

NANNY MAGAZINE

January-March 2016



OBAMACARE & YOU
NANNY TAX ADVICE
MY CHARGE DIED:
WHAT I LEARNED
T W E E N A G E
M I N E F I E L D S
B U L L Y
M A N A G E M E N T
GET READY FOR
P U B E R T Y

teach | play | love

TEENS & TWEENS ISSUE

NANNY MAGAZINE

teach play love

Tweens? Homework just got harder...

EDITOR IN CHIEF

Jennifer Kuhn, MPS

WEB EDITOR

Amanda Dunyak

FOOD EDITORS

Amber Ketchum and Josie De Hoyos

SOCIAL MEDIA EDITORS

Kerrie Bascomb, Kaley Kellenburger, and JoAnna Becker

NEWSLETTER EDITOR

Jill Ciganek

CONTRIBUTING EDITORS

Michelle Galetta and Nicole Panteleakos

CONTRIBUTING WRITERS

Brooke Baker, Erin Bailey, Sterling Chillico, Chelle Cochran, Elizabeth Conner, Amanda Dunyak, Stephanie Felzenberg, Michelle Galetta, Amber Ketchum, MDS, RD, Joshua Lapin-Bertone, Sarah Elaine Milkintas, Shannah Mundell, Amber O'Neil, Nicole Panteleakos, Jada Pickett, Kelciann Ross, Colin Wong

CONTRIBUTING PHOTOGRAPHERS

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NANNY MAGAZINE PUBLICATION, LLC

P.O. Box 7283
Silver Spring, MD 20910
315.316.2669

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Editor's Note

This issue is dedicated to all the nannies of the most difficult years in a kid's life: adolescence. You may be thinking, "I'm a nanny for little kids; why do I need this issue about teens and tweens?" Well, nannies, the answer is simple: one day, whether you're there or not, whether you like it or not, those kids will grow up, and your job is to support both the kids and the parents for these megachanges. Still not interested? Okay, then. We have other articles for you guardians of the younger set. Check out what's in store for this issue.

On-theme articles include Elizabeth Conner's practical advice on readying charges for puberty, Erin Bailey's MomBoss column on teens with secrets, and Sarah Elaine Milkintas's activities piece for nannies of siblings with large age gaps. Off-theme topics cover tax prep how-to by Stephanie Felzenberg, how the death of one nanny's charge taught her to love more deeply, and Amanda Dunyak's piece on how to navigate the complexities of ObamaCare.

With this issue, we also welcome a few cool new columns. Legal Matters and Kid's Health are authored by respective experts in their fields, lawyer Sterling Chillico (a past nanny herself!) and pediatrician and dad Dr. Colin Wong, weighing in with trusted expertise on topics you'll love. Joshua Lapin-Bertone is binging back our MannyLife articles; if you think nannying is tough, try being a male while doing it! Look for these regular contributions all year long.

If you're a new reader of *Nanny Mag*, welcome! There's so much in store, and you can read all back issues of the premiere magazine that's just for you online at www.nannymag.com. Write me with your thoughts if you care to share at Jennifer@nannymag.com.

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Announcements

Enjoy Nanny Mag's freshly updated design in this issue, with easier-to-read fonts! Nanny Mag is now FREE to read online! Tell your friends!

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CAN YOU KEEP A SECRET? TEENAGE

DILEMMA.

BY ERIN BAILEY AND BROOKE BAKER.

Photo Credit: 123rf.com

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The funny thing about being a nanny is no one warns you how deeply you can love someone else's child. You love your charge as if he or she was your own. And your charge loves you back, as if you're a third parent. But no one warns you to cherish this love at every moment. No one warns you this love can be ripped away.

This past Father's Day marked the worst day of my life. I woke up early, ready to celebrate my wonderful dad, but instead I received a phone call that changed my life forever. My MomBoss called me, crying uncontrollably, saying Rose*, my charge and her sweet, almost-three-year-old daughter, had died.

Rose had gone to bed in princess PJ's just like any other night, but she simply never woke up. Rose was a healthy, thriving toddler and her passing was completely unexpected. Myself, my MomBoss and my DadBoss were devastated. The only reason we keep going and choose to face the pain is for my other two charges, Rose's two brothers, a four-year-old and a four-month-old.

As time has passed, my anger and sorrow has not subsided. I long to pull Rose's strawberry blonde hair into pigtails once again. And my heart hurts for another moment when I can pick Rose up from school and have her run giggling straight into my arms. I miss the messy holiday crafts. I long for the girly things: the pink, the dress-up, the dolls.

Yet Rose was such a happy, joyful toddler, I feel I am putting her legacy to shame by being so sad. When I long for Rose, I try to picture her laughing. I picture Rose running down the hall in potty-training underwear and click-clacking in toy princess high heels. I picture Rose always being silly and wearing her sunglasses upside down. I picture Rose twirling for hours to Frozen's "Let It Go" on repeat, mimicking Elsa's every move. I picture Rose celebrating in traffic, rejoicing over green lights. I picture anything that will turn the negativity of death into a positive memory and celebration.

I've had wonderful, hard conversations with Rose's four-year-old brother. We've had to teach him the concept of death and how to grieve. My heart breaks a little more when I see him sad and cry for his sister. We tell him it's okay to be sad, we are sad too. We've had to teach him how to remember good memories, not just the recent bad ones. Rose's brother tells us how he liked to share a cart with his sister at the grocery store or

My charge's death taught me how to love.

One nanny's tragic experience.

By Anonymous.

play Connect 4 with her. He's had to learn how to sleep alone at night and snuggle with his stuffed animals rather than cuddle with his sister. He truly misses Rose, his partner in crime, as much as we do.

Rose's sweet, four-month-old brother has been a blessing. In the midst of so much darkness he has been a beaming light of joy. His growing little body and tender love has been the best kind of therapy.

Physical objects attempt to hold Rose's place – necklaces, key-chains, screensavers, shadow boxes, scrapbooks – anything and everything. Hello Kitty, Frozen, and tutus get me teary-eyed. But the only reason my heart hurts so much is because I had the privilege of loving so deeply.

I challenge and advise all other nannies to never take a moment or a day for granted. Love your charges so deeply it hurts. Fight through the thinning patience and the tantrums because your charges need you. Take the extra time to create fun meals or creative crafts. Put on the dress-up clothes and pick up the swords to play fight. You never know how much time you have with your charges. Laugh together, cry together, and most of all, love together.

*name changed for privacy

I have a very unusual relationship with the game Minecraft. Some of you may be wondering what that game is, while others are nodding in mutual frustration. The nannies who are nodding know exactly what effect this game has on kids. They are obsessed! Three years ago I thought it was a passing fad, but the kids haven't tired of it yet.

If you don't know what Minecraft is, I'm impressed you've been able to avoid it. Minecraft is a video game where players can build structures, craft items, and mine for materials. Like any good video game, you also get to fight zombies. The game is often compared to Legos because of its "build anything you want" nature. The graphics look like something out of a 90's computer game, but that doesn't seem to bother the kids. It's available on computers, tablets, mobile devices and gaming consoles.

The game has been around since 2009, but I first noticed it around 2011 when one of my charges, named Daniel, was playing it a lot. I figured this was another phase. He was always playing obscure video games for weeks at a time before moving onto the next one. Weeks passed and Minecraft remained. Once the calendar rolled to 2012, the Minecraft obsession had spread even further.

Parents calling to book my services began asking questions like "Do you know anything about Minecraft?" "Can you help us set up the game?" and "Do you have any knowledge about how to set up mod?" Then the begging started. At the time, I was doing afterschool care for a 9 year old, named Lucas. Every day I was asked when I would download Minecraft on my computer so he and I could play together. He wore me down and my Minecraft adventure began.



MR. NANNY: CONQUERING MINECRAFT

JOSHUA LAPIN-BERTONE.

I was really bad at the game. This amused Lucas greatly. Every day I would pick him up from school and he'd say "Hey, when we get home do you want to play Minecraft?". I'd force a smile and say "Sure," while hoping he'd eventually tire of it. I began practicing the game at home. It took months, but my painful reluctance turned into indifferent acceptance, then, finally, enjoyment.

Through practice and osmosis I learned what a Creeper is (a Minecraft monster that explodes), who Sky is (a Minecraft YouTuber kids watch), and the lyrics to all the Minecraft parody songs. These facts were essential to my very survival. Otherwise I would've felt like a foreigner who didn't speak the native language. I managed to take two of the kids to Minecon (the official Minecraft convention) which made me a hero to them, and to every kid who would ask me with wide eyes, "Tell me again what Minecon was like."

Once I "conquered" Minecraft, I was able to use it to my advantage. Wearing a Minecraft t-shirt to an interview would guarantee me a job offer. I kid you not, I've been asked to work overtime shifts because the kids begged their parents to have me stay late to help them with the game. Parents are constantly texting me for tips at all hours. Minecraft started as an annoyance, but is now a great tool at my disposal to help me conquer the nanny world. It's helped me continue to be a part of the "kid world" and better relate to my charges. I only hope it sticks around for a while, because once it's gone I'll be back to surviving on just my wits!

SWEETHEART APPLE SANDWICHES

TEXT & PHOTO BY AMBER KETCHUM, MDS, RD.

Valentine's Day just got a little sweeter! These sweetheart apple sandwiches are the perfect after-school snack option that still feels special and is a great alternative to candy!

