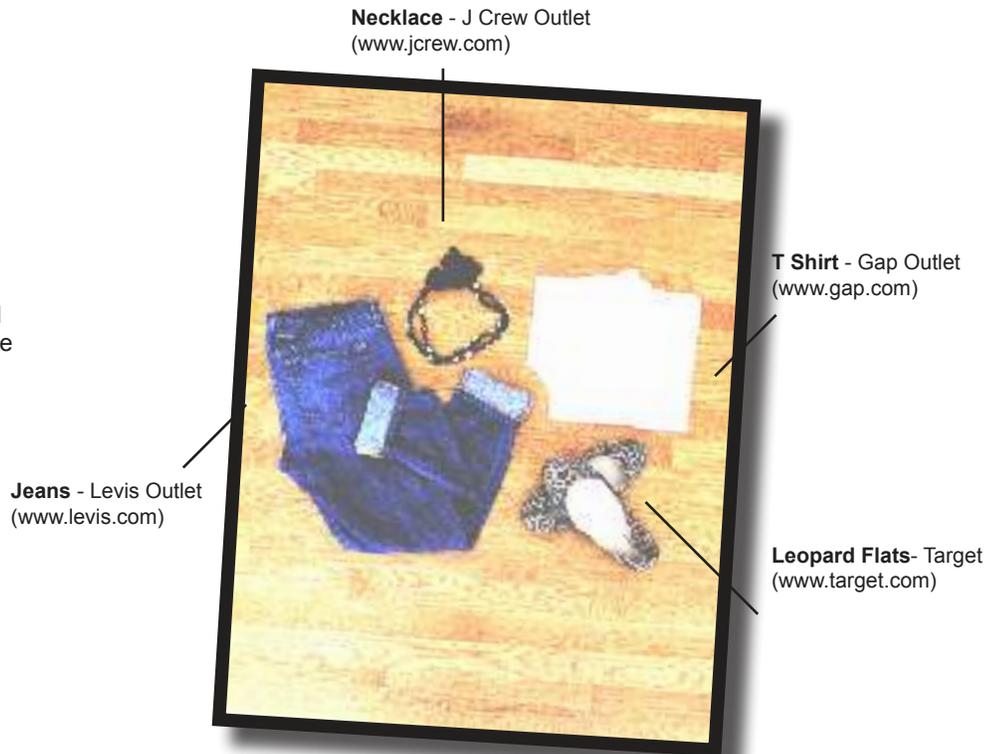
THRIFT STORES

Some of you might have just squished your nose up a little bit, but bear with me. Every other month or so I head to a local thrift shop to see what buried treasures I will dig out. Tip: head to the men's section to find some oversized sweaters and button ups (hello, flannel!) to sport with your coziest pair of leggings and a scarf. Don't worry about the dirtiness of the clothing; that's what washing machines are for!



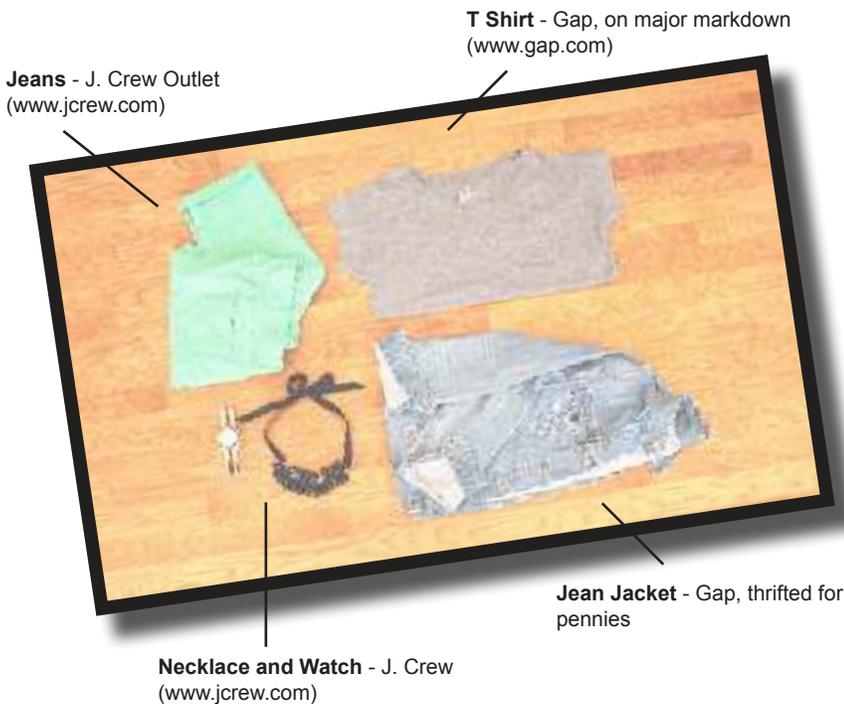
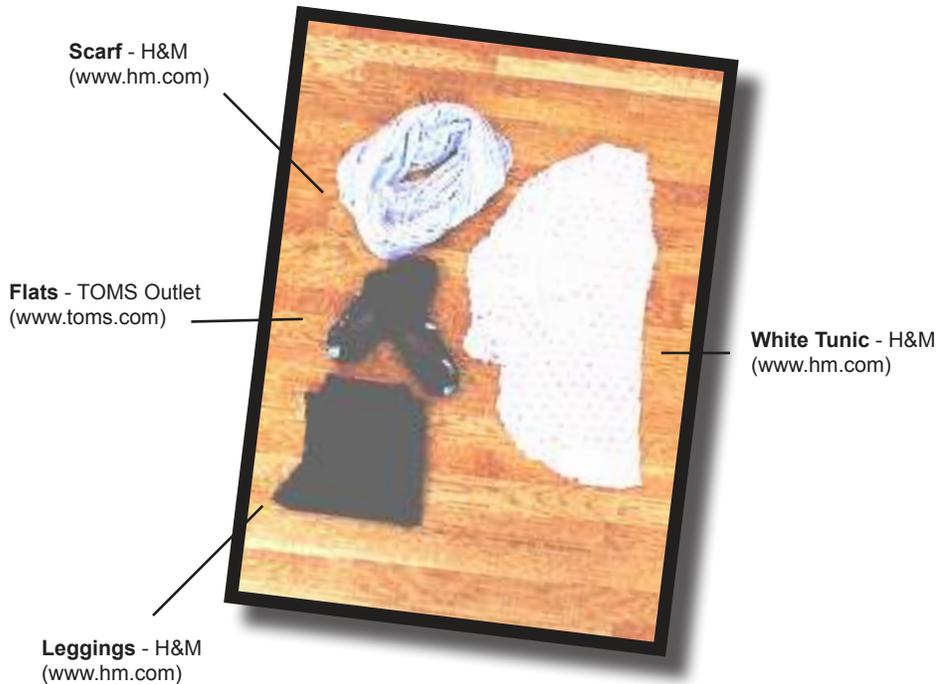
FACTORY STORES

Do you love fashion but your wallet doesn't feel the same? Well, I have a solution for you! Many stores like J. Crew and Gap have factory outlet stores where you can find styles at a much lower price. Check out your local outlet mall to see what is offered or hop on your computer and do a little online shopping without the guilt.



H&M (A.K.A. EVERY BASICS- LOVING GIRL'S DREAMWORLD)

Leggings? Check. T-shirts that cover your bum? Check. Easy, comfortable, and stylish tunics? You know it. H&M has everything under the sun for the nanny who wants to be comfy but still look put together. The best part is that you won't spend an arm and a leg here because most options are under \$20.



SECOND-HAND STORES

Is there anything better than finding your favorite pair of jeans at a ridiculously low price? How about finding them at the perfect worn-in condition? Second-hand stores are the perfect place to find great designer fashions at groundbreaking prices! My favorite jeans are the ones that I have found at these stores because nothing about them changes after you wash them—they have already been washed and worn so the perfect fit you found in the dressing room is going to stay that same perfect fit for years to come!

Easter Eggstravaganza

BY KELLY ERIN KNOWLTON.

Ah. The sounds of birds chirping, snow is starting to melt, and the days are getting longer. It must be spring, and with spring comes Easter! Whatever their religion, children around the country get a gleam in their eye when they talk about decorating their eggs. From a simple box of dye at the grocery store to elaborate decorations, not only do decorated eggs welcome the Easter Bunny, but they also make a fantastic snack! Here are a few different ideas for you and your charges to make some super colorful eggs!



SIMPLEST DECORATING TECHNIQUE

Materials

Hard-boiled eggs (white shells), cooled
Stickers

Directions

1. Dry off the eggs to make sure there is no moisture left on the surface.
2. Place stickers on eggs.

STANDARD COLORING TECHNIQUE

Materials

Hard-boiled eggs (white shells), cooled
Newspaper or paper towels
4 mugs deep enough to be able to submerge the egg
A 4-pack of food coloring
1 teaspoon white vinegar in each cup
1/2 cup boiling water in each cup
20 drops of food coloring in each cup
Tongs

Directions

1. Lay newspaper or paper towel over the surface you intend to use.
2. Create the mixture using the ingredients above for each of the cups.
3. Using your tongs, place an egg in each cup so each egg will be a different color.
4. Rotate the eggs to obtain even coloring on all sides; let them soak for 5 minutes or so.
5. Carefully remove the eggs and let them dry.



Variations

1. Use a white crayon to make a design on the egg prior to coloring. When dipped in the color, everything will be dyed except the design.
2. Wrap the eggs with elastics to achieve the same concept as using a crayon; it will leave a really cool design on the egg.
3. Double dip! Dip half the egg in one color, and then dip the other half in a different color. Where the colors meet, you will have a completely different color (this is a great way to show your charges about secondary and tertiary colors).



SPARKLY ADD-ON

Materials

Pre-colored eggs (dried)
Glitter glue

Directions

1. Use the glitter glue to make sparkly designs on the egg.
2. Allow the glue to dry before displaying your creation.

The Techniques of Storytelling

BY EMILY STUDY. PHOTOGRAPHY BY MACKENZIE KEOUGH.



Photo Credit: Mackenzie Keough

Nili Yelin has a way of making kids pay attention. And it's not because her name sounds like "really yellin".

Better known as The Storybook Mom, Yelin has made a living for nearly 15 years telling stories and entertaining kids during her reading performances. But when she graduated from Northwestern University with a degree in theater, she didn't start her acting career knowing that her "core fan base" would be kids ages 2 to 6.

Despite 10 years of experience working on *Saturday Night Live*, a background in stand-up comedy, and experience as a commercial voice-over talent, an actor's strike in 2000 stopped Yelin from working in the entertainment industry. It was because of this strike, though, that Yelin had the opportunity to make a name for herself in Chicago and cities across the country.

A neighbor suggested that she call a children's boutique by the name of Peanut Butter and Jelly, which was opening in Wilmette, Illinois at the time and was looking for an opening day storyteller.

"I'd gone in to Peanut Butter and Jelly because the preschool where my kids went to school would ask me to come in and read to the kids and I always liked it," said Yelin, who lives in Wilmette and has a son, 15, and a daughter, 19. "I called it 'sit down stand-up' because I'd tell a lot of jokes for the grownups and for the kids. So it was kind of like doing stand-up, but I was using picture books and I could do it during the day."

After being hired for the store's grand opening, Yelin brought in some of her kids' books and musical instruments and performed the first of hundreds of readings she would do over the next

decade and a half.

"I found, compared to commercials, that children's picture books were better written than the stuff I had to say for commercials. So I was like, 'This could be fun!'"

Yelin's grand opening performance at Peanut Butter and Jelly turned into a weekly gig and helped her "build up a following." The boutique has since closed, but Yelin said she gives the mom who opened the store credit for starting her storytelling career.

Now she has performed for *Chicago Parent* magazine, *Chicago Tribune's* Printers Row Lit Fest, the Field Museum, Shedd Aquarium, the Museum of Science and Industry, and various children's play spaces and boutiques in Chicago and its suburbs. She has also performed in New York, Boston, and Los Angeles.

Yelin is typically booked for at least one storytime each weekday morning and birthday parties or special events on the weekends.

So how does she do it? How exactly has Yelin perfected the art of making children pay attention? She has a few techniques up her sleeve (and she'll soon be publishing them).

Yelin's routines always follow a similar pattern. She starts each storytime with a warm-up, much like an athlete would do before training. She calls this warm-up her story stretch, and makes sure to incorporate the kids in her performances to keep them actively engaged. "I always say they're my story helpers and they're my book buddies because I want them to feel like it's a partnership," she said. "Otherwise I'm just a crazy lady talking out loud."

Next, Yelin follows a specific theme. She reads between six and eight stories during each performance in order to keep the kids focused, and chooses books that relate to the same overall topic. "That's what I learned from stand-up. To have a through line so all the stories are connected."