If you're looking for other ways to make Valentine's Day extra special for your charge, all you need is a heart-shaped cookie cutter and a little imagination! Use the cookie cutter on pancakes for breakfast, or use it for cutting out a heart-shaped sandwich for lunch.

Makes 2 servings

Ingredients:

- 1 large apple
- 2 tablespoons natural peanut butter or almond butter
- 1 graham cracker sheet (4 squares), broken into small pieces
- Honey to taste (optional)

Directions:

1. Turn the apple on its side and slice it into 4 large, round slices. Use a knife or spoon to carefully scoop the seeds and hard core out of the center of the apple slices.
2. Use a spoon or small heart-shaped cookie cutter to shape the apple slices into hearts.
3. Spread the peanut butter on each apple slice, then sprinkle with graham cracker crumbs.
4. To assemble the sandwiches, stack two apple slices together with the peanut butter and graham cracker in the middle of the sandwich. Drizzle with honey if desired, and repeat with the other two apple slices.

Check out Amber's website for more fun with food at www.homemadenutrition.com.



How to Pay Your Nanny Taxes

BY STEPHANIE
FELZENBERG OF BE
THE BEST NANNY
NEWSLETTER.

By law, if you work as a nanny and made \$1,900 of wages or more in the year 2015, you must pay taxes. It does not matter if you are hired full time, part time, or for seasonal work. It also does not matter whether you are paid on an hourly, daily, weekly, or bi-monthly basis, or by the job. Tax law does not distinguish whether you are hired through an agency or any other source.

If you are in a nanny share, caring for children from two families at the same time, each family is required to pay you separately and withhold and remit payroll taxes to the Internal Revenue Service (IRS) and to state agencies on their portion of your salary.

Both you and your employer face penalties and back taxes if caught failing to file or pay taxes. Parents that work as accountants, lawyers, or doctors can lose their licenses to practice their profession if they don't pay taxes for their household employees.

The benefits of paying taxes include:

History of Employment: Payment history helps to develop credit which is needed when applying for any type of loan including a credit card, car, mortgage, and rent.

Unemployment Benefits: If you lose your job, through no fault of your own, you will be able to receive a portion of your salary after a layoff.

Disability Benefits: If you have a non-work related illness or need to take maternity leave, you can collect Disability Insurance while you are unable to work.

Workers Compensation: If you become sick or injured while working,

this is an insurance plan to help pay for necessary medical care.

Social Security and Medicare: Full retirement benefits for Social Security and general medical coverage via Medicare are put into an account from which you can withdraw, once you meet a certain age requirement to retire.

Before starting a new nanny job, you must fill out two forms. Kathy Webb, President of HomeWork Solutions and 4nannytaxes.com, explains, “The employer, by law, is required to have you complete a form I-9 to verify that you are eligible for work in the United States. If your employer will be withholding (deducting) your income taxes, you will also complete a form W-4 to provide instructions to the employer about your tax filing status for these calculations.”

Be wary of parents that ask you to file a 1099 as an independent contractor. Parents that ask you to file a 1099 do so to avoid paying their portion of employment taxes.

Tom Breedlove, Director of Care.com HomePay by Breedlove, clarifies, “IRS Publication 926 specifically mentions nannies (and other household employees) must receive a W-2 in order to file their taxes. In fact, the IRS considers filing a 1099 to be a form of tax evasion, so it’s a bad idea for a family to knowingly give one to a nanny. Plus, independent contractors pay twice as much in Social Security and Medicare taxes, so it’s actually more expensive for a nanny to file this form in the first place.”

“Nannies file the same income tax forms as all other Americans: typically either a form 1040-EZ or the full form 1040,” points out Ms. Webb.

“If you earn less than \$1,900 from a single family, you’ll report the amount on Line 7 of your personal income tax return with the letters ‘HSH’ to designate the wages were for household employment,” shares Mr. Breedlove.

“April 15th is the deadline for all

Americans to file their income taxes for the previous year,” says Ms. Webb.

You can file your taxes yourself or hire a tax preparer. If you have a simple tax profile and are so inclined, there are ample free services, including the IRS, and there are online tax services that can guide you efficiently through tax form preparation.

If you decide to use a tax preparer or a tax preparation firm, be certain that the preparer is an expert of taxes. You should ask to make certain you are hiring a tax expert. Do not allow someone simply “trained” in taxes to help you. Just because a person is a CPA or an attorney does not mean that the preparer is an expert on taxes.

Maximum safety and security is achieved if you put all tax information on a flash drive and refrain from disclosing sensitive and unique personal data on unsecured sites. Remember that the IRS does not email personal communications.

“Both you and your employer face penalties and back taxes if caught failing to file or pay taxes.”

In summary, here’s what you need to pay taxes:

- 1. Social Security Number or Individual Taxpayer Identification Number**
- 2. Form I-9 with proper identification proving you can legally work in the United States**
- 3. W-4 Form and corresponding state income tax withholding form**
- 4. W-2 Form: Employers must provide you with a W-2 by January 31**

Is Your Charge a Bully?

By Jada Pickett.



Photo Credit: Pexels

Editor's Note: These days it seems you can't turn on the local television news without hearing of some horrible incident or young life lost because of bullying. Nanny Magazine hopes you will take a stand against this alarming epidemic. Talk with your charges about the harmful consequences of bullying. Support them if they are being bullied and work to end it. This article is useful for nannies of kids of all ages. Feel free to print, copy, and share this article at your local schools or with MomBoss and DadBoss to start a conversation.

One of the most constant issues children of every generation face is bullying. Over the years, this just doesn't seem to be improving. Rather than diminishing, it has expanded into several different forms. We nannies should be prepared to deal with bullying in our careers. Chances are either your charge will be bullied, or worse, could even be

the bully. According to bullying expert Sherri Gordon, there are six common types of bullying: physical, verbal, relational aggression, cyber, sexual, and prejudicial. Check www.nannymag.com for a future article describing these types of bullying.

As a professional nanny, I deal with many ups and downs and emotions with the children in my care. One of the core parts of my job is to instill proper manners into even my youngest of charges, as well as to teach them positive social skills, respect toward others, and so much more. But how exactly do we teach a child not to bully others? And furthermore, how do we deal with them when they actually experience it themselves?

I had the pleasure of meeting with mom Sheila Glusker, a real estate broker, on this very topic. Gluskery's own daughter has experienced bullying, so I decided to chat with her about this topic from

the parent's perspective. We met in a local coffee shop and as I approached her, I could see on her face without her even saying much just how passionate she was to share with me the experience regarding a bullying encounter between her daughter and another student. My goal was to gain insight

“...I'm allergic to people with brown skin.”

on what that experience was like in an effort to showcase the effects bullying has on an individual and to encourage parents and caregivers to seek out a resolution that aids in putting this all to an end.

Glusker explained her daughter's first brush with bullying. "We were living in Maine at the time, and my daughter was in kindergarten. We were on a field trip and I wanted my daughter to make friends. When my daughter asked a child her name, she, another kindergarten student replied, 'I'm sorry I can't tell you my name because I'm allergic to people with brown skin.'"

This experience between Sheila's daughter and the other student was a form of prejudicial bullying, something that we may forget still goes on today. Throughout the years the bullying continued, affecting her daughter greatly. To this day, Sheila and her daughter both recognize the negative impact it had on her life. The bullying grew to be so bad that the Glusker family decided to move.

But what if the tables were turned? What if your charge were the bully? How exactly do we prevent bullying when our children and charges are the antagonists, and how do we teach children to persevere through it when they are the victims?

According to Gordon, resilience is the best response to bullying. That being said, Gordon makes an extremely important point on the importance of raising resilient children. It begins in the home. I personally believe in paying close attention to what your children are being exposed to, their personalities, and whether or not they feel accepted, which can make a huge impact on how they treat others. It is also wise for a nanny to know how their charges handle difficult situations. That's what raising children is all about.

When I asked Glusker what things she would be willing to share with other parents and caregivers on handling bullying, this is what she shared:

1. Talk to your children and develop a relationship close enough where they feel safe to tell you when something is going wrong.
2. When your child tells you they've been bullied, believe them.

1. Talk to your children and develop a relationship close enough where they feel safe to tell you when something is going wrong.

2. When your child tells you they've been bullied, believe them.

3. Take proper effective action. The goal isn't just to prevent your child from being bullied or even bullying, but to end it for all.

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No one ever wants their children or charges to be bullied or be a bully, and even worse for their child to actually be the bully. Following these key points from both a parental and bullying experts perspective is sure to keep you active in making an effort to prevent bullying.

What if My Charge Is the Bully?

StompOutBullying.org is a useful resource for parents and nannies who suspect the tween or teen in their life of being the culprit behind bullying. Caregivers are urged to take the matter seriously rather than to follow their natural instincts of denying that their beloved child could be capable of such cruelty. Sit the child down with their parents and be present to back them up during a conversation about how bullying hurts other people, and try to get to the root of why the child may be behaving this way toward others. Circle back with the teacher or school administration to ensure that there is no other advice they have for you, and make sure the behavior is being monitored. If there is no improvement, the child may benefit from therapy.

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Adolescent Gift Guide

By Chelle Cochran.

Let's face it, when it comes to buying gifts for adolescents, there's a fine line between too mature and too immature. *Nanny Magazine* is here to rescue you from your fears! We've put together a list of eight teen & tween friendly gift ideas that covers all budgets. Now you'll be prepared for any upcoming gift-giving event!