But she doesn't just choose books that are entertaining for the kids. Yelin said she chooses books that capture her own attention first, books



The Storybook Mom,
Nili Yelin.

that are quirky, offbeat, and funny. Without entertaining the adults and caregivers who bring the kids, Yelin said, she would have no audience.

One of her own favorite authors is Amy Krouse Rosenthal, who writes both adult and children's books. Yelin often performs Rosenthal's "Little Pea", which is a story about a little green vegetable that hates eating candy. She likes reading this book because it "flips the kids' reality" and brings out their personalities.

"You have all the different kinds of kids. You have the real serious ones who are like 'that's not right,' and then you have the kids that think it's

just the funniest thing in the world," she said.

But one thing Yelin has learned throughout her years of storytime and stand-up performances is how to gauge her audience's reactions. When she notices that kids are uninterested or getting restless during her readings, she'll stop and switch to another book she brought with her or one of the many she has memorized. Yelin said it took her a few years to learn how to do this, but she can now tailor each event to whatever is happening in the room.

Finally, when her 30-minute performance is over, she stamps each kid's hand to "officially make them the smartest children in the area for the day," she said.

Although she spends most of her time being The Storybook Mom, Yelin said she is also working on a few side projects.

"It's just an exciting time, because I've been doing this on a daily basis and after so many years it's like, 'Okay, what's next? How do I grow?'" she said.

She's in the process of creating a template of her techniques so more storytellers can entertain kids across the country. Her storytelling techniques book is a guide to "maintain and perform your silliness," she said. With help from her book, Yelin hopes more caregivers can become storytellers. "We better have some other storybook moms or I'm going to be Storybook Grandma soon!"

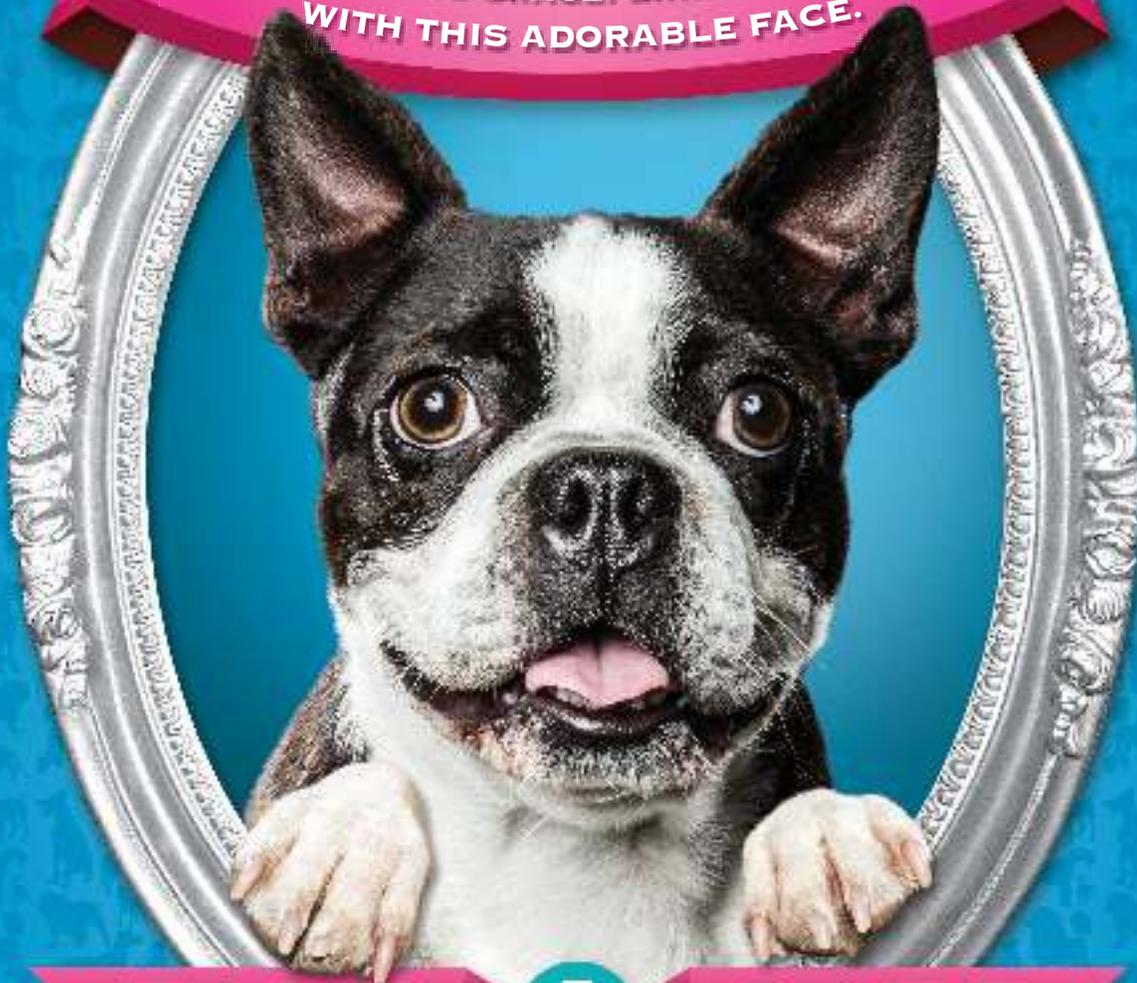
In addition to her techniques book, she is also working with an agent in New York to start a series of children's picture books. Although she couldn't mention specifics about the series, she did offer a few clues.

"I did get rights to some famous material that I am adapting from a grown-up project into children's picture books," she said. "The themes and material are very close to what I feel like I do, so I want to capture it actually in books and to be able to perform it for kids. It has to do with the '60s and peace and love. I find that kids get the concepts us grown-ups struggle with."



Photo Courtesy Nili Yelin

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Nanny Spotlight

JENNA SOMICH

This issue's Nanny Spotlight winner is Jenna Somich, a nanny of four years in Santa Monica, California. She will receive a complimentary course from SitterCycle, furnished by SitterCycle. What makes Jenna truly a nanny worth recognizing? Find out below!

After graduating with a bachelor's degree in English and a minor in art history from University of California in Santa Barbara, California, Jenna ditched her original postgraduation plan of becoming a teacher in favor of continuing her career as a professional nanny. "Once I completed schooling and began applying for jobs, I found that nanny work better suited my skill set, personality, and long-term career goals. I got my first professional nanny job four years ago and have never looked back!"

Health-nut and loving wife Jenna began babysitting in sixth grade and has worked with children in some capacity ever since. "I have always loved working with children," Jenna says. She also spent summer breaks during college working with low-income families in Washington, D.C. and Minneapolis. Nowadays, Jenna can be found helping out The Nanny Doctor Lindsay Heller with social media strategies. "To be recognized for my writing and professional nanny experience has been very empowering," Jenna says of being selected out of the many applicants from around the world to work with Heller. In her letter of recommendation, Heller writes that Jenna's "energy is bright and she is always smiling and positive."



Jenna's previous MomBoss describes Jenna as being thoughtful, mature, positive, and successful. "Jenna Somich has come into our family circle and touched the lives of our children."

Jenna has words of advice for other nannies. "Always be present," she says. "We are the shapers of our charges' lives. They look up to us in so many ways. Each moment is a new adventure and opportunity to teach and learn. Be present. Don't let those moments pass you by!"

In her spare time, Jenna enjoys writing and painting. She hopes to one day become a mother to her own children while continuing to work as a nanny. "I look forward to the day when I will be present for my own children and witness all their big 'firsts'," she says.

Jenna recently accepted a position as a nanny placement specialist with a boutique agency in Los Angeles.

"THERE IS NO SUCH THING AS ONE PERFECT NANNY, BUT RATHER, THE ONE PERFECT NANNY FOR ONE PARTICULAR FAMILY."



Veggie Loaded Baked Pasta

BY LARISHA CAMPBELL

It's a fact. Most kids hate veggies. Most kids love pasta. It's something about the sauce-smearred face that instantly puts a smile on your face as well, even if you really don't want to clean up the mess. In an effort for nannies and parents everywhere to feel the kids they care for are filling up on the right stuff, I've created the perfect way to combine the good with the evil. In this recipe, you get loads of veggies without the fuss. What else could you really ask for?



Most pasta retails at the grocery store for less than \$2 per box!

INGREDIENTS

1/2 pound whole grain pasta in fun shapes

1 whole carrot

Half of one small zucchini

1/4 cup peas

1/2 pound mozzarella cheese, shredded

1/4 pound mild cheddar cheese, shredded

1 jar spaghetti sauce

INSTRUCTIONS

Now that you've got your ingredients arranged, it's time to cook!

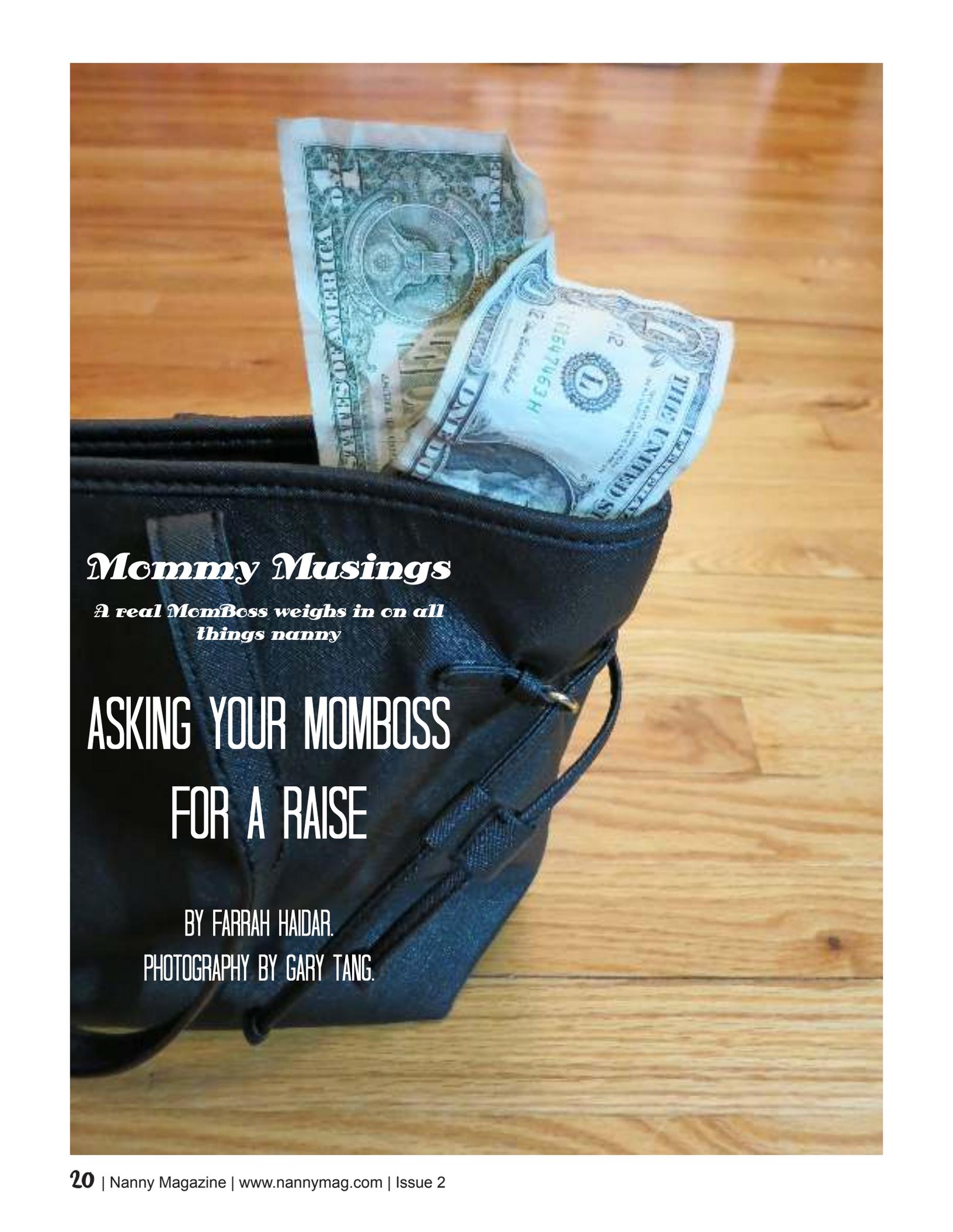
Preheat oven to 350°. Cook the pasta according to the directions. While the pasta is cooking, roughly chop the zucchini and carrot.