1

#Cube

#Cube allows the user to check out and interact with the feeds on their social media platforms.

Brookstone: \$149.99



2

20Q

It's 20 questions for the digital age! Keep charges entertained and guessing what their opponent is thinking, but they only get 20 questions to narrow it down!

Amazon: \$46.99



Portable Water-Proof Speaker

Teens love music and some love taking it with them wherever they go, and maybe this will help them stop their non-showering hiatus (you know we all went through that as a tween).

Amazon: \$59.99

3



4

Smartphone Projector

You can put the little projector together on your own and project movies to a wall or anything else that is flat.

Luckies of London: \$26.95

5



Go Pro

Capture every moment (even underwater ones) with this action-packed GoPro camera. The camera is mountable to anything, which allows them to share their first-hand experiences from their own perspective.

BestBuy: \$129.99



6

My fabulous life in Pictures

Tweens and teens need to be able to spit out their feelings, but may feel too judged to do it with their friends or family. Books, scrap-books, and journals can help when it comes to getting the confusion out.

Amazon: \$17.63



7

Draw Thumb People Book

Great for a rainy day and perfectly sized for a car ride, this book gives the creator instructions on how to turn any thumb print into a person.

Klutz: \$1.99

8

Awkward Moment Card Game

We all went through the awkward stage and it's just awful. Here's a game that poses varying scenarios and gives the players a chance to decide how they would react.

Uncommon Goods: \$20.00



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Nannies Ask

BY STEPHANIE FELZENBERG

OF BE THE BEST NANNY NEWSLETTER.

Dear Stephanie,

My charges are 9 and 13 and they are not expected to do any chores at all around the house. Every day, I make their bed, pack their lunches, and do their laundry. They don't have any housework to do. I still even cut the younger child's meat for him! I worry that these kids are overly sheltered and aren't getting the life skills they'll need as teens and adults. Should I say something to the parents? -Helping Hands

-Helping Hands

Dear Helping Hands,

Chores are important in teaching kids life skills, independence, and in building high self esteem. Saying something to the parents about chores the children could do for themselves is dependent on the relationship you have with the parents. If you can speak openly with the parents about the care of their kids without them feeling insulted or becoming defensive, then I would encourage you to ask them if you can help teach them to be more independent by teaching them to cut their own food and pick up after themselves.

Ultimately you are an employee and must follow the directives and parenting decisions of the parents. So choose your words and tone wisely so as not to seem disrespectful. Don't take it personally if they don't choose to follow your advice.

Sincerely,
Stephanie

Photo Credit: Pexels

A Healthier 2016

By Amber Ketchum, MDS, RD.

SIMPLE LIFESTYLE CHANGES TO KICKSTART YOUR NEW YEAR.

Making changes to become healthier is on everyone's mind these days, but even if you have the motivation and the good intention to make healthier choices, it can be confusing to sort through all the information out there and find the best ways to get back on track with a healthy lifestyle. It's important to remember that change doesn't happen overnight, but every bit of effort you put into your health now will pay off in the long run. If you're looking to treat yourself to a healthy lifestyle makeover, we've asked behavior, fitness, and nutrition experts to share their favorite strategies to help you get started!

The first step to a healthy lifestyle makeover has a lot to do with our behavior and choices we make on a regular basis. Danny Galvan, NBCC National Certified Counselor and fitness expert shares six steps to get started with realistic lifestyle changes:

1. Find your "IT" or your "Why": What are you deeply passionate about? Why do you wake up in the morning? What's the one thing that will keep you moving when times get rough (family, kids, legacy, making a difference, leading a fruitful life)?
2. Create a Plan: Don't go into this blindly! Create a SMART goal, plan for the obstacles, and write all of this down so it becomes reality and not a thought in your head.
3. Have a Support System: Tell your plan and goals to someone or many people so they can hold you accountable. You will begin to notice how obstacles can be conquered because you have a team to support you along the way.
4. Just "START": No more excuses. Once you have completed tips 1-3, START. Stop telling yourself that you will start next Monday, or the Monday

after, or on your birthday, or on New Year's. Start now!

5. Reassess: The path to change is never a straight line, it is a journey with many ups and downs. Once you start it, you must figure out what is working and what isn't. Often times you will realize that what you really need isn't a "need" at all but a "want". Reassess and move toward your "needs" and the "wants" will fill themselves in throughout the journey as a bonus.

6. Reward yourself: Have checkpoints throughout your process and reward yourself along the way (i.e. special meals, shopping, family time, "me" time). Even better, if you are able to, set an end date and reward yourself for completion (i.e. vacation, party, etc.)

If getting more activity into your daily routine is on your to-do list, fitness expert Nick Pallet, CSCS, has tips for starting (or re-starting) a workout routine:

1. Start going to the gym or exercising with a friend. Anytime there is someone else involved you will be more likely to stick to the routine and you can hold each other accountable.

2. Don't be afraid to ask for help. Believe it or not, everyone one at the gym is there for the same reason: to get in better shape. If you are unsure of how to do something, ask a friend, or better yet, a qualified professional, such as a personal trainer or group class instructor.

3. Don't overdo it. This is a lifestyle change and you don't have to lift all the weight in the gym the first day. The worst thing you can do is over train, resulting in overly sore muscles and risk of possible injuries. Make sure you pace yourself and take it easy the first couple weeks to help build that routine.

4. Make a schedule and stick to it! Try to workout at the same time

every day.

5. Always stretch!

Nutrition is the other key to success when it comes to keeping a healthy lifestyle. The food we eat has a huge impact on our overall health, so we've asked nutrition experts to share some of their go-to nutrition strategies:

Registered Dietitian Sarah Koontz emphasizes the importance of starting the day the right way. She says, "Even if you're not a 'breakfast person,' do not skip it! You will be amazed by the difference regular eating makes." She also suggests slowing down when it comes to mealtime. "Take time to truly enjoy your food. This will take you a long way toward eating less."

Josie DeHoyos, MDS, RD, stresses the importance of having healthy snacks on-hand, especially when on the go. "I make it a point to pack myself an easy snack (unsalted nuts, string cheese, a piece of fresh fruit, etc.) as I pack my boys' snacks. That way I don't forget to grab something as we rush out the door. Whether we're having a long beach day or running quick errands, I've found that having small snacks on hand for myself helps to curb my hunger and keeps me from caving in to non-nutritious snacks."

Another tip from Josie: Don't skip meals to save your appetite for a large dinner, party, or other special occasion. "Too many times when I've gone out to dinner with friends and family I hear, 'I'm so hungry, I didn't eat all day just so that I could eat now!' Not only are you more likely to over consume, but it's important to fuel your body throughout the day to keep your metabolism in check. If you do plan to attend an event where you know you'll want to indulge a bit, be sure to still eat throughout the day and to stick to light, nutritious foods."

Data Blitz

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

BY AMANDA DUNYAK.

1. The brain continues to change throughout life, but there are huge leaps and bounds in development during adolescence. Just as a teen may go through an awkward growth spurt, new cognitive skills and competencies may come in leaps and stutters.

Source: *LiveScience*

2. Sea otters hold hands when they sleep so they don't drift apart.

Source: *MentalFloss*

3. The Anglo-Saxans called January "Wulfmonath;" it was the month hungry wolves came scavenging at people's doors.

Source: *DailyExpress*

4. February has 29 days in leap years, when the year number is divisible by four. February 2016 will be a leap year.

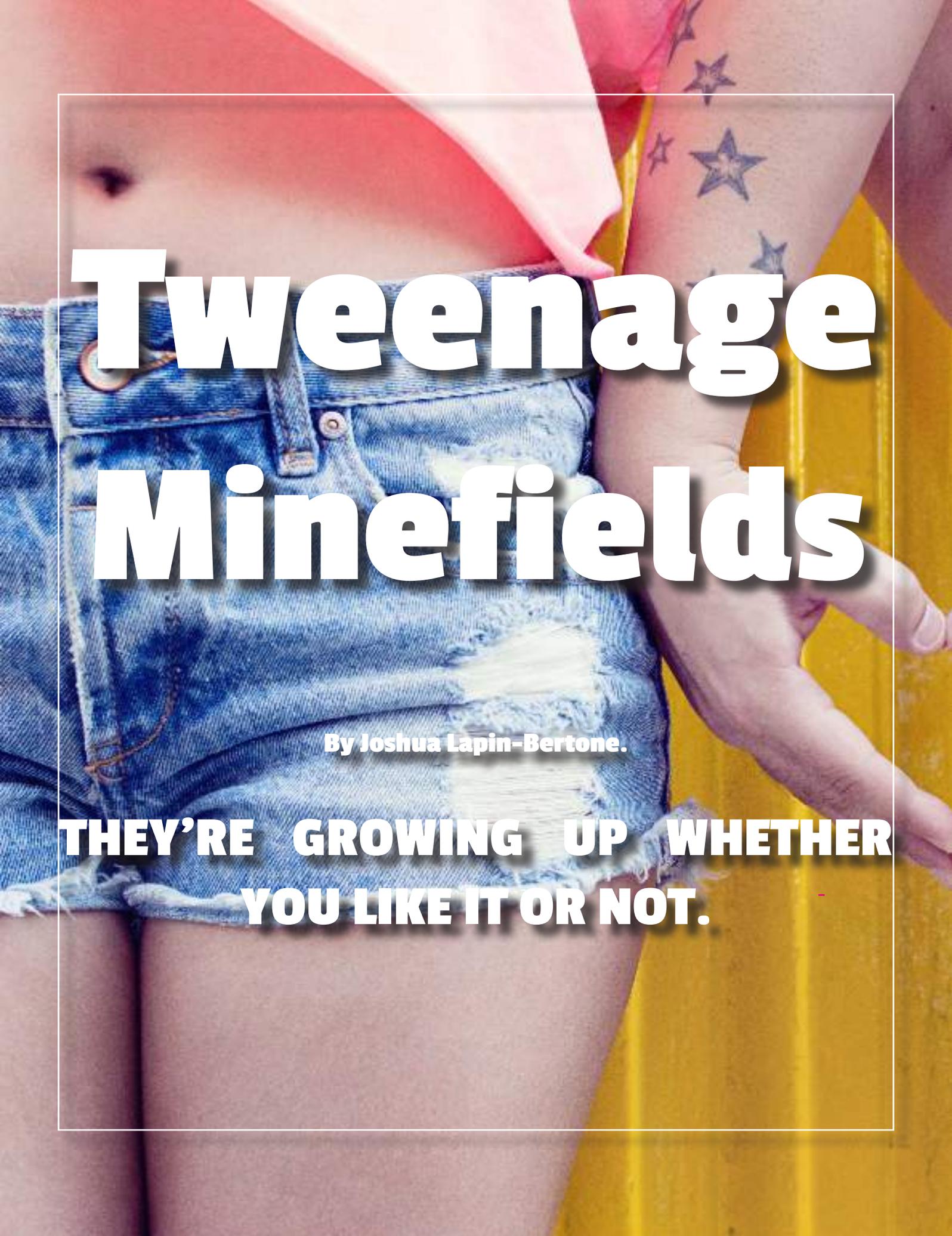
Source: *KidspaceChildrensMuseum*

5. March's flower is the daffodil, which represents hope.

Source: *AmericanGreetings*

6. J.R.R. Tolkien christened the mid-20-year old irresponsible Hobbits in Lord of the Rings as "tweens—between childhood and adulthood," which was arbitrarily achieved at 33 years of age in Middle Earth.

Source: *MedicineNet*



Tweenage Minefields

By Joshua Lapin-Bertone.

**THEY'RE GROWING UP WHETHER
YOU LIKE IT OR NOT.**



“Once they become tweens, the questions become minefields, with topics now including sexuality and dating. Things were much simpler when we were discussing farm animals.”

***Names changed in this article.**

One of the many nanny truths is that our charges will never stop asking us questions. News.au.com reports that toddlers ask an average of 288 questions per day. While most are softballs, they can be vast and tedious. As the kids get older, the amount of questions decrease, but the intensity of the questions grow. Questions like “Where does our food go?” evolve to “Can you help me get this mod for Minecraft?” Once they become tweens, the questions become minefields, with topics now including sexuality and dating. Things were much simpler when we were discussing farm animals.

How does a nanny field these challenging questions? Before you do anything else, you need to make sure you’ve discussed the expectations with their parents. While most parents would be thrilled that their child feels comfortable going to the nanny about these questions, others may be more conservative. Some parents might feel that they should be the only ones handling such sensitive topics with their kids. I was once taking care of a 12 year old who came to me with some minor puberty questions. I was gently reprimanded by his mother for answering them, and told to leave that to her in the future.

My attitude is that it’s better for your charges to get this information from a trusted adult, otherwise they might get inaccurate facts from their friends or the Internet. Dr. Jennifer W. Shewmaker writes on her website, “Talking about puberty is an important conversation. You don’t want your child to be one of those who starts experiencing body changes and thinks there’s something wrong with them because nobody told them that this would happen! Body changes are natural and good, and your calm, open communication about them will allow your child to feel confident as their body begins to change.”

As a male nanny who works with many single mother households, I’m in the position where many times I’m the only consistent male role model in their boys’ lives. I’ve had to field a

lot of puberty questions. Sometimes they’ve come to me on their own, other times I’ve been instructed by their mothers to begin the dialogue, and in the awkward third scenario, the issue has been forced due to “embarrassing circumstances.”

One such “embarrassing circumstance” involved a boy I worked with named Jack.* He was 13 years old and needed help with his computer. Upon opening his Google Chrome window, the “most visited” websites revealed some very adult choices. Jack was deeply embarrassed and begged me not tell his mother. Because of the severity of the topic and Jack’s young age, I did privately talk to his mom. She had concerns on how pornography would harm her son’s development. It’s a concern many parents and researchers share.

My follow-up discussion with Jack was awkward, but very necessary. I kept things very brief and factual. It’s important that you don’t make kids feel ashamed or awkward. They’re already navigating through all of these confusing hormones, and it’s very easy to feel shame when you say the wrong thing. You should encourage questions but should not push too hard.

Things got a little more frightening when Jack entered the world of dating. I did part-time nanny work for another family who had a 13-year-old girl

named Lucy.* Jack had always been smitten with Lucy, but now hormones were involved. Teenagers and dating is one of the biggest minefields a parent will ever have to go through and it’s not much easier for a nanny either. How much freedom do you give the kids? How much trust should they have?

I had some very important discussions with Jack about boundaries and respect. Tweens and teens see lots of movies in which dating and sexuality are not very accurately depicted. To some young viewers the stars they see on the screen are their role models. They need to know that you can’t expect their partner to behave like actors do in a love scene from a James Bond film. They are young and should not be anywhere at that level yet. Boundaries and respect for their partner’s bodies are the key. Some people assume that just because kids are in middle school, they are too young and shy to be in any danger of getting into sexual trouble. This isn’t the case. Statistics are showing that middle school sexual activity and even pregnancies are growing.

Education is the best weapon. Talk to your MomBoss and DadBoss about the approach they want you to take. Engage in a relaxed dialogue with your tween or teenage charge. If you are stiff and embarrassed, they will be too. Be their friend and their mentor.

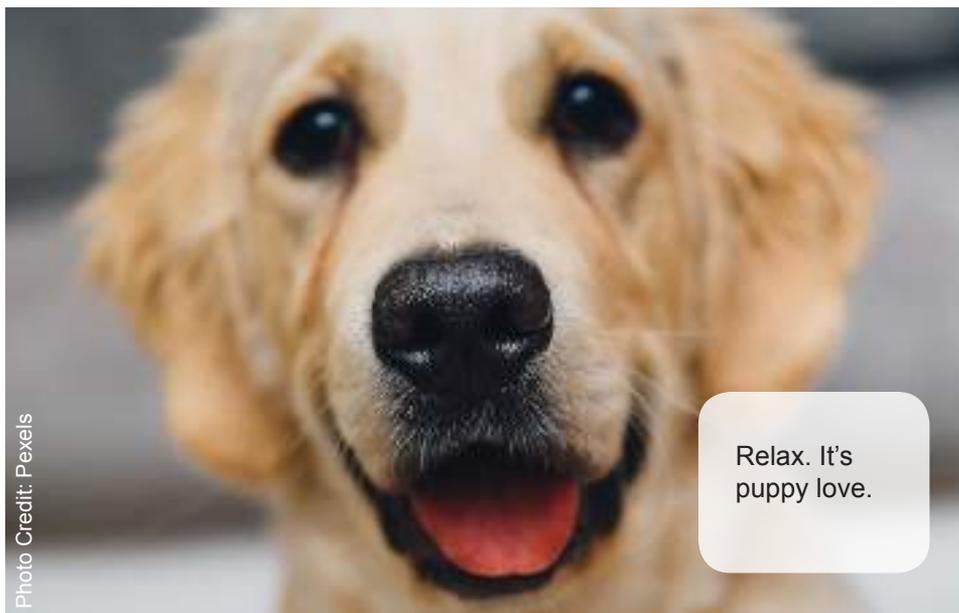


Photo Credit: Pexels

Relax. It's puppy love.

Yoga with Your Charges

By Nicole Panteleakos.

A beginner's guide to feeling great and some fun kid-friendly poses.



Photo Credit: Pexels

Yoga has been around for at least 5000 years. It was developed in India and is a “healing system of theory and practice,” the purpose of which is to “create strength, awareness, and harmony in both the mind and body,” according to Natalie Nevins, a board-certified osteopathic family physician and certified yoga instructor, as quoted on the American Osteopathic Association’s official website

(osteopathic.org).

Yoga is also a great way to manage stress and anxiety, develop core strength, encourage healthy stretching, and improve balance. It’s not only adults who benefit. For children, especially those with special needs, yoga can be a wonderful way of calming a restless or anxious body, a

way of bringing one's self back to center and maintaining focus.

Yoga is highly adaptable and accessible even to those who have health issues that impact their physical or cognitive ability or those who are very young, pregnant, or elderly, making it an ideal activity for nannies and charges alike, no matter what personal challenges you or your kiddos may have.

There are many different types and styles of yoga, but for the sake of simplicity we are going to focus on a few fun moves you can practice with your favorite babies, toddlers, kids, tweens, and teens. Look online for pictures for clarity on these seven basic poses. If your nanny kids seem to be into it, hop over to your nearest bookstore or place where yoga mats are sold and seek out a set of pose cards for kids. You can use these to make yoga a game, taking turns challenging each other to try different moves, or even experimenting with some two-person poses. For more information on kid-friendly yoga, check out namastekid.com or kidsyogaposes.com.