Add the peas and chopped veggies to a food processor and pulse until extra fine. In a medium bowl, combine the entire jar of spaghetti sauce with the veggies. Drain the pasta. In an oven-safe casserole dish, spread 1/4 cup of sauce mixture at the bottom of the baking dish. Add noodles, remaining sauce, and cheese and stir until combined. Top with a little extra cheese. Bake for 25 minutes.

Yield: 6 servings

This makes enough for the entire family, and even some leftovers! With the melted cheese on top, it's sure to be a hit and the little ones can't even tell they are being loaded with lots of veggies!





Mommy Musings

A real MomBoss weighs in on all things nanny

**ASKING YOUR MOMBOSS
FOR A RAISE**

BY FARRAH HAIDAR.
PHOTOGRAPHY BY GARY TANG.



Are you doing more chores than you should?

Popular wisdom says that money and family don't mix. But how does this adage apply to nannies? Although you probably feel very attached to your charges, being a nanny is still a job and, like any other job, you do have to talk about money, especially raises. As a nanny employer, there are certain scenarios in which I'll consider giving raises.

I promised you a raise. Although each situation is unique, sometimes nannies and families agree on a beginning wage with a promised increase after a period of time. Ideally that increase is clearly outlined in the nanny contract. However, with my busy life, I may have forgotten in the year since we signed your contract that a raise is due, so you may need to remind me. If a raise isn't part of your contract but you feel one is due, make sure you are prepared when it's time to discuss the increase. Prepare a complete list of your responsibilities,

research local nanny rates (and housekeeper rates if you are helping with household duties), a reasonable bottom line, and your preferred rate. Make sure to point out all of your responsibilities and explain how you came to the rate you are asking for.

Your responsibilities have changed. I am sure you are familiar with the slow creep of household responsibilities. Ever helpful, you folded the laundry a few times and now it's become a daily duty. Or a child who went to preschool is now home for the summer. Your job responsibilities have increased and now you want your paycheck to reflect that. To address this, first, set up a time when your employer can give you their full attention. Then be factual. "I love working for you, but when I was first brought on, I only had to take care of one child. Now that another child is going to be with us for the summer, I would like to be compensated for the additional responsibility. I think

X rate should work."

It's your annual review. The best situation is when you have outlined annual reviews in your initial agreement with the family. When that time rolls around, remind the parent that you would like to set up a time to discuss your relationship, if there are any open issues either of you want to discuss and, of course, a raise. Make sure you are prepared to discuss exactly what you bring to the table and how much you are willing to accept. Talk in terms of benefits, not just duties. Instead of just saying, "I do the laundry, dishes, and cleaning," say, "I make sure that you come home to a neat and tidy home every day." Allowing your employers to see how your work improves their lives may make them more willing to open their wallets.

Your needs have changed. This is by far the toughest sell for a parent. After coming to an agreement with you

about an hourly rate, it's hard to convince a parent to pay more merely because your circumstances have changed. However, your NannyFamily wants you happy and present. If you approach the subject with a solution, you could have success. For example, you can offer to pick another duty for additional pay or work more hours.

The reality is that sometimes raises just aren't possible. Like any other employer, parents have a budget and the cost of childcare can be a heavy burden. When your employer sincerely can't afford to give you a raise, think about negotiating for other perks like additional time off, fewer hours, or reduced responsibilities.

Remember, your NannyFamily wants you to be happy because a happy nanny makes a happy NannyFamily. Good luck!

Recession-Proof Business

*How Care.com and
UrbanSitter Survived a Bad
Economy and Made It Big in
Childcare*

BY EMILY STUDY.

PHOTOGRAPHY BY ELIZABETH GALYAS GUYOTTE,
ALEXANDRIA ROSE, AND BENJAMIN WOODARD.

Photo Credit: Alexandria Rose



Zenobia Moochhala, Care.com Cofounder

While many businesses and industries suffered when the economic downturn struck the United States in late 2007, others began to profit from it. With the recession came an increased emphasis on frugality and money management, but one universal need became more important than ever and required more spending: childcare.

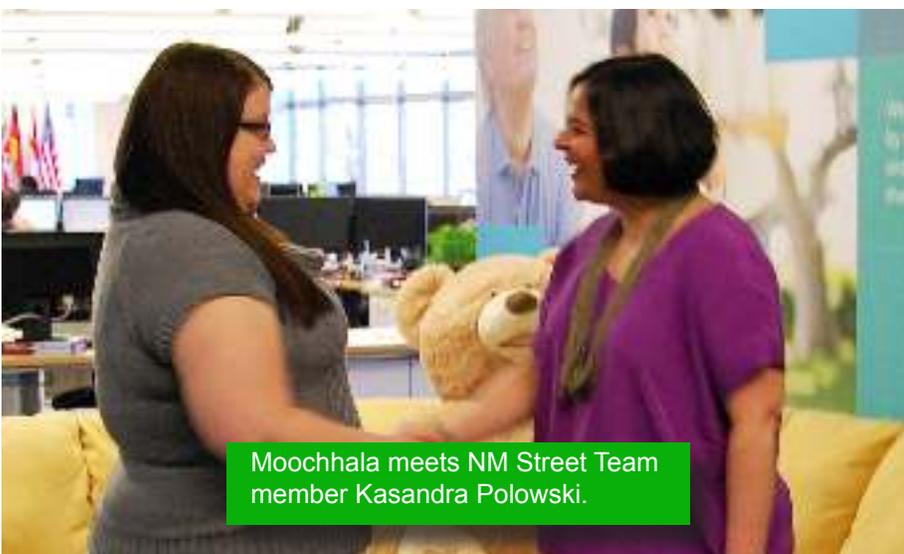
Care.com and UrbanSitter, two Internet-based care matching companies, have worked to satisfy the newly established needs of families and care providers—needs that were prompted by the failing economy. Both companies maximized their business by catering to these needs and providing unique services that set them apart from the competition.

CARE.COM OFFERS TRUSTED RESOURCES. EXECUTES ITS MISSION

Founded in 2006 and launched in the United States in 2007, Massachusetts-based Care.com may have entered the market during the perfect time.

“It ended up being that care in any time is highly relevant, and we seemed to have dealt with the downturn well and grew during the period, which is a testament to the need for care,” said Zenobia Moochhala, cofounder, general manager, and vice president of U.S. Consumer Subscriptions at Care.com.

Moochhala said she and the other founders initially had mixed feelings about launching Care.com during a time when many people were reducing their spending on such things as date nights or activities that would require families to pay for childcare. But the economy forced some parents to go back to work, which increased the



Moochhala meets NM Street Team member Kasandra Polowski.

Quick Recession Facts

MANUFACTURING - WHERE THE JOBS ARE!

CONTRACT JOBS ↓

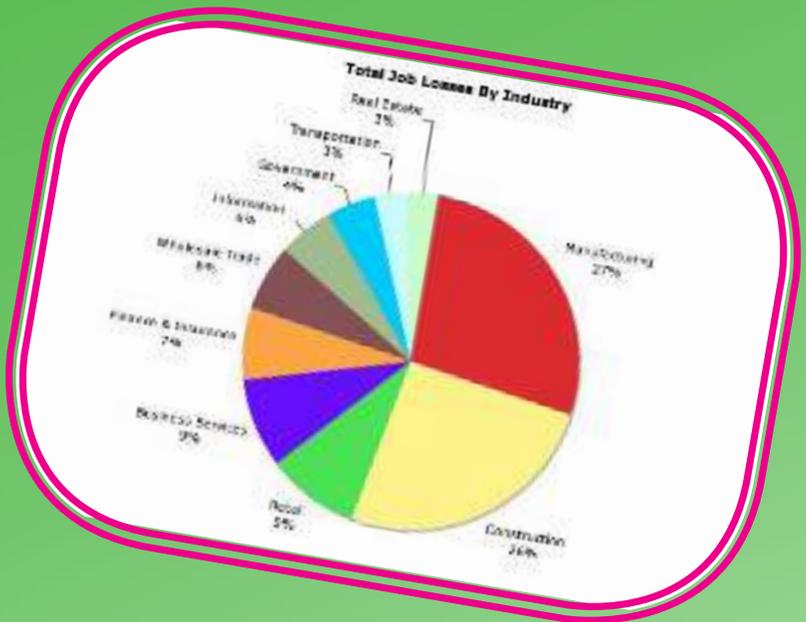
EMPLOYMENT IN MANUFACTURING

15.6% ↓ 11.9% FEB 2012

97,000+ JOBS LOST SINCE 2008

STEEL 400,000 JOBS LOST SINCE 2008

1.8 1.1



\$\$\$

"As sure as the spring will follow the winter, prosperity and economic growth will follow the recession."
 -Bo Bennett, Author of "Year to Success"



Lynn Perkins, UrbanSitter CEO and Cofounder

need for childcare and the relevance of companies like Care.com.

Before Moochhala had her son three years ago, she said she knew she would go on maternity leave but return to work as soon as she could with the help of Care.com. She used the site before her son was born to line up a nanny and has since used the site several times, so she knows the importance of using a trusted website to find caregivers.

“A nanny is an important high-stakes hiring position. At the end of the day you’re inviting someone into your life,” she said. “I have lived through what it means to find and keep a great nanny.”

Care.com’s Safety Center offers resources and information on background and reference checks, and provides an interview guide for families and caregivers to ensure that the process is trusted and secure.

But what Moochhala said has set Care.com apart from other care companies is a combination of three things: the company’s mission, its ability to execute the mission, and the passion of its employees.

Now the “largest online care destination in the world,” Care.com boasts more than eight million users globally, with more than 520 employees worldwide.

URBANSITTER LEVERAGES SOCIAL MEDIA

UrbanSitter experienced similar benefits from the economic recession. Founded in 2010, the San Francisco-based company profited from the changing landscape of the workforce.

“We have so many sitters who are in college or just graduated, and because education and the cost of

living has gotten so expensive, what we’re finding is that sitters are still here looking for supplemental income,” said Lynn Perkins, CEO and cofounder of UrbanSitter.

With three kids of her own, Perkins said she was taking time off from her last job and found it time consuming and difficult to find a trusted babysitter. So she and her friends brainstormed the idea that exists today.

Because Perkins babysat throughout high school and college, she said she could relate to the industry from the caregiver side and knew there were some kinks in the process.

“Offline ways of booking are kind of tedious; we wanted to create something that would alleviate that problem,” she said. In doing so, the company harnessed the power of social media and distinguished itself from others in the industry.

Comparing Care.com with UrbanSitter

Care.com

COSTS OF SIGNING UP

Care.com offers two memberships (basic and premium) but there is no upfront cost to join the site. The basic membership is free and allows users to post jobs and search for caregivers, but it provides limited access to the site's capabilities. The premium membership offers three subscription plans: one-month, three-month, and 12-month memberships, which can cost as little as \$13 per month, depending on the subscription chosen and the special deals during the time a user signs up.

ELECTRONIC PAYMENTS TO CAREGIVERS

Care.com's acquisition of Breedlove in August 2012 established HomePay, a service that allows users to make online payments and manage nanny taxes.

UrbanSitter

COSTS OF SIGNING UP

UrbanSitter offers two memberships (pay-as-you-go and premium) with no initial costs. The first option charges a \$14.95 "sitter introduction" fee after a parent books a sitter for the first time. But once the parents are connected to that sitter, they can continue to book him or her for no additional membership cost. The premium membership costs \$24.95 for the first month, plus \$9.95 each additional month, or \$99.95 annually.

ELECTRONIC PAYMENTS TO CAREGIVERS

UrbanSitter offers a pay-by-credit option for premium subscribers. Parents just set their payment method to "credit" when booking a nanny or sitter.

\$\$\$

"More than a third of parents surveyed spend more than \$1,000 on their babysitters in a year."
-Lynn Perkins

By leveraging social networking sites such as Facebook, UrbanSitter layers in a component that allows families and care providers to see how they're connected to each other. The site shows families if their Facebook friends have used a particular nanny before, and it also allows nannies to see who families have previously booked.

"We try to create a more trusted environment for parents and sitters to connect," Perkins said. She said UrbanSitter also uses social media to drive new users to the website and share relevant content to interested followers. "We definitely take advantage of technology. Staying cutting edge with our mobile services is going to be key in the future."

UrbanSitter is looking to expand in its current locations and other cities across the United States by the end of this year, Perkins said.



Perkins meets NM Street Team member Kelly Barrios.

CHICAGO STUDENT ESTABLISHES CONNECTIONS THROUGH CARE.COM

Daniella Gallucci, a 21-year-old senior at Loyola University Chicago, met a family through Care.com when she and her sister interviewed with the parents for a shared nanny position. The two took turns nannying on different days for the family, but after her sister moved to Austin, Texas, Gallucci took over. In June 2013, Gallucci became the primary nanny for a family in the Rogers Park neighborhood in Chicago.