Mountain

Stand straight and tall, legs together or only slightly apart, arms down by your sides. Breathe in and out slowly through your nose (breathing is key in yoga!). Make certain your weight is evenly distributed to maintain focus on balance and keeping steady. Strong. Unmovable. Like a mountain.

Tree Pose

Start in mountain. Bring one leg up so that the bottom of your foot is even with your opposite knee, or higher if possible. The foot should be flat against the inner leg, toes pointing down toward the floor. The other foot should be flat on the floor or yoga mat. For some children, maintaining this pose (balanced on one foot) is a challenge so help him or her to hold it and don't worry about how high he or she can bring up that foot. The arms should be extended above the head, biceps by the ears, palms and fingers pressed together with fingers pointing up. Hold this pose for 15-30 seconds (shorter or longer depending upon the ability of your charge), then switch to the other foot and repeat. Tell your charge to imagine she's a tree with roots connecting her from under the floor, into the bottom of her foot, up her leg and trunk, and out through her limbs. Be the tree!

Child's Pose

Move from a standing position to a kneeling one. Rest on the heels, legs folded without gaps. Lean the body forward, arms outstretched, palms facing the floor, until the upper body is flush against the tops of the thighs. The tops of your feet should be flat on the floor. Tuck your head. Remember to breathe. This is a comfortable, natural pose for most kids, though it is ideal to have

a yoga mat handy rather than doing it on a hard floor or fluffy rug. Hold for 15-30 seconds (shorter or longer depending upon the ability of your charge). Since it's such a kid-friendly pose, it ought to be named after them! (Oh, wait...)

Warrior

Start off standing at the back of your mat, toes pointed forward. Lunge forward with the right foot, keeping the leg bent so the thigh is parallel to the floor. Turn the left foot out 90 degrees. Extend the arms like airplane wings, straight and strong, away from the body and to the sides. Rotate so that the right arm/airplane wing is pointed forward, same as the toes of the bent leg. The left arm/wing should be equally straight but pointed toward the back of the mat, both parallel to the floor. Hold 15-30 seconds (give or take) then return to the back of the mat and begin again, lunging with the opposite foot. Be fierce!

Cat

Begin on hands and knees with back straight like a table, head facing down, parallel to the floor. First allow the back to dip down as if a string is pulling you from your belly button to the floor. Hold your head up, facing forward. Then allow the imagined string to pull you in the opposite direction, arching your back like a cat while maintaining the hands-and-knees pose. While doing this, tuck the head down. This is cat. Hold. Return to table. Maybe even encourage kiddos to throw in a meow or two, always remembering to breathe.

Downward Dog

Begin on the floor with your hands shoulder-width apart and with your knees below your hips. Lift your knees off the floor, keeping your body on your toes. Breathe. Push your thighs back and stretch so that your heels are on the floor, knees straight (but not locked). Keep your head between your biceps, not hanging loose. Your palms, like your toes, should be pointed forward. Make sure your fingers are spread open. Keep your "tail" pointed toward the sky. You can help your charge with this by placing one hand on his belly and the other on his back, gently moving him into place and helping him to keep steady. You can also do this by placing your hands on the sides of his hips. Breathe. Hold. Good dog!

Cobra

Unleash your charge's inner Slytherin. Begin lying face down on the yoga mat, toes pointed back, bottoms of the feet parallel to the ceiling, legs together. Put hands up by shoulders, flush against the body, with forearms and palms flat on the floor, arms bent at the elbow. Slowly push up, feeling the abdominal stretch, until the arms are straight. Fingers should be pointing toward the front of the mat. Either face straight forward or have charges look up to the sky. Breathe. Hold. Hiss.

Relax. Enjoy. Namaste!

Legally Speaking

Do I Need to Report My Extra Babysitting Income on My Taxes?

By Sterling Chillico.

Short answer: Yes.

If you meet the minimum income requirement to file federal taxes, you should claim ALL your income on your taxes. However, if you make less than the minimum income requirement, you are not required to file income taxes at all.

For example, in 2014, if you were a W2 employee, under 65 years of age and made less than \$10,150 you were not required to file a federal tax return (although, if you are owed a refund, you won't get it if you don't file!)

Also remember, it is likely your employer is claiming the amount they pay you for child-care as a deduction on their taxes. Meaning there is documentation of an income to you, and should you get audited, you could be penalized.

Something else to keep in mind is that there are some tax-free 'fringe benefits' that don't get included in the employee's compensation and are not subject to withholding, including compensation benefits and working condition fringe benefits.

Working condition fringe benefits can be the most beneficial to nannies because they include property and services provided to an employee to help them perform their job.

As a nanny, some examples would be if your employer provided you with a cell phone because it assists you with your job performance by allowing you to be reached and communicate with them (via texts, photos and phone calls) when you are with their children. A car and a gas allowance would also be beneficial to a nanny, especially one who must commute to the children and transport the children.

This article does not constitute legal advice and should not be taken as such. If you find yourself in a situation such as this, please contact a lawyer who is licensed to practice in your jurisdiction. Sterling Chillico and Nanny Magazine Publication, LLC do not endorse this information as legal advice.

Nanny-turned-lawyer Sterling Chillico weighs in on your burning legal #nannylife questions in one of our newest columns.



Photo courtesy Sterling Chillico.

Ask the Agency

Shannah Mundel of TLC Agency in Kansas City answers our burning questions for this issue. Do you have a question you'd like to ask the agency? Email info@nannymag.com to ask.

Question: What advice do you give Nanny-Families who are hiring nannies for teens and tweens?

Answer: "While a nanny for this age group should be an experienced childcare provider and responsible adult, it is also important that the children see him/her as a friend and even a confidante. Look for someone who can be "cool" and fun, but isn't afraid to enforce rules when needed. "Fun, but responsible" is the perfect way to describe the ideal nanny candidate for teens. Of course, a stellar sense of humor, good taste in music, and knowing the latest fashion trends never hurts either."

Photo Credit: Pexels



Photo Credit: MorgueFile

Activities for Siblings with Big Age Gaps

By Sarah Elaine Milkintas.

As a nanny, an integral part of our job is challenging and engaging our nanny kids in daily activities; however, if you have siblings of various ages, or considerable age gaps, this can make it difficult to include everyone in the same activity. Trying to find an activity that can entertain and be enjoyable for a preschooler

might not be so much fun for a tween. Or a toddler might be overly frustrated trying to keep up with school-aged children in play. However, if you can adapt and diversify activities for all your charges, everyone can enjoy the fun.

Obstacle Courses

If you're looking for an active game that can include everyone and requires little preparation, obstacle courses are a lot of fun. They can be played inside or out, and can be put together with items you find around the home. Children can compete against one another, or against a clock to beat their best time. You can have older children help put together a course for the younger children, or blindfold an older child and have a younger child navigate them through the course. There are many ways to adapt and diversify a course so that everyone has fun.

Crafts

If you have craft-inclined children, sometimes preparing different skill levels of crafts can be time consuming. However, crafts are quite simple to adapt for different skill levels. Older children can usually have the materials given to them with an example, and they can interpret in their own way to meet the end goal, whereas the younger children might want to have their pieces cut out ahead of time so they can work at their own pace. In addition, what better way to celebrate an occasion or theme than with homemade decorations made by everyone? The best thing about crafts is they are open for interpretation.

Scavenger Hunt

Another great indoor or outdoor activity is a scavenger hunt. Children can work alone, together, or on opposing teams. Simply make a list of easily-found items and have the children look for them. This can be as easy as finding a stuffed animal who is black and white at home, or as difficult as finding something purple in nature. Older children can help younger children with identifying colors or number of items, and younger children can be handed their own list with pictures instead of words so they can play, too.

Story Time

There are books that are good for little ones, and books that are amazing for older kids, but what about stories that can be read together? It is a great activity to have them calm down a moment and keep kids away from screens. Get everyone cozy and comfortable and bring out some classic books like *Charlotte's Web* by E.B. White, *Matilda* by Roald Dahl, *Charlie and the Chocolate Factory* by Roald Dahl, *Little House on the Prairie* by Laura Ingalls Wilder, *Sideways Stories from Wayside School* by Louis Sachar, *Anne of Green Gables* by L.M. Montgomery, or the multitude of other children's and young adult books out there that are great to

read aloud to children of all ages. On the other hand, if you have an older reader, maybe have them read it aloud to the others. It also allows for discussion and play based on the books you are reading.

Regardless of what fun you get up to with your nanny kids, try to find something that all the children will be excited to do. Having older children help with the younger children helps promote responsibility, and having the younger ones participate with the older ones promotes independence. Whatever you get up to, just have fun with everyone.

Closet Makeover Madness

By Kelci Ross.

#FASHION TIPS FOR YOUR #NANNYLIFE

As nannies, our daily outfits usually include a comfy tee, jeans, and shoes that allow for all-day comfort. So it's exciting when we get a chance to spice up our attire! The only problem with being stylish is that it comes at a price, and sometimes a hefty price. Fortunately, there are ways to complete your look without sacrificing a paycheck!

Name Brands for Less

If you're big into the designer brands, but not big into their prices, then discount department stores are the place for you! Stores like Marshalls® and T.J. Maxx® offer many great deals, whether you're looking for a cozy sweater or a little black dress for a night out with the girls!

Back to the Basics

Less really is more. Stocking your wardrobe with basic pieces such as camisoles, a good pair of leggings, and cardigans will go a long way. These every-day items, paired with something a little catchier, really makes a statement. Pull on a cardigan over a cute floral-patterned top with jeans and you've completed the outfit. Don't be afraid to mix and match patterns too!

Accessorize

Sometimes completing the outfit takes a little more than just a cardigan. Often times some bling is necessary! Simply adding a bold statement necklace can take an outfit from 'cute' to 'chic' in seconds. Wearing a pair of hoop earrings and black pumps will instantly polish off any look! The great thing about accessories is they can be found easily and at a low price!

Buy/Sell/Trade

There are many great apps out there that can give you an updated and fresh wardrobe on the cheap. A favorite and highly-rated app in the market is Poshmark. With this app you can create a "closet" and sell your lightly-used or unwanted items. You can also view and shop from other users' closets! In some cases, users are willing to make trades with you for an item out of your closet. With apps like this, a whole new wardrobe is at your fingertips!

Hopefully, with these tips, you can create a new style for the New Year without breaking your wallet!

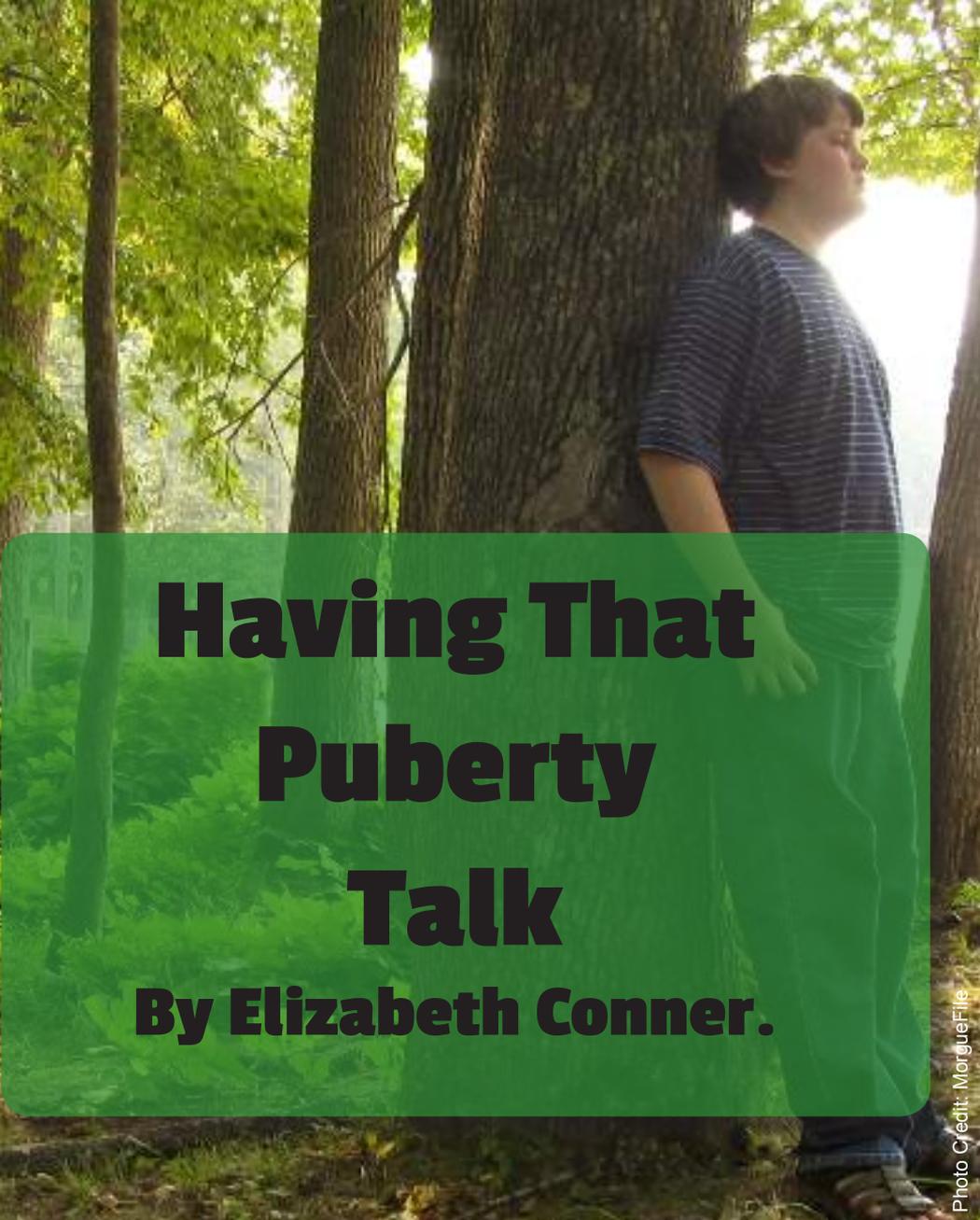


Photo Credit: MorgueFile

Having That Puberty Talk

By Elizabeth Conner.

“Nate has a girlfriend!” Nate was a 9-year-old history buff when I first started nannying for his family. Today he is a 22-year-old businessman engaged to a beautiful first-year teacher. The first time his Dad told me he had a girlfriend, Nate was about 15. I could scarcely believe it! How was he old enough to be thinking about girls, much less dating one? Sure, he and I had had vague conversations about a crush here or there, but nothing serious. The older Nate grew into his teen years, the harder it became for me to know how to talk to him about things. I was lost on how to handle a hormone-raging teen boy.

Recently I had a chance to talk with pediatrician Mary C. Grooms, a few

experienced nannies, and a single mom. They started sharing their experiences with tweens. Things I wish I had known when Nate was younger so I could have better handled his questions and comments over the years.

“Don’t overreact to what your tween has to say or ask. Be open and just listen. If you overreact or shut them down, they won’t talk to you when it really matters.” – Kristen Merker, Mom of Tween Daughter
You are the adult in their life, so in their mind, you are the expert. Your voice already changed, you already dealt with the new body hair, the menstrual cycles, and physical

changes in your reproductive system. These girls and boys are just starting to experience it all. So when they come to you with questions about what is happening and why, don’t freak out! If they ask what a certain sex term means that they heard in the lunchroom, answer them with an age-appropriate response. Dr. Grooms advises “Parents should be honest, but gear conversations toward what their child is developmentally ready to process. As the child ages and becomes more mature, they will be better equipped to process more and more information in more detail.”

As much as we as adults don’t want to talk about masturbation, periods, and other sexual questions with our “babies” they are already hearing partial truths about it from their friends or exploring for themselves. This is the time in their lives they need to hear the truth from a respected adult with a responsible and healthy perspective.

Along with not overreacting, Merker reminded me that “Puberty talks are continual. Don’t have one conversation and think you are done. It is a continual conversation that grows more in depth over time.”

It is so easy to think “I had one big conversation so now we don’t have to talk about it again.” But the truth is that, from these early years of puberty, well into their late teen years, many questions and changes will arise and occur. The more comfortable you are with the beginning talks of bodily changes as tweens, the more comfortable your teens will feel about coming and talking to you about the bigger topics.

Dr. Grooms hit it on the head when she told me “It’s important to understand that puberty can be an overwhelming time for youngsters. They need to know that they can safely bring questions and concerns to their parents or caretakers without having to worry about being judged. Maintaining open and honest lines of communication with their caretakers is an essential factor in safely guiding

young people to adulthood.”

Looking back into my own tween years, I feel grateful for my mom who let my siblings and I know we always had a door open to talk to her about anything. For some reason I always brought up these puberty topics while we were in the car driving somewhere. Probably so I could look at the cars passing by and not awkwardly sit there red-faced and embarrassed thinking, “Did I really just asked my mom how a man’s penis fit into a woman’s vagina?” (of course I used terms like “How does a guy’s thing, you know, fit into a woman? The hole is so small”).

“It is so easy to think ‘I had one big conversation so now we don’t have to talk about it again.’”

No matter how big or small the question is, make your tween feel comfortable with the fact that no question is too weird or embarrassing to talk about. Always reassure them that you are happy to talk about whatever questions they have and that the door is always open.

“Often adults can dismiss the problems of tweens because their problems can seem silly, but to them they are real. It is nice to know someone is truly there for you.” – Ana Pesqueira, nanny

As grown women with years of experience, we no longer think twice about how to properly change a feminine product, find the right bra size, or the proper way to change a razor head. Grown men have learned the tricks to shaving without cutting up their faces. They know how to deal with untimely and unexpected arousals, have walked through the valley of crackling voices. As adults we are dealing with million-dollar deals, midnight deadlines, deadly diseases, mortgage payments, college bills, and so much more. Amidst the chaos of our lives, it is hard to take their problems seriously when a tween comes to us about the latest middle school gossip, the recent crush that didn’t call, or cries because she can’t figure out what shirt to wear. Even if the problems themselves might not seem like a valid issue, the emotions behind the problems are. We need to understand that someone’s age does not invalidate their emotions. At this young age it is extremely important that we not only validate that they have feelings about a topic, but we teach and guide them how to properly deal with the emotions raging in them.