She gets paid \$13 an hour and takes care of the family's twins three days a week, Wednesdays through Fridays, for about 20 hours a week.

"I kind of just grew into this job. When my sister moved, the family still wanted someone to nanny for them. The job was flexible, I knew them, and it was close to where I was getting an apartment," Gallucci said. "It's been nice to have something that I like doing and I like the family and getting all the extra hours. Having an apartment, I have more expenses than if I were living in a dorm, so now I have another form of income."

The family has also referred Gallucci to other families in the area, which she said has created a network of connections.

"It's nice that I'm getting some more connections now, so if this family moves I can work for someone else," she said.

Data Blitz

We've scoured the Internet to come up with these interesting facts. Learn something new this month!

Gold, bricks, tobacco, cotton, coffee, sugarcane, rice, diamonds, and cocoa are among the top products produced using child labor.

(StopChildLabor.org)

246 million children are forced into child labor around the world. 70% of these work in hazardous conditions.

(UNICEF)

In *Monsters, Inc.*, Boo has a Pixar ball, a Nemo toy, and a Jessie doll.

(pixar.com)

Adding fiber to a child's diet is the best way to prevent and treat constipation.

(WebMD)

The first record of carrots in agriculture comes from Central Asia.

(ehow.com)

Newborn kangaroos are so small they can fit in a teaspoon.

(worldanimalfoundation.net)

In 2011, only 51.8% of students attended at least one physical education class per week.

(Centers for Disease Control and Prevention)

The probiotics found in yogurt can help with kids' tummy aches by helping to digest food.

(WebMD)

Of children ages 5-17 who are forced into child labor, 60% of those work in agriculture.

(International Labour Organization)

Certain toxins in nail polish, such as toluene and butyl acetate, can be harmful if inhaled. Always apply your polish in a ventilated area.

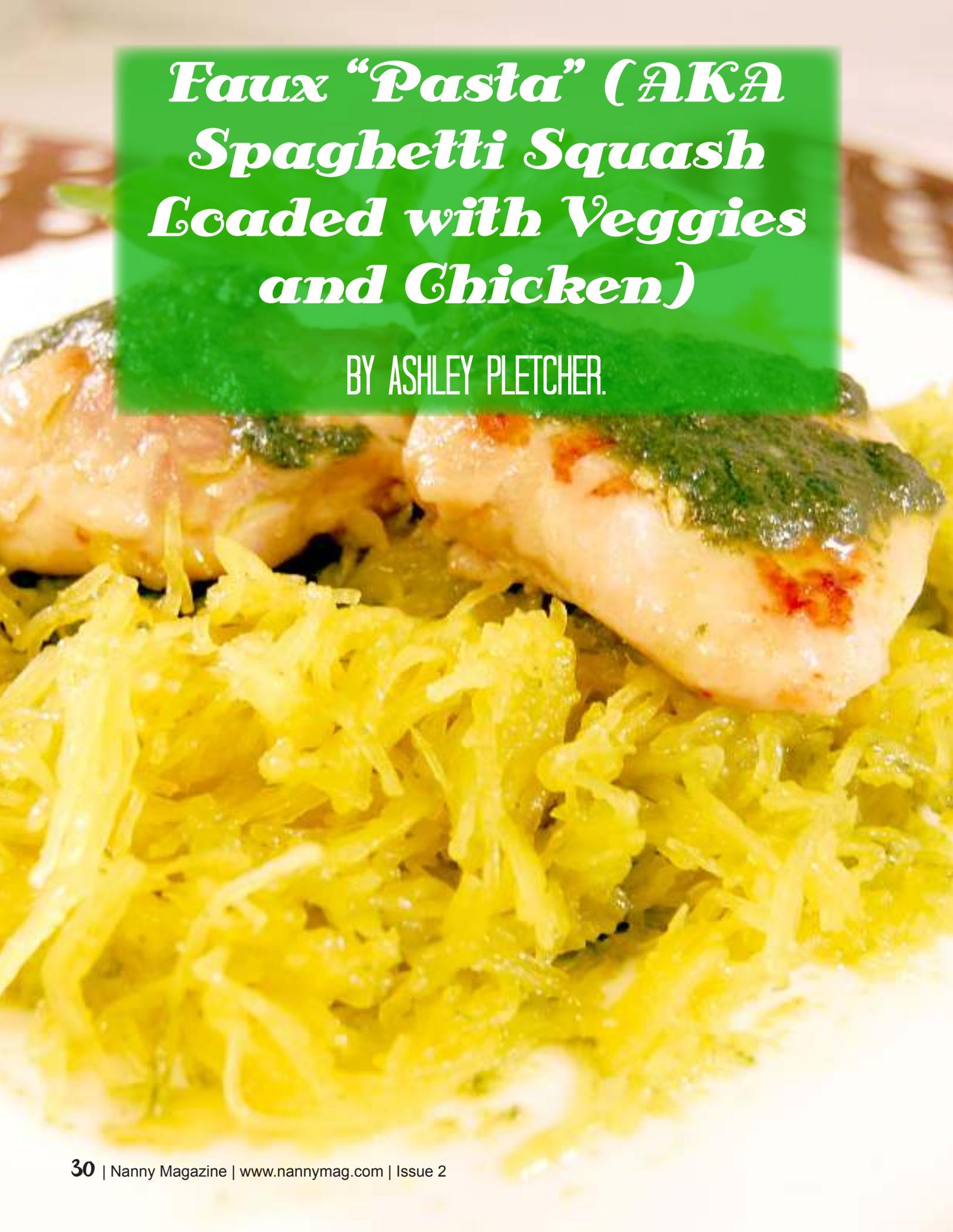
(Livestrong.com)

In May 2010, the median hourly wage for all childcare workers (including daycare, nannies, and babysitters) was \$9.28.

(Bureau of Labor Statistics)

In 2008, there were over 1.3 million nannies employed in the United States.

(About.com)



***Faux “Pasta” (AKA
Spaghetti Squash
Loaded with Veggies
and Chicken)***

BY ASHLEY PLETCHER.

Trying to eat healthy can be very difficult at times, especially when you get those pasta cravings. I'm a huge pasta lover and sometimes I cannot resist the temptation. A good friend of mine introduced me to spaghetti squash. It's healthy and versatile, which makes it an excellent choice for anyone who is caring for children. You can replace it in any traditional pasta dish to knock out that spaghetti craving without the guilt and add a ton of nutrition for those growing kiddos!

INGREDIENTS

- 1 spaghetti squash
- 1 tablespoon extra virgin olive oil
- 1 onion, diced
- 1 green pepper, diced
- 2 cups of asparagus cut into 1-inch pieces
- 1 1/2 cups diced tomatoes
- 1 cup of shredded mozzarella cheese
- 2 tablespoons chopped fresh basil
- 1 pound chicken breast
- Salt
- Pepper
- 1 teaspoon dried oregano
- 1 teaspoon garlic powder



DIRECTIONS

1. Preheat oven to 350°.
2. Slice the spaghetti squash in half and remove the seeds. Place both halves with the flat side down on a baking sheet and bake for 30-35 minutes (you'll know it's done when you can easily poke a hole in the skin with a fork). Remove from heat and let cool 10 minutes.
3. While the spaghetti squash is heating, add the olive oil, onion, green pepper, asparagus, and a little salt and pepper to a pan and sauté until tender. Add the tomatoes toward the end just long enough to warm them.
4. Sprinkle the chicken with salt and pepper, dried oregano, and garlic powder. Cook until chicken is fully cooked through.
5. Drag a fork along the cooled spaghetti squash so that it starts to peel away from the skin and looks similar to spaghetti pasta in a bowl.
6. Add the sautéed vegetables, basil, and mozzarella to the bowl of spaghetti squash and mix.
7. Slice your chicken and place on top of the "pasta" dish.
8. Enjoy!

Growing with Kids

BY REBECCA WIDZER.
PHOTOGRAPHY BY MACKENZIE KEOUGH AND REBECCA WIDZER.





GARDENING IS A GREAT WAY TO TEACH KIDS WHERE THEIR FOOD COMES FROM. NOT ONLY IS IT FUN AND PRODUCTIVE, BUT KIDS WHO ARE INVOLVED IN GROWING THEIR OWN FRUITS AND VEGGIES ARE MORE LIKELY TO EAT THEM. KIDS CAN BE ENGAGED IN THE ENTIRE PROCESS BY HELPING WITH SEED AND PLANT SELECTION, PREPARING AND PLANTING, AND MENU PLANNING AND COOKING. WHETHER YOU HAVE ACCESS TO A BACK YARD, A PATIO, OR JUST A SUNNY WINDOW, THERE ARE PLENTY OF WAYS TO GET GROWING, AND THE SPRINGTIME IS THE PERFECT TIME TO START!





GROWING OUTDOORS

Outside gardens can be dug in-ground or built above ground in raised beds. Loosen the soil in your in-ground garden with a shovel, then add compost or fertilizer as needed. Raised beds and patio containers should be filled with high-quality garden soil and compost for adequate drainage. Once the soil is prepared, kids can help dig holes, plant seeds and seedlings, and sprinkle with water. Lettuces and other greens like kale grow well in pots and window boxes, and root vegetables and bigger plants like tomatoes can be grown in deep containers.

Did You Know?

Lots of vegetables can be grown from produce scraps. Onions, chives, and even lettuces can all be regrown from the root end of your used produce. You can even regrow your own celery from a store-bought head! Here's how:

1. Cut the base off of the head of celery. Use organic produce so there are no residual chemicals.
2. Sit the base of the celery in a shallow bowl of water, changing the water every day, until roots start to form at the bottom and new shoots grow from the top.
3. Transplant the celery outside or into a container so that only the new shoots remain above the surface. Potted celery will grow best outside and can be brought inside during the winter for year-round production. It can also be kept indoors in a sunny window.

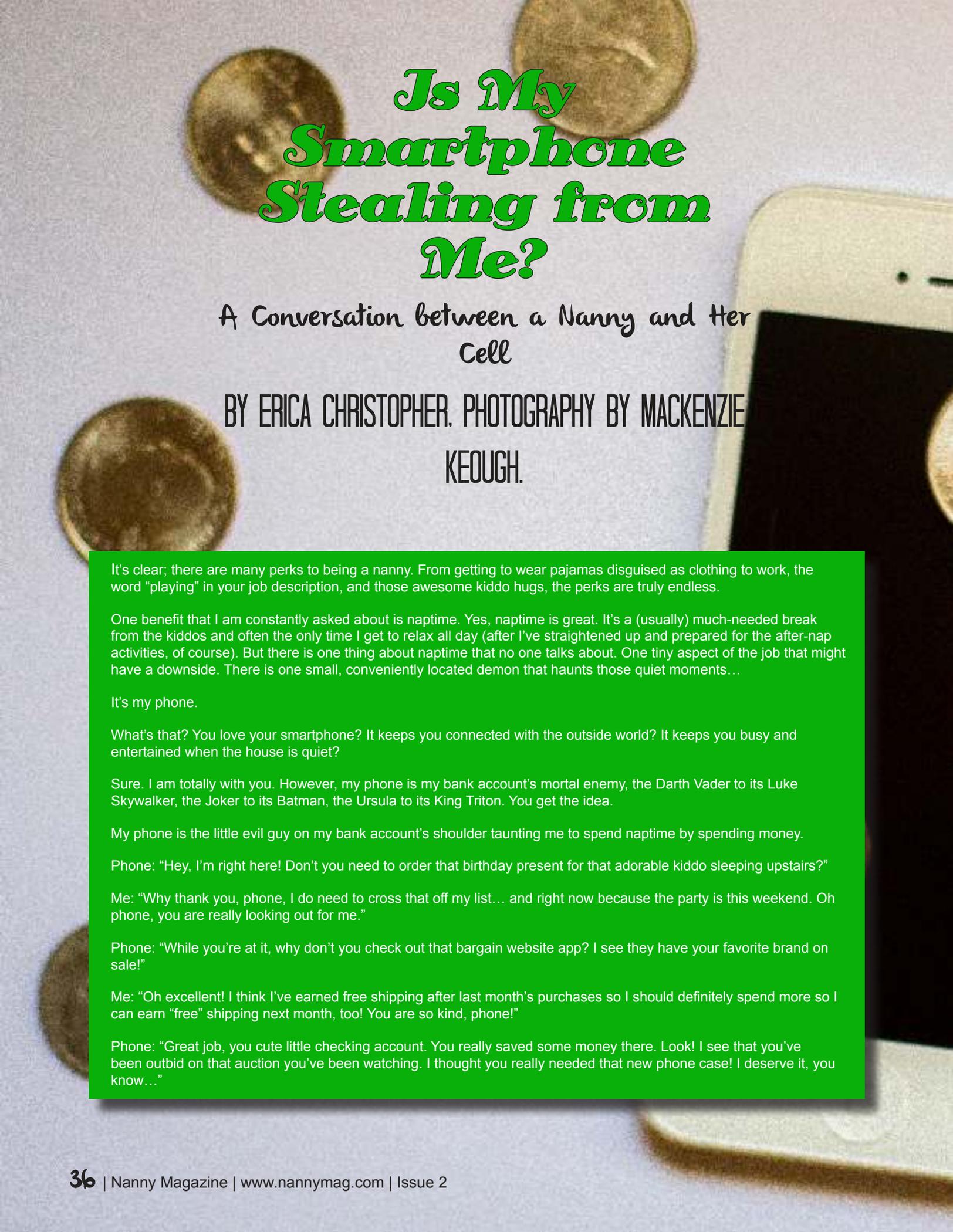
After about a month, you can start to cut stalks off your celery, and it will continue to produce new ones!

\$\$\$
Save money on groceries by growing your own produce at home!

GROWING INDOORS

If your space is more limited, you can still grow indoors! Select a sunny window and use pots with good drainage holes over drip trays. Herbs are an excellent choice for indoor growing. You can also grow your own sprouts indoors. Kits are available, but all you really need are organic sprouting seeds, a glass jar, and cheesecloth or other mesh material. Pour your seeds into the jar and cover with cheesecloth or mesh, securing with a rubber band. Fill the jar with water and soak the seeds overnight, then rinse and drain twice a day, keeping the mesh in place. In a week's time you will have highly nutritious sprouts for sandwiches, salads, wraps, and stir fries!

WHETHER IT'S INSIDE OR OUT, IN CONTAINERS OR IN THE GROUND, GARDENING GIVES KIDS THE OPPORTUNITY TO GET MESSY. SPEND TIME WITH NATURE, AND LEARN HOW THEIR FOOD GROWS. KEEPING A PHOTO JOURNAL OF PLANTS' GROWTH IS A GREAT WAY TO KEEP KIDS INTERESTED AFTER THE INITIAL PLANTING. COME HARVEST TIME, THEY WILL BE EXCITED TO TRY ALL THE FRUITS OF THEIR LABOR!



Is My Smartphone Stealing from Me?

A Conversation between a Nanny and Her
Cell

BY ERICA CHRISTOPHER. PHOTOGRAPHY BY MACKENZIE
KEOUGH.

It's clear; there are many perks to being a nanny. From getting to wear pajamas disguised as clothing to work, the word "playing" in your job description, and those awesome kiddo hugs, the perks are truly endless.

One benefit that I am constantly asked about is naptime. Yes, naptime is great. It's a (usually) much-needed break from the kiddos and often the only time I get to relax all day (after I've straightened up and prepared for the after-nap activities, of course). But there is one thing about naptime that no one talks about. One tiny aspect of the job that might have a downside. There is one small, conveniently located demon that haunts those quiet moments...

It's my phone.

What's that? You love your smartphone? It keeps you connected with the outside world? It keeps you busy and entertained when the house is quiet?

Sure. I am totally with you. However, my phone is my bank account's mortal enemy, the Darth Vader to its Luke Skywalker, the Joker to its Batman, the Ursula to its King Triton. You get the idea.

My phone is the little evil guy on my bank account's shoulder taunting me to spend naptime by spending money.

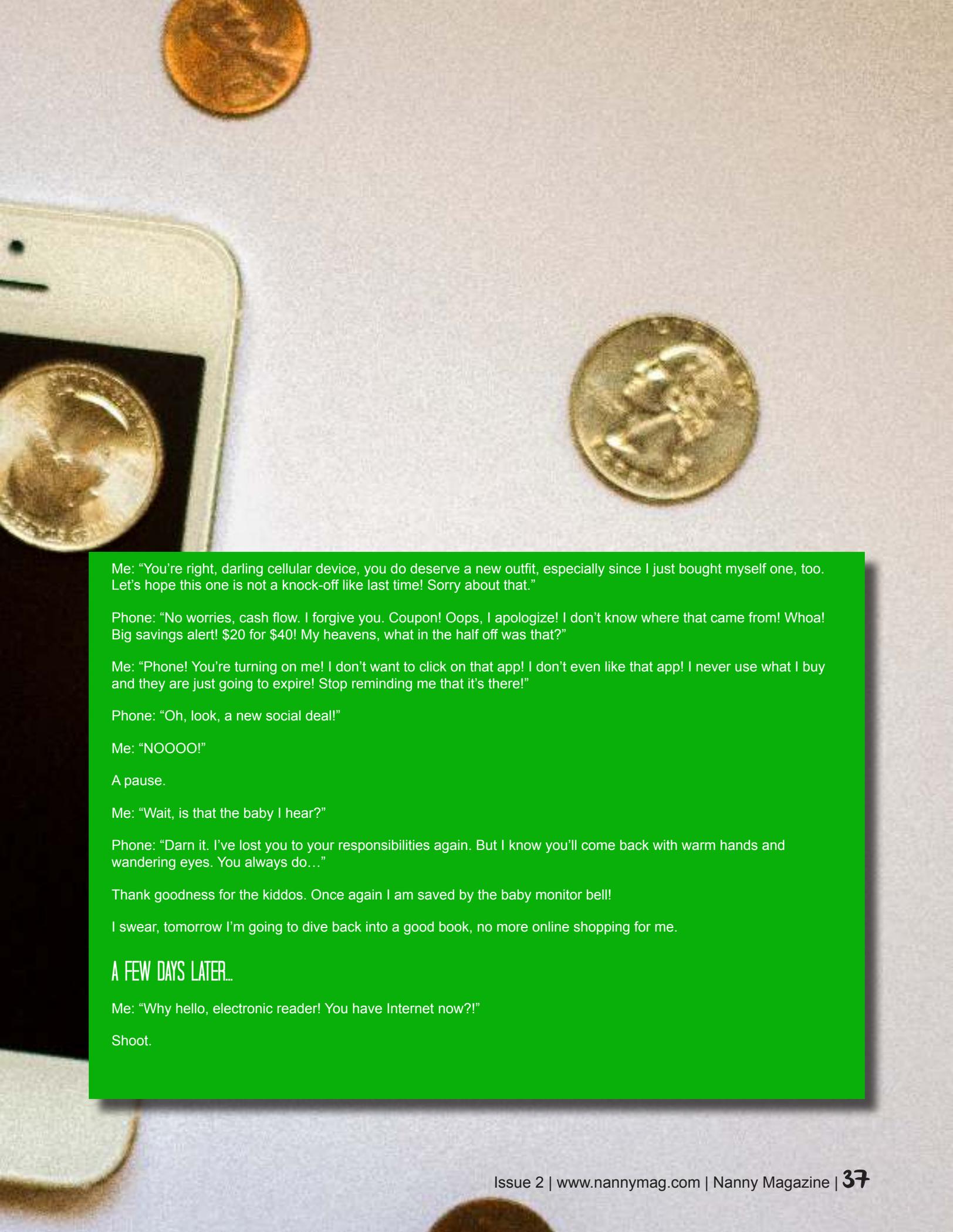
Phone: "Hey, I'm right here! Don't you need to order that birthday present for that adorable kiddo sleeping upstairs?"

Me: "Why thank you, phone, I do need to cross that off my list... and right now because the party is this weekend. Oh phone, you are really looking out for me."

Phone: "While you're at it, why don't you check out that bargain website app? I see they have your favorite brand on sale!"

Me: "Oh excellent! I think I've earned free shipping after last month's purchases so I should definitely spend more so I can earn "free" shipping next month, too! You are so kind, phone!"

Phone: "Great job, you cute little checking account. You really saved some money there. Look! I see that you've been outbid on that auction you've been watching. I thought you really needed that new phone case! I deserve it, you know..."



Me: "You're right, darling cellular device, you do deserve a new outfit, especially since I just bought myself one, too. Let's hope this one is not a knock-off like last time! Sorry about that."

Phone: "No worries, cash flow. I forgive you. Coupon! Oops, I apologize! I don't know where that came from! Whoa! Big savings alert! \$20 for \$40! My heavens, what in the half off was that?"

Me: "Phone! You're turning on me! I don't want to click on that app! I don't even like that app! I never use what I buy and they are just going to expire! Stop reminding me that it's there!"

Phone: "Oh, look, a new social deal!"

Me: "NOOOO!"

A pause.

Me: "Wait, is that the baby I hear?"

Phone: "Dam it. I've lost you to your responsibilities again. But I know you'll come back with warm hands and wandering eyes. You always do..."

Thank goodness for the kiddos. Once again I am saved by the baby monitor bell!

I swear, tomorrow I'm going to dive back into a good book, no more online shopping for me.

A FEW DAYS LATER...

Me: "Why hello, electronic reader! You have Internet now?!"

Shoot.

Should You Revise Your Money Management Strategy?

BY CHELLE COCHRAN.

1. Woohoo! You got a bonus from your employers! How do you plan to spend it?

- a. By not spending it. I will dump it into my savings account for unplanned purchases like car trouble or health problems.
- b. Purchasing gifts for my friends and family.
- c. Time to splurge! I deserve to pamper myself every once in awhile!

2. When you have to dip into your own purse for work-related expenses, you:

- a. Save the receipt and put it with all other receipts for your bosses to reimburse you.
- b. Sometimes remember to give the receipt to your bosses, but sometimes you forget.
- c. Almost always lose the receipt and forget to tell your bosses that you had to use your own money.

3. To you, the word "budget" is:

- a. What you live by. You keep your eye on your cash flow and really enjoy tracking your money.
- b. Something you want to do, try to do, but always forget to do.
- c. What is a budget?

4. Under what circumstances would you open a credit card?

- a. Never. If you can't pay for it with cash, you don't buy it. You don't ever want to borrow money.
- b. Only in a dire emergency, like if you need to do a major car repair or pay for a big medical expense.
- c. If you want something you can't afford, like a vacation or television. You can pay it off later.

5. What is your long-term financial objective?

- a. To learn how to invest your savings to make your money grow
- b. To save more and rely less on credit cards
- c. To make enough money to buy whatever you want

6. You balance your checkbook register:

- a. 3 or 4 times a week
- b. At the end of the month, checking the month's receipts against your bank statement
- c. What's a checkbook register?

7. Uh oh! Your car's alternator goes out and it will cost \$300 to fix. What do you do?

- a. Pull the money out of savings
- b. Ask a friend or family member to borrow the money with a plan to pay it back
- c. Put the repair on a credit card

What Are Your Results?

MOSTLY A'S: SAVVY SAVER

You've got money smarts and are paving the way toward a financially stable future! Your good habits will certainly pay off in the long run! Remember to pamper yourself every once in awhile, though. You deserve it! Don't forget, it isn't bad to use credit cards as long as you pay your bill on time. In fact, having and responsibly using a credit card can help you establish good credit.

MOSTLY B'S: MODERATE MONEY SMARTS

You've got a basic understanding of financial responsibility, but you aren't always sure how to execute a savings plan or control your spending. Build on this good foundation by talking to a financial advisor at your bank about the best ways to save money and invest in your future. They can help you turn your good intentions into a solid plan!

MOSTLY C'S: SUPER SPENDER

It's time to think about creating a budget and figuring out how you can start saving for your future. It's important to build a nest egg for emergency funds like health, car, and home expenses. Employment is never guaranteed for nannies, so staying on top of your own personal expenses is paramount. You have to decide what's more important: that cute shirt or your future?



The First to Know

BY VALERIE AONO.

PHOTOGRAPHY BY MACKENZIE KEOUGH.

When my fourteen-month-old charge finally let go of the coffee table and took his first steps toward me, it marked the beginning of a crossroads most nannies face more than once in their careers. I was excited for him and his great achievement, of course, but I found myself stuck at a stalemate as to how I should handle the fact that I had been the one to witness this milestone before his parents.

For many nannies in the industry, this is just another day at the office. It is a dilemma that comes as a result of spending all day, every day caring for other people's children. We feed them, clothe them, entertain them, and most

importantly teach them essential life skills and lessons. It is almost impossible not to feel personally responsible for the children's achievements and failures in this field of work. However, as nannies we are immersed into these same people's personal lives so much that it is hard to know where to draw the line, especially when it comes to children's milestones and achievements.

Is it really part of our roles as caregivers to take away the sweet memories of first steps or first words simply because we saw it first? Don't the parents who sacrifice their chance to spend time with their babies in order to provide the best opportunities for them deserve some

level of sensitivity when it comes to knowing what they have missed out on while they were at work? A few nannies believe that the tried and true solution is to not tell the parents about the milestone, but to let them experience it for themselves.