What all of these tips and snippets come down to is communication. As a nanny, I strive to have open-door communication with all my charges, and the earlier the better. When my current infant charge starts talking, I want him to know no question he asks will be deemed

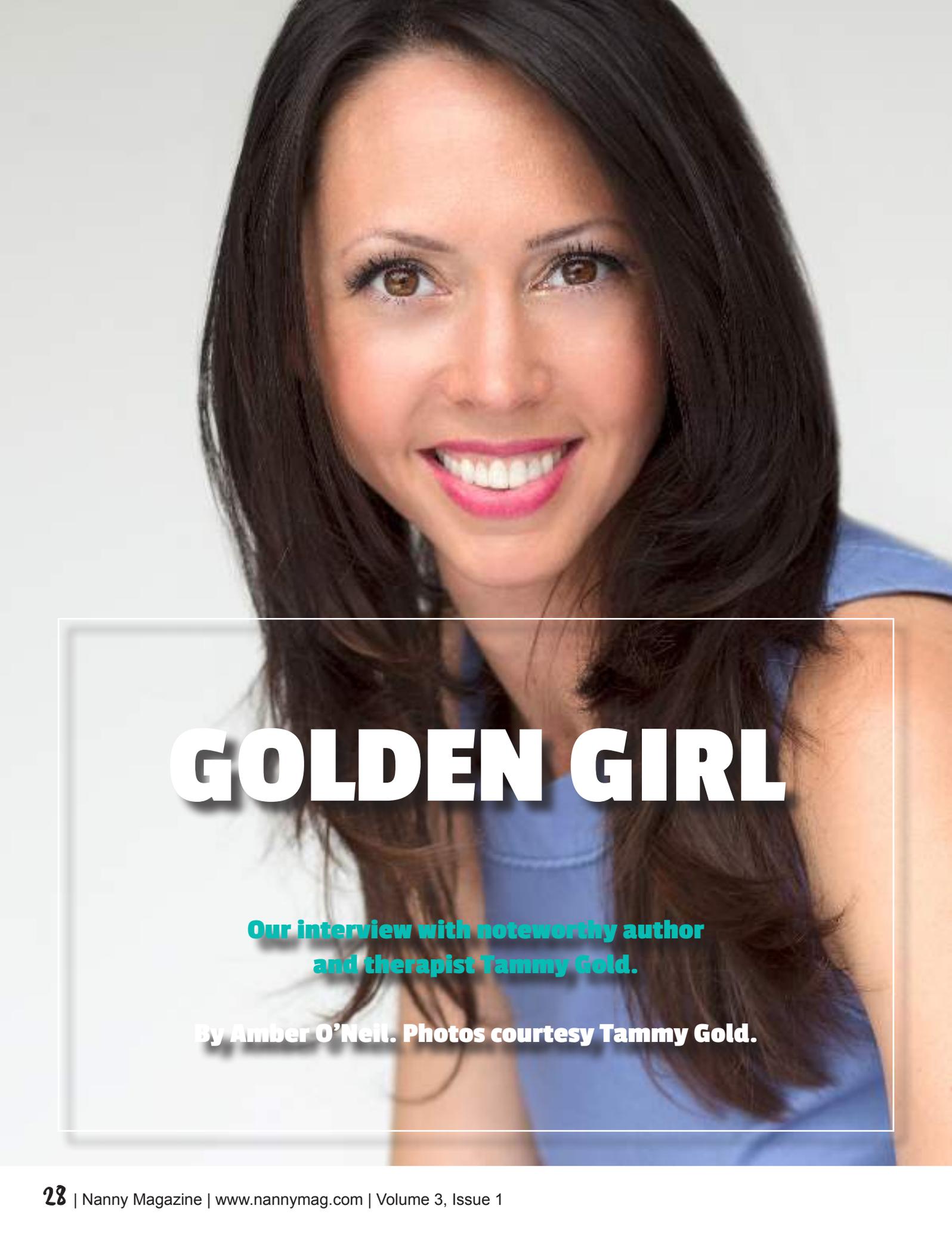
dumb, no inquiry will be turned away, and that his body is his to learn and ask questions about.

“Puberty is much more than just physical body changes in boys and girls. It is more than breasts, body hair, and voice changes. It also becomes their identity.” - Nicole, a nanny and certified health teacher.

Because puberty so defines these tween years, it can be hard for kids to bring up conversations about the changes happening, and as adults, we often don’t know how to start a conversation out of thin air. Listed below are some great resources for both boys and girls that can help start discussions.

1. It’s Perfectly Normal – by Robie H. Harris
2. It’s So Amazing – by Robie H. Harris
3. The Care & Keeping of You: The Body Book for Younger Girls – by Valorie Schaefer
4. The Care & Keeping of You 2: The Body Book for Older Girls – by Dr. Cara Natterson
5. The Feelings Book – by Dr. Lynda Madison
6. The Boy’s Boy Book: Everything You Need to Know for Growing Up YOU – by Kelli Dunham
7. American Medical Association Boy’s Guide to Becoming a Teen – by American Medical Association
8. The Ultimate Guy’s Body Book: Not-So-Stupid Questions About Your Body – by Dr. Walt Larimore
9. What’s Happening to my Body? Book for Boys - by Lynda Madaras

Enter to win a FREE period starter pack from Period Packs. Just write to us about why you love Nanny Magazine by March 1, 2016, and you’ll be entered to win.

A close-up portrait of a woman with long, dark, wavy hair, smiling warmly at the camera. She is wearing a blue sleeveless top. The background is a plain, light color.

GOLDEN GIRL

**Our interview with noteworthy author
and therapist Tammy Gold.**

By Amber O'Neil. Photos courtesy Tammy Gold.

“I feel super proud to help parents and couples become happier people...”

Everyone needs a helping hand and someone to walk them down the path when times get hard. There are advocates for many different groups, and as nannies, we have an advocate for us, too. It was a pleasure to speak with Ms. Tammy Gold, and I looked forward to some down time during my holiday vacation this past December to read her book, *Secrets of a Nanny Whisperer*.

Q: Tell me a bit about your background.

A: I became a licensed therapist and certified coach to help families. This branched into helping families and nannies with jobs, which branched into my book. This has allowed me to become a nanny advocate.

Q: What drew you to become a therapist?

A: I became a therapist because I loved to help people based on my past experiences.

Q: Name one thing that you learned as a therapist.

A: One thing I learned is that most issues come from people not knowing how to communicate with each other.

Q: What was the hardest thing for you to decide with regards to the care of your beautiful girls?

A: How to balance between work and family. Work can

wait. Your kids need you now.

Q: What is your favorite author/genre?

A: Psychology, so I can help people.

Q: Do you love to read to your girls?

A: Yes!

Q: Have you ever been a nanny yourself?

A: I did nanny during the summer, and I loved connecting with the children and helping the parents.

Q: What inspired you to write *Secrets of a Nanny Whisperer*?

A: I realized people didn't understand how hard nannies work, and how important and valuable nannies are.

Q: How much research did you do to write *Secrets of a Nanny Whisperer*?

A: I did tons of research first. I have worked with nannies and parents for over ten years. Second, I did surveys and studies for moms and nannies. I even researched tons of clinical studies

Q: What was the hardest part of writing *Secrets of a Nanny Whisperer*?

A: Cutting it down. The real book I wanted to publish was 390 pages and I had to edit it down to 260 pages.

Q: What is the best part of being a therapist and an author?

A: I feel super proud to help parents and couples become happier people, and I love helping nannies get the respect they deserve.

Q: Are you planning to write any more books?

A: I already wrote a quick guide-book for caring for toddlers, but not sure I will have enough time to actually get it published!

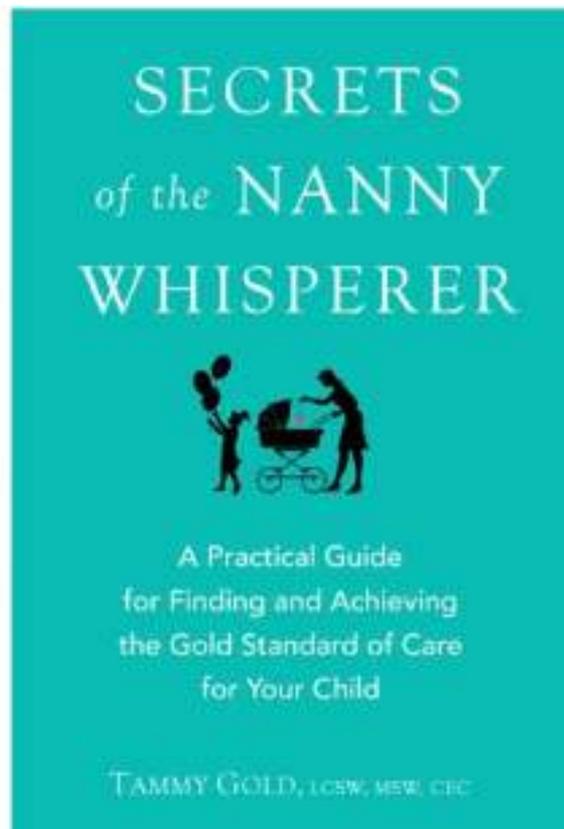
Q: For families who decide to go the nanny route, what is one piece of advice you have for them?

A: Understand that your job has pros and cons, and that good nannies are assessing you just as much as you are assessing them. The relationship is equal.

Q: What advice do you have for nannies looking for a job?

A: Smile! Make a video introduction, do in home paid trials to make sure you like the families. If working with an agency, make sure they treat you well. I advocate on behalf of all of my nannies always.