"I didn't tell my clients when their baby first started to crawl. The mother had continually expressed guilty feelings about missing the milestone while she was at work, so I felt bad. I just told them that he was 'really close' as I left for the day and waited to hear the happy news when I came in to work the following morning," said Brie Murphy, a full-time nanny in Arlington, Virginia.

Dr. Amy Sheinberg is a licensed child psychologist in Dallas, Texas. She expresses that the best approach is to address the issue of milestones with the parents from the very beginning. "In my experience, it is always better to address these issues before hiring the nanny. When hiring the nanny, the couple (or individual) should discuss their expectations regarding milestones," Sheinberg said.

In this digital and technological age, most tech savvy nannies have gotten a break by being able to quickly record the milestone happening, thus enabling the parents to experience and be involved in the growth and development of their children. "When a milestone is missed, it is appropriate to share with the parent the experience. If it is a physical or audible milestone, it might be nice to be able to have recorded the event for the parents. I do not recommend keeping the milestone from the parents (unless they have made it clear they don't want to know). As a nanny, I might hesitate to agree to that as it sets a bad precedence for keeping secrets," says Sheinberg.

Indeed, as caregivers, nannies are entrusted to be honest and open about the happenings of the day. It is just as

important to maintain a level of employer and employee trust, just as it is with any other profession. However, some nannies experience hostility and passive aggressiveness from parents who harbor feelings of guilt for the missed milestone. Some parents may even take credit for the milestone the nanny worked on with the child in order to feel included.

"Address the hostility or passive aggressiveness with empathy. It is a natural thing for a parent to feel a loss. On the other hand, if, as a parent, you want to make sure you are there for these accomplishments, perhaps a nanny isn't for you," advises Sheinberg. She emphasizes that direct communication ahead of the fact is the quickest way to avoid conflict in this situation. "These aren't developmental surprises. They are expected and, therefore, can and should be discussed from the beginning."

Sheinberg notes that the response to the milestone as opposed to who sees it first makes more of a difference on child development. At the end of the day, both parties' goal is to look out for the best interests of the child. In her opinion, "The praise and excitement should match the milestone. Even though it may be the first time, it won't be the only. Continued praise and excitement will and should be expressed, as that behavior becomes more fixed, by all the caretakers. The milestone should be rewarded, as should future enactments."

Not all parents feel that twinge of jealousy when they know or suspect that their child's caregiver sees a milestone first. "My daughter's development is what's most important to me. Seeing her grow and advance in health and intellect is exciting, whether or not I am the first to witness it," says Van Richardson, a parent in Arlington, Virginia.

The best and most important solution is for the adults to put aside their personal feelings and come together for the benefit of the child. The best memories in life are fostered in moments of collective harmony and love. All in all, a milestone is still a miracle of life, regardless of who saw it first.



Dilemma

Whose Job Is It Anyway?

BY KEYANNA BARR.

The zoo. The science center. Lunch at a local kid-friendly café. Ice cream for dessert before heading home. Sounds like a great day in the life of a nanny and her charges, but that great day doesn't come cheap.

Most nannies are on a budget, but does that budget allow for enough wiggle room to treat your charges to a day out? And the real question: should you be responsible for paying for outings with your charges or does that expense fall on your employers?

If you're a nanny for infants, perhaps this thought hasn't crossed your mind yet, but as your charges age it is something you will want to think about. Creating a well-rounded daily experience for toddler and school-aged charges will often involve field trips, and field trips cost money. Factor in the cost of gas and the wear and tear if you use your personal vehicle to transport your charges and the question begs an answer: who should be the one to foot the bill?

This dilemma brings about lots of thoughts on the topic. Who pays? Do you seek approval to buy things first or just submit receipts later for reimbursement? Do you have a credit card for these incidentals or a petty cash envelope to use as you see fit?

Renee Pruiksma, a nanny north of Chicago, says that the financial burden of outings with the children lies solely on her employers. "I don't take my charges anywhere without running it by my bosses, and if they don't want us to go or don't want to pay for it, we don't go." Fortunately Pruiksma has never had a planned outing foiled by her money policy. "I go to the children's museum so that my charges can learn, experience, and socialize. The financial responsibility for that belongs to their parents."

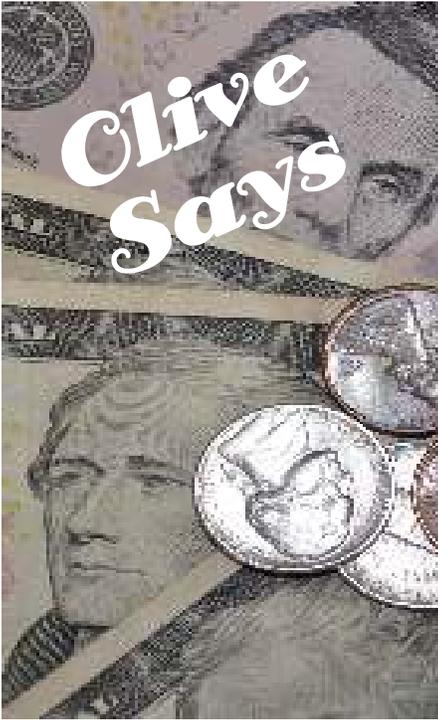
Christina Smith, a nanny working in Boston, approaches this predicament in a different way. "If I choose to go to Starbucks with my charge, I'm choosing to pay for the cost of a muffin for them if I don't prepare a snack. This is our special thing, so I never ask the parents." Additionally she states that because she feels money can have such emotional associations, it should be very clear as to what the expectations are when it comes to spending money on a charge. Is there a weekly budget? Are receipts required for all purchases, including household needs, or just for fun spending like trips to the zoo? Being sure that everyone is on the same page is key when talking about money.

A large part of being a professional nanny is setting up clear communication and boundaries so that you can fully

enjoy the more personal side of your job. Perhaps your NannyFamily would prefer you bring your lunch to the aquarium or pay for garage parking closer to the zoo so you won't have to cross any major intersections. You will never know their stance unless you have the conversation.

Katie Delsman of Milwaukee brings up some other points. She feels that the nanny cannot be expected to pay out of pocket, but should be able to have a conversation with the employers so that they are all comfortable with the type and cost of outings. "This way everyone can plan ahead and if the nanny wants to buy her charges a few extras or souvenirs with her own money, she can, and the parents can pay for the outing however they choose."

So what's the best method? Make a plan and ask for the cash beforehand? Fly by the seat of your pants and pay for everything? Plan your excursions with approval and submit receipts? Including some language in your work agreement regarding plans for outings, reimbursements, and receipt requirements and so forth will go a long way when these topics come up down the road. No matter where you stand when it comes to this quandary, the bottom line is that the buck has to come from somewhere.



Funny Money

BY SARAH DAVIS. PHOTOGRAPHY BY CRYSTAL BRISBIN.

I'm often asked by nannies about whether or not they deserve a raise. As a nanny, naturally we think an annual raise is appropriate and well deserved. Nannies are, in fact, the primary caregivers in many family's lives. Why shouldn't we be compensated and rewarded for our hard work?

It's a good question and a slippery slope at times. The hard part (in most cases) is that nannies become part of the family. We are caregivers, friends, confidantes, and sometimes even therapists. We fill many different rolls for families and often lines are crossed. It's not easy to set boundaries with your employers when you share love for the same little people. We need to remember that nannying is a job. It's your chosen profession and your livelihood. And even though the kids make it a rewarding career (and that's the part you truly love and adore) you need to step back and think about yourself and what is best for you and your life.

Stand up and remind your boss that you work hard to go above and beyond and that you are worth that dollar an hour raise that is currently spent on some fancy kind of coffee that no one can pronounce. Sometimes money can be funny, but in the end, you're worth it!

Nannies Ask

BY STEPHANIE FELZENBERG OF BE THE BEST NANNY NEWSLETTER.

Dear Stephanie,

My NannyFamily recently gave me a credit card for purchases for my charge. They gave me a limit but never specified what types of items I'm allowed to purchase. For example, we went out to lunch today. Should I have put both of our meals on the credit card? Or just my charge's? I have tried to approach them about this topic, but they haven't actually given me a real answer. What am I supposed to do?

Sincerely,

Charging Charlie

Dear Charging Charlie,

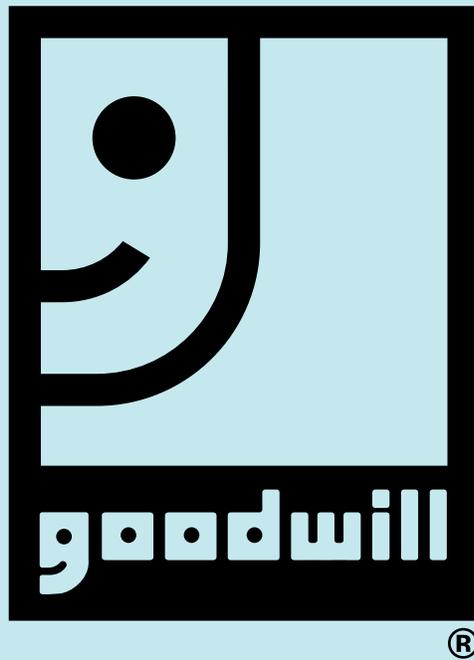
Most parents are willing to pay for their caregiver's meals and pay for cost of outings to zoos, malls, and museums with their children's friends. Having a credit card for the nanny to use for daily costs and in case of emergencies is a great idea.

Although most parents pay for their nanny's meals while they are working, it's best to ask the parents again if you are allowed to charge the entire lunch to their credit card or if they would prefer you bring your own lunch to work.

If in doubt, it's best not to charge your meals to their card without permission. To ensure you will never be accused of misusing a credit card provided by your employers, always keep receipts and log what you spend on the children. Set up a spreadsheet if it helps. Record the date, amount, and reason for each expense and you won't need to worry about getting in trouble for spending on the credit card.

Sincerely,

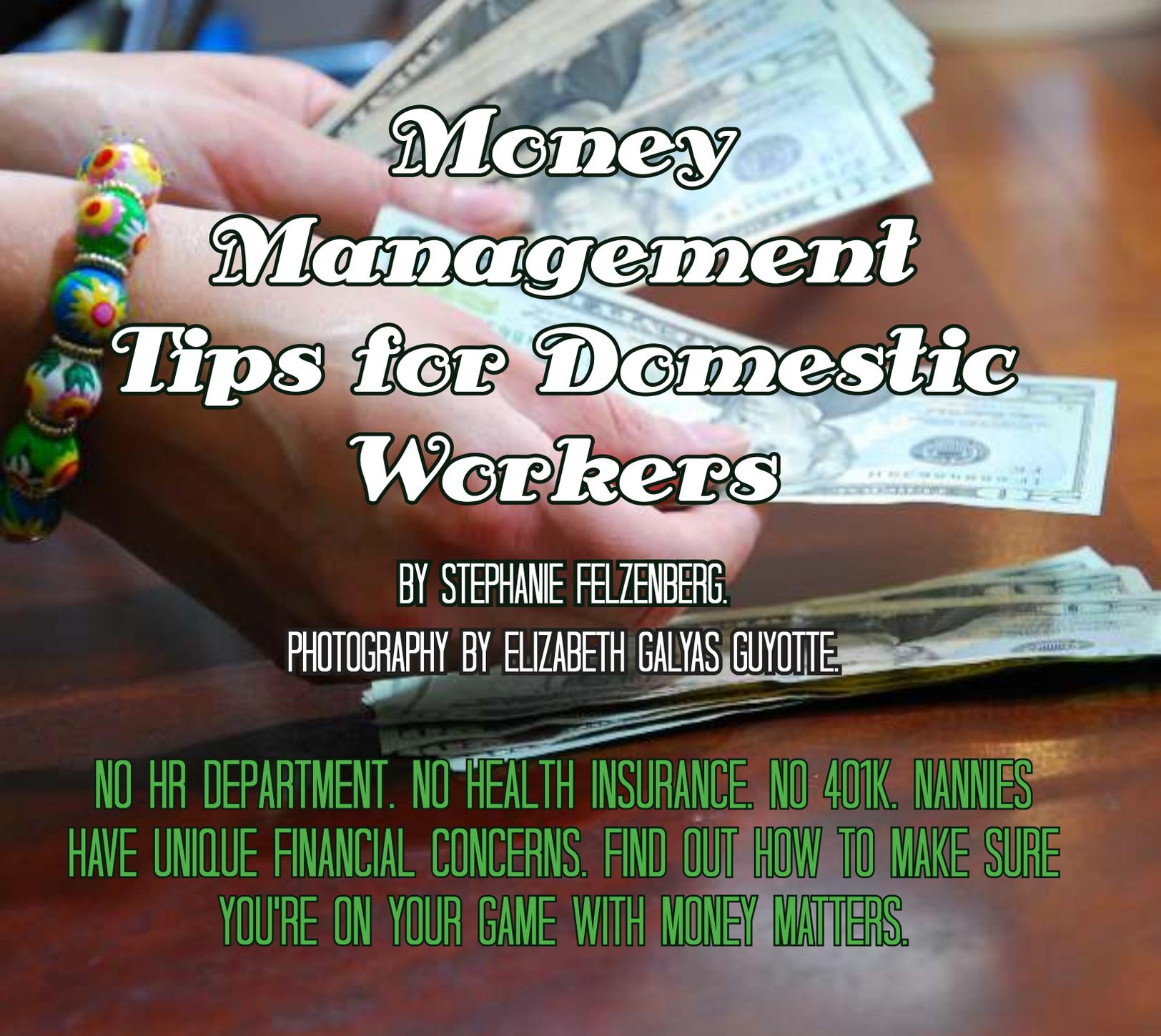
Stephanie



**DONATE STUFF.
CREATE JOBS.**



TO FIND YOUR NEAREST DONATION CENTER,
GO TO GOODWILL.ORG



Money Management Tips for Domestic Workers

BY STEPHANIE FELZENBERG.

PHOTOGRAPHY BY ELIZABETH GALYAS GUYOTTE.

NO HR DEPARTMENT. NO HEALTH INSURANCE. NO 401K. NANNIES
HAVE UNIQUE FINANCIAL CONCERNS. FIND OUT HOW TO MAKE SURE
YOU'RE ON YOUR GAME WITH MONEY MATTERS.

In life, things happen. Emergencies occur despite careful planning. Accidents, car repairs, health problems, and getting laid off are just the start of an endless list of possible threats to your financial stability. What's the hard-working nanny to do to have better control over her bank account, credit score, and debt?

GET PAID ON THE BOOKS

By far the most common mistake nannies make financially is getting paid under the table. Tax evasion is not only a crime but it hurts an American citizen's long-term financial goals and security.

Guy Maddalone, founder and CEO of GTM Payroll Services, Inc., explains, "Nannies can face IRS penalties due to failure to file income taxes. As a practical matter, a nanny who accepts wages 'under the table' will not have any unemployment insurance benefits if they become involuntarily unemployed, workers compensation if they get hurt or sick on the job, or a legal employment history and credit history if they are trying to establish credit to buy a car or home. Also, since they do not make contributions to Social Security or Medicare, they will not be eligible for these benefits when they retire."

THE BENEFITS FOR NANNIES WHO ARE LEGALLY PAID ON THE BOOKS INCLUDE:

A history of salary and employment. If you want to rent an apartment, lease or buy a car, apply for a credit card, or apply for a mortgage you need a record of employment to prove your salary.

Unemployment benefits. If you lose your job through no fault of your own, you will be able to receive a portion of your salary if you are laid off.

Disability benefits. If you have an illness or injury, you can collect disability insurance while you are unable to work.

Worker's compensation. If you become sick or injured on the job, worker's compensation is an insurance plan to help pay for your medical care.

Social Security and Medicare. Once you meet a certain age requirement to retire, the extra money can be a benefit. Medicare can help pay your medical expenses once you reach retirement age.

A tax credit from the Affordable Care Act. To get a tax credit from the Affordable Care Act, you need to file taxes. If you don't have health insurance or you want to compare prices or purchase a policy, visit www.healthcare.gov or call 800-318-2596.

Kathleen Webb of 4NannyTaxes.com and HomeWork Solutions details even more tangible benefits of tax compliance. When nannies pay taxes they can document

residency and qualify for in-state college tuition rates. She explains, "Many nannies relocate to a particular area because their long-term goals involve attending a particular college. Obtaining resident status with verifiable income allows her substantial tuition cost breaks as well as qualification for financial assistance."

BE CLEAR ON YOUR TAX STATUS

Do you fill out a 1099-MISC as an independent contractor during tax season? If so, you shouldn't be. To be sure you are paid legally, you must fill out a form W-4 on or before your first day of work with a new family. Webb says that "families are obligated for all payroll tax filings and remittances when they pay a nanny \$1800 or more in the calendar year."

Tom Breedlove of Breedlove and Associates explains how nannies should not be misclassified as independent contractors. "The IRS has ruled definitively that nannies should be classified as employees. Misclassifying them as independent contractors is considered tax evasion and offenders are saddled with back taxes, penalties, and interest."

Nannies should also not be paid through their employer's company payroll if that family owns a business. "The IRS does not view nannies and other household employees to be direct contributors to the success of the business enterprise. Therefore, these wages cannot be reported on a business tax return and any tax deductions taken on these wages are illegal," explains Breedlove.

To make it easier for your NannyFamily to pay you legally, you can recommend they use a nanny payroll company. Sit down with your employers and let them know about this option, and that parents are eligible to apply for a Child and Dependent





Care Credit, which can reduce their out-of-pocket expenses for paying you on the books. Be sure to let your employer know that they can deduct the expense of using a payroll company from their taxes regardless of their income.

CREATE A BUDGET AND LIVE WITHIN YOUR MEANS

Your employers may have a more expensive car, a bigger home, more clothes, and overall more possessions than you do. Don't fall into the temptation of coveting their expensive items. You will likely not impress anybody buying like your boss or imitating wasteful spending. The reality is that you probably won't make the same amount of money as your employers and you should probably never expect to. It's important for you to create a budget, be frugal, and live within your own means without comparing your financial situation with anyone else's.

Take control of your finances by knowing where the money you earn has been spent and where the money you

have will go. Here's how to start.

SAVE RECEIPTS

The first step to creating a budget is to keep a list of all the money you spend in a typical month. Save all of your receipts this month. Sort the receipts into groups such as gas, food, clothing, movies, prescriptions, doctor visits, and subscriptions. Examine invisible expenses, too, such as gifts and phone downloads.

WRITE DOWN DEBT

Get a spiral notebook or use spreadsheet software and list the amount due, payment due date, amount of balances of accounts, and interest rates of all your credit cards, bank loans, car loans, mortgages, and school loans. Next, account for all of your fixed expenses and flexible expenses.

Fixed expenses are the bills you have every month or annually that do not change dramatically such as rent, mortgage, car payment, insurance, and utilities. Include items that require quarterly or yearly payments by dividing those costs by 4 or 12 to figure out their

monthly cost.

Flexible expenses include purchases you can live without or change such as clothing, dining out, and movie tickets. Add up your fixed and flexible spending and see what value is left.

SUM UP YOUR INCOME

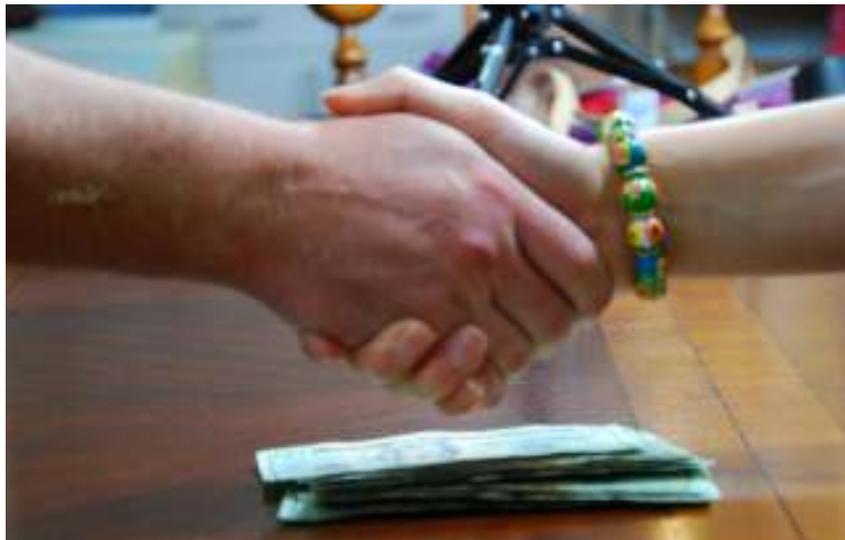
Subtract the sum of your fixed expenses and flexible expenses from your net salary (the amount you earn from your job after taxes). If your monthly spending is more than your income you will need to reduce spending.

When establishing a budget, keep a critical and realistic eye on your list of expenses. Be especially alert for habitual purchases like coffee. Notice how many of your purchases are emotional purchases of things that you want, rather than well considered needs.

In *The Money Class* by Suze Orman, the financial planning expert and television show host recommends if you are lucky to be employed you should behave as if a layoff will happen to you. Hope that it never happens, but if you

plan as if it will, you and your family will be well prepared to weather any setback and get back to work as soon as possible.

Orman encourages Americans to build eight months' worth of emergency cash in case they get laid off. The author understands that building such a large savings may sound like a daunting task, especially if you are working paycheck to paycheck. But, the financial planner suggests not getting overwhelmed and giving up before you start. The immediate goal is to focus on how you can trim your spending so there is more left over each month to dedicate to your emergency savings. Orman also recommends living below your means today because there is no guarantee that your salary five years from now will be higher than it is today. Below is what Orman



RULES FOR GETTING A GRIP ON YOUR FINANCES

recommends to pay off first.

Pay Off Debt

If you have outstanding credit card debt, pay off as much of it as possible. Determine which of your credit cards has the highest interest rate. That is the debt you want to satisfy first. Pay down credit cards and pay with cash when you need to buy something. If you don't have the cash to buy something, then it can wait. Pay your rent, mortgage, and utilities on time so you don't acquire late fees.

Be Credit Card Savvy

Did you know that closing a credit card can actually harm your credit? If your credit card is burning a hole in your pocket, put it somewhere out of sight and keep it out of mind, but leave it open so you can establish your credit history. If you have the discipline to be responsible with your credit card for day-to-day purchases, don't risk letting it ruin your credit by being late on or missing payments.

Study Your Report

Make it a point to check your credit score on at least a yearly basis. Consumers are able to obtain a copy of their credit report for free, but

to get your credit score, you may need to pay. If anything fishy shows up on your report (new credit accounts you didn't open, collection accounts for debts you've already paid), alert the reporting bureau immediately. These things can impact your score negatively. Identity theft is a real threat; don't be a victim. As a reminder, anything above a 640 on the FICA scale a fair credit score; a 750 or higher is considered to be excellent.

Build an Emergency Savings Fund

Once you have paid off your credit card debt then look for the best possible savings account. If something unexpected and expensive were to happen, that's the cushion that will soften your blow. The savings is for emergencies (like if you are unemployed or sick) only.

Make Retirement Investments

An Individual Retirement Account (IRA) is a personal retirement savings plan available to anyone who receives taxable salary during the year. Contributions toward an IRA may come off your yearly income and may be considered nontaxable income.

Maddalone explains, "To protect yourself from unexpected emergencies and layoffs, ask the parents you work for to pay you legally." He cautions that nannies who do not comply with employment tax regulations are ineligible to take advantage of certain retirement plans such as the SIMPLE 401K plan, which helps household employees build their retirement savings. "Employees have the potential for a pretax savings via payroll deferral of up to \$12,000 and employers must make a mandatory contribution on a dollar for dollar match basis up to 3% of the employee's gross pay," Maddalone says.

Even if you don't make much money and are living paycheck to paycheck, you still need to have a financial plan. Live within your means, save as much as possible, and invest in retirement plans as early as possible. Your bank account will thank you.

Ask an Agency

JOSEPH VERDIRAME OF NANNIES OF NEW YORK

Joseph Verdirame of Nannies of New York has answers to the questions you're dying to know on hiring, firing, training, and paying.

Q. IS THERE ANY SITUATION IN WHICH AN AGENCY WOULD FIRE A NANNY, EVEN IF THE FAMILY IS HAPPY WITH THEM?

A. As a placement agency, we do not hire nannies directly but rather facilitate families to help find the nanny they are looking to hire. The families we place them with are their employers of record. When we recruit a nanny or a nanny comes to us directly or through a referral, we conduct extensive interviews, reference checks, and background checks. Once a nanny meets our high standards, they become a member of the agency's resource pool. There are times when we do remove nannies from our resource pool, most notably when they show up late to the interviews we schedule with a family or if we receive negative feedback from different families for whatever reason.

Q. IS THERE A MINIMUM AMOUNT THAT YOU REQUIRE A NANNY TO BE PAID?

A. Our agency does not dictate what a nanny gets paid. A nanny's salary is based on the budget each family designates and the prior work experience and salaries they have previously been paid. We offer families guidelines for payment based on skills and experience. The lowest budget level we will place is our standard level, which would be \$35,000 a year for a full-time role, or \$650 a week gross.

Q. WHICH ASPECT OF NANNY TRAINING DO YOU FEEL IS MOST IMPORTANT?

A. The best nannies are the ones who know how to communicate, have strong initiative, and are extremely proactive and are natural problem solvers. Every nanny should be trained or experienced in childcare, including health, safety, nutrition, professionalism, and stages of child development. Additionally, we look for nannies who have an innate skill for patience, kindness, and nurturing. Those particular skills cannot be trained or taught, but would be inherent in the nanny's DNA and their way of life.

DO YOU HAVE A QUESTION YOU WANT TO ASK AN AGENCY?

EMAIL INFO@NANNYMAG.COM.

Manny Column

**NO, I'M NOT A PERVERT JUST
BECAUSE I WATCH CHILDREN!**





BY MICHAEL LINCOLN. PHOTOGRAPHY BY BECCA DUVAL AND ALEXANDRIA ROSE.

It's a startling and seemingly prevalent misconception that males who work with children—as teachers, coaches, or man-nies—have chosen their field with perverse intentions. This is an unfair assumption for those of us who choose to work with kids for the challenges and rewards the job offers: the perks, laughs, video games, and fun. It's time to debunk the stereo-type. Guys who work with children are not perverts.

As a matter of fact, with the family I work for, I do everything I can to avoid seeing the children without their clothes. When I started with the twin boys I nanny for, one of my responsibilities was to give them a bath. Within weeks of my employment, there was no more bath time.

No, I didn't let my charges run around filthy and smelly—at least no more than a full day of tennis camp could pile on—but it was showers all around.

Showers conserve water better than baths. Showers cleanse more effectively. And showers don't necessitate a grown man (if I can call myself that) lathering up a five-year-old boy. Self sufficiency is vital to development and it avoids a potentially awkward situation... it's a win-win!

During the post-shower, pre-bedtime window of our evening routine, the twins would frequently tap into their nudist spirits. One would stand with his hands up, expecting me to throw him the football, and I would reply, "I'm not interested in playing with a naked guy." He'd return a moment later wearing pajamas.

The goal of my policy to avoid seeing the children in the nude isn't to shame but rather to inspire situational awareness and modesty. It's a good idea to shut the door when you're using the bathroom and a shirt is expected at the dinner table. I'm not okay with anybody fondling my chest, especially a child, but a stern look and an "I don't like that" has worked well for me in the past.

Because of the curiosity and inexperience young children have, uncomfortable situations can arise. But even when it's new or confusing for them, I'm crystal clear: I won't touch you, you don't touch me, put on some clothes, and let's get back to our Pokémon game.



***Special Tips,
Special Kids:
Social Story***

BY NICOLE PANTELEAKOS.

APRIL IS AUTISM AWARENESS MONTH. FOR CAREGIVERS OF AUTISTIC CHILDREN, PLAYDATES CAN BE CHALLENGING IF THEY EXIST AT ALL. FIND OUT HOW NANNIES CAN HELP EASE THEIR CHARGES ON THE SPECTRUM INTO SOCIALIZING.

As every nanny knows, all children are different. They have their own unique abilities and challenges. And as every nanny for a special needs charge knows, when one's charges are on the Autism Spectrum, these struggles and triumphs are often magnified.

Autism is, in many ways, a social disorder. From mainstreamed children with Asperger's to those who are unable to speak and attend special schools, each child has his or her own individual issues when it comes to communication and socialization. Some kids are social butterflies, trapped in a mind and body that impedes their ability to interact. Others are chatterboxes with complete physical control, but lack the desire to make and keep friends. And most fall somewhere in between, with some social intent but difficulty understanding how to fit in. Below are a few ways to help your charges with autism to socialize and to help others to be social with them.

FIND THE RIGHT PLAYMATE

If you are trying to get your busy bee engaged in play with a sedentary, reflective child, you're not setting either kid up for success. If your charge is low

verbal but enjoys being on the move, try finding a kid who would be content to engage in more physical activities like horseback riding or swimming with your charge. If your charge enjoys quieter activities, be on hand to help with communication, not only with her but with her friend too. Make sure that the friend knows about your charge's challenges, but present them in a positive way. Example: "Susie can't talk, but she's great at using pictures to communicate. She loves playing with dolls. Want to play?" Or "Jasper likes pushing people into the pool, and you can push him in too. Is that okay?" If your kiddo has trouble waiting his turn, a patient pal is your best bet, but encourage the pal to be the one to remind your friend, "It's my turn."

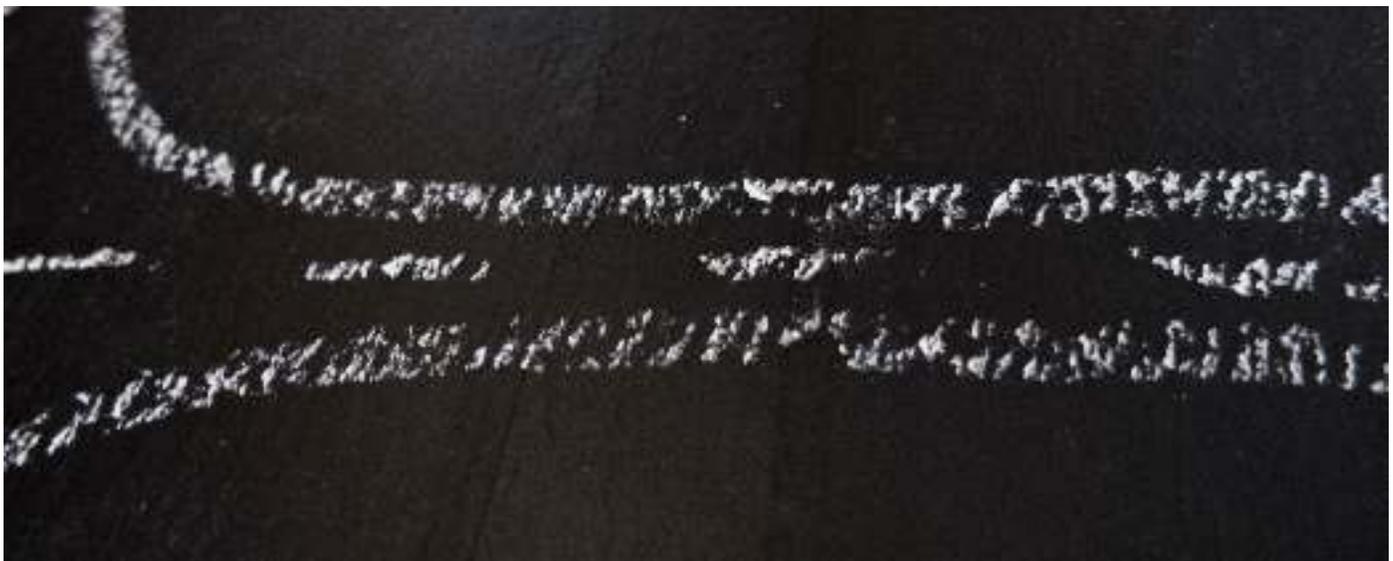
FIND THE RIGHT ACTIVITY

Maybe your charge loves toy race cars but his friend likes to play outside. Compromise by setting up a track in the driveway and letting them race toy cars. In addition to being fun, this will reinforce skills your young charge is probably already working on, like waiting, taking turns, and following directions. It may help to offer your charge (and friend) a

tangible reward, or reinforcer, for participating, like a small gummy or one minute break to play with your smartphone. If socialization feels like homework to your charge, start small. Side-by-side play is a great idea. Find an activity that the kids can do together but separately. Examples include modeling clay, building blocks, yoga, art projects, or two-player video games that do not require one child to rely on the other.

FIND THE RIGHT MOMENT

If you know that your charge is burnt out from a long day of work and inclusion in school, right after the bell rings probably isn't the best time to schedule a playdate with the kiddo down the street. It may be better to go home first, have a snack, unwind, and add "play with friends" to the schedule so that your charge can prepare. On the other hand, if the little guy or girl in your care has a difficult time with transitions, you may want to go directly from school to the place of the playdate in order to minimize the likelihood of a breakdown. Social stories are helpful tools. You write the words, outlining all that will be done on the playdate and the expectations (example: "I will take turns and use a quiet voice





when playing with my friend!”) and if possible, let your charge illustrate. Read the book with your charge several times before the playdate to help prepare. In any case, make sure your young friend knows about the get-together ahead of time (whenever possible) in order to prepare, which brings us to...

PRACTICE!

Go over the how-to advice in advance. Practice greeting, taking turns, and making compromises. Be your charge’s friend, and not always an ideal one! One way to prep is to encourage your young friend to play games with you that he or she dislikes. Try phrases like “First we’ll play my game, then yours,” or set a timer and make sure she knows that the game will last until the timer beeps. Another tip is to let your charge earn something for “nice playing”. For example, give him one sticker for every time he successfully waits his turn without prompting. When he has earned ten stickers, he can take a one-minute break from the game to do a preferred activity, like using an mp3 player. Board games are a great way to get used to the give and take required to form and keep solid friendships.

BE ENCOURAGING

Sometimes kids on the Autism Spectrum are just plain not interested in socializing with other kids, even if you’ve successfully done all of the steps and activities above. Perhaps the most difficult task is convincing reluctant children that they want to make and keep friends. Start small and keep it short to maximize the potential for success. For the first few times, make sure that the activity is one that your charge finds highly reinforcing and be sure to give lots of positive feedback both during and after social interactions. For the first time, it may be just a matter of finding a willing child to push your kiddo on the swing, then offering your charge a tangible reward for returning the favor.

These are just a few of many ways to help your charge foster and maintain friendships. In the beginning, it will likely be necessary for you to find a very structured activity that allows you to be highly involved, assist with communication, prompt when necessary, and positively reinforce, even when encouraging side-by-side play. As with everything worth doing, it will not be easy to start, but the rewards are great. The first time you see your charge and his or her friend excited to see each other and ready to play without your facilitation, it will all be worth it.

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The Diaper Bag



PENNSYLVANIA NANNY OF FIVE YEARS LAUREN FILLMORE, 23, KNOWS WHAT IT'S LIKE TO BE BUSY.

With a full-time nannying job for two children, active social media page, and a volunteer position on Nanny Magazine's street team (not to mention an active social life and a fiance), sometimes it's hard to find the time to stay organized.

THAT'S WHY LAUREN DEPENDS ON HER NANNY BAG.

"I think it is important to have a nanny bag when working with kids," Lauren says. "My bag is filled with things from emergency kits to toys and we never leave the house without it!" Lauren bought her diaper bag at Target five years ago and has used it every day since then. Let's take a look inside!

*Do you want your superstar nanny bag featured in an upcoming issue?
Email info@nannymag.com to find out how!*

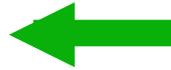
SAFETY FIRST

Lauren carries a photo and a written description of each of her charges along with a note about what they were wearing that day. "God forbid if we ever got separated," she says. She even carries a first aid kit just in case.

HEALTH ESSENTIALS

As every good nanny knows, you can't leave the house without being prepared for any health or medical emergencies. Lauren has the bases covered. "If my charges have any allergies, I write them down and put it in the bag along with what needs to be done if they have a reaction to something," she says.

1. Epi-pen (Lauren is allergic to bees)
2. Hand sanitizer
3. Seasonal allergy medication for her charges
4. Tissues to combat any stray sneezes or boogies



FUN, FUN, FUN

Lauren's charges are prepped for any moments of boredom. She carries goodies along in her bag to keep the little ones entertained during traffic jams or in waiting rooms.

1. Books
2. Toys
3. Snacks like Goldfish crackers
4. Drinks (juice boxes or bottles of water)

CHANGING ESSENTIALS

Caring for young children, accidents are bound to happen. Lauren has all the necessities for cleaning up whenever she has diaper-age children in her care.

1. Change of clothes
2. Extra diapers
3. Wipes
4. Diaper rash cream



ODDS AND ENDS

Spare cash and clean socks always come in handy, so Lauren makes sure her diaper bag is stocked with both.



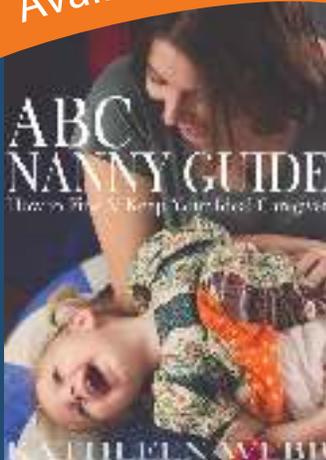
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