Thank you, Tammy, for your time and allowing me to interview you!





AN UPDATE ON OBAMA CARE

**AND HOW IT AFFECTS YOU AS A
HARD-WORKING NANNY.**



E ON
RE

Photo Credit: Pexels

BY AMANDA DUNYAK.

WHAT NANNIES NEED TO KNOW GOING INTO A NEW YEAR.

Ah, ObamaCare. A word that has been used by many in the past few years. And a word misunderstood by many as well! With all of the mixed messages out there with regard to something that is so important, how do we even begin to understand it? Well, it's never too late to gain an understanding, so let's start here! ObamaCare is otherwise known as the Affordable Care Act (ACA) or even PPACA (Patient Protection and Affordable Care Act). Whew! Confused yet?

President Obama signed the Affordable Care Act on March 23, 2010, to help make healthcare more accessible and most of all affordable for everyone! This includes free preventative care, no longer being denied coverage by health insurance companies, tax credits for small business, prescription discounts, a healthcare marketplace, coverage for young adults on their parents' plans until the age of 26, and subsidized care for those who qualify.

I asked Bob Herman, moderator of ObamaCareForums.com, to elaborate on all that ObamaCare entails. "If an individual's income is below certain limits, they may not be required to carry ObamaCare insurance because they are eligible for other programs considered more beneficial, such as Medicare and Medicaid." To add to that, Herman says that health insurance companies can no longer deny coverage or charge people more due to pre-existing conditions. The law requires that all residents of the United States carry health insurance and for certain employers to provide healthcare to their employees. Any individual without healthcare is subject to a penalty tax (which will be doubling in 2016). This goes for businesses who are not providing healthcare as well.

Okay, now that we know what ObamaCare IS, how does this apply to nannies? Michael Thrasher, Research Analyst for ValuePenguin, says, "Obamacare was created largely

for people like nannies in mind. They need healthcare insurance but their employer does not offer a plan.” Imagine this scenario: You are a nanny working on the books for a wonderful family, but due to all of the Obamacare restrictions that require medical coverage for employees, your employer gets a little nervous and wants to start paying you off the books. In other words, they want to pay you illegally. This situation may not be too hard to imagine. I’m sure many of you have been there in all of the confusion since the ACA went into effect. Speaking from personal experience, I was recently on the hunt for a new nanny position and when I mentioned that being paid on the books was an absolute must for me, many parents asked about the healthcare laws and what part they would play in that. I have to admit, I didn’t have a very clear answer to give them, so I did a little research and asked some tax professionals to weigh in on this topic.

Thrasher says, “Healthcare insurance is something that everyone needs to consider and pay attention to. A nanny hired by a family is still required to have health-care coverage, like any other employee of any company, even though the family is not required to offer a plan. The nanny would then be responsible for his or her own health insurance. If the nanny is paid off the books, then they will not be eligible for any government subsidies (a subsidy is money granted by the government to assist with a commodity or service so that the cost may remain low), as well as being in violation of the tax law.” Why isn’t a nanny’s employer required to provide health insurance? Because of something called The Employer Mandate, which went into effect on January 1, 2015.

“Starting in 2015, larger employers (50+) must provide their employees ‘affordable’ coverage that provides ‘minimum value’. ‘Affordable’ means less than 9.5% of employee’s household income and ‘minimum value’ means it will cover at least 60% of total costs, says Andrew Townshend, a tax analyst with TaxAct. The mandate does not apply to employers with 49 or fewer full-time employees” (ObamaCareFacts.com). Any employer that does not follow this mandate will have to make a per-employee, per-month Employer Shared Responsibility Payment. Employers with fewer than 25 full-time employees are not required to provide insurance, but they may qualify for employer tax credits if they do. If you work for a family that would be willing to offer health insurance to you, have them check out ObamaCare Facts’ website for more information.

Even though a nanny’s employer is not required by law to offer health insurance, there are certainly some that will anyway, and that’s great! AJ Smith, VP of Content and Managing Editor of SmartAsset says that employers should definitely consider contributing to their nanny’s health insurance. “If you care about the person who looks after your loved ones, why not discuss quality of

life issues with your employee?” Thrasher adds, “Even if a nanny is a live-in, they would not be eligible for benefits under their employer’s family healthcare plan.” For the majority of nannies who have to obtain health insurance on their own, keep reading for more information.

The Nanny Tax: another confusing topic all on its own! Contrary to what some may believe or try to tell you, a nanny is not an independent contractor. Nannies are household employees, they are not their own boss. The parents of the children in the nanny’s care are the employer. An independent contractor, while still being hired to perform a service for the employer, is not actually employed by the parents. In other words, the parents would have no control over the details of how and when the services are performed. Independent contractors bring their own equipment, can hire other people for the job, and don’t normally work on a regular schedule but

“Contrary to what some may try to tell you, a nanny is not an independent contractor.”

on more of an “as-needed” basis.

Because nannies are indeed household employees, they are required by law to pay taxes if they make \$1900 or more in a single calendar year. Employers should withhold Social Security and Medicare (FICA) as well as the federal and state income taxes. In addition to that, employers will pay a portion of Medicare as well as the federal and state unemployment taxes. This is, of course, dependent upon the state you live in. For more information about the nanny tax in your state, visit this link: <http://www.myhomepay.com/Answers/RequirementsByState>.

If you are a nanny who is being paid “off the books,”

“ObamaCare is otherwise known as the Affordable Care Act (ACA) or even PPACA (Patient Protection and Affordable Care Act). Whew! Confused yet?”



Photo Credit: Pexels

“The IRS has and will sue people for back taxes and unpaid nanny taxes...”

I urge you to reconsider and try talking to your employers about the benefits and penalties of the nanny tax law. “The IRS has and will sue people for back taxes for unpaid nanny taxes, which should motivate employers to pay it,” says AJ Smith. Aside from that, there are far more benefits to being paid on the books. “Without being paid on the books, you cannot make social security tax payments, which ultimately provide checks in retirement, as well as disability, life, and survivor insurance. Additionally, should you be let go, you generally will not have access to unemployment insurance,” adds Smith.

Jeremy Bennett of SmartAsset, a financial technology company, says the experts estimate that between 80 and 90 percent of the people who should be paying the nanny tax aren’t doing so. That is a really high percentage!

“Payroll taxes can be scary for employers,” says Crystal Stranger, Tax Operations Director and author of *The Small Business Tax Guide to Health Care*, “this is why the IRS tries to make it easy by allowing employers of household workers a way to pay these taxes only once



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per year, when filing their tax return.” She goes on to say that many employers still do not want to pay into these taxes and would prefer to treat their employees as independent contractors, which is not legal, and is something that the IRS audits frequently now. “Hopefully this information will help to get employers on board to do the right thing, but the subject would need to be broached carefully. Nobody likes to be told they should be paying taxes or be threatened that what they are doing is illegal.”

I’ve heard from many prospective employers that the nanny tax is “out of their range” and that they could not afford to pay me what I was worth in addition to the taxes. Smith says that employers should know that there are tax strategies and credits that may help take the sting out. “For example,” says Smith, “employers could file for the Child and Dependent Care Tax Credit at tax time. They could claim up to \$3,000 in child care expenses per child, per year, up to a maximum of \$6,000.” For more information and forms on tax credits, visit this link: <http://www.irs.gov/pub/irs-pdf/f1040sh.pdf>. These are all important things to consider when discussing compensation with your current or potential employers and could help to avoid legal trouble and penalties in the future. Now, assuming you are being paid legally, what can you expect from the Affordable Care Act? There are many ways in which the ACA can help you as well as a few drawbacks to the law. “According to our research,” says Thrasher, “the average nanny makes about \$38,800 per year, meaning that they may qualify for government subsidies for their healthcare insurance.” Herman adds, “In

Are you eligible for any of ObamaCare’s subsidies?

general, W-2s showing higher income will hurt nannies, as subsidies decline with higher incomes.”

Crystal Stranger sees the benefits for nannies with the ACA. “I would imagine many nannies to be in the tax brackets where ObamaCare would benefit them, as they could receive the subsidies for obtaining health insurance through the exchange.”

“Virtually anyone can sign up for insurance through the Marketplace,” says Andrew Townshend, “but whether they qualify for the subsidy, which makes the premiums far more affordable, depends on a couple of factors.

Household income must be less than 400% of the federal poverty line (for a single filer, less than \$46,680) and they must not be eligible for another form of insurance (Medicaid, Medicare, or employer plan)."

When asked about the drawbacks of ObamaCare for nannies, Stranger says, "If they do not obtain insurance, they are subject to the Individual Share Responsibility Payment, which may be up to \$207 per person, per month, depending on income." This could add up to be a lot of money by year's end! "The only way ObamaCare could potentially hurt a nanny is if they don't have insurance and have no interest in obtaining insurance. Then they would be subject to a fine that they didn't previously have to worry about," says Thrasher. Stranger says another drawback is that it can be difficult to obtain coverage with ObamaCare. "Despite the intention to make it easy, enrollment rules vary by state and generally have certain periods where enrollment must be submitted in order to be covered." Stranger continues, "Also, when changing employers or insurance, it can be a sea of paperwork to traverse in order to find coverage," a complaint she has frequently heard from clients.

After speaking to the experts, I have definitely taken away two very important pieces of information. For multiple reasons, being paid "on the books" is the way to go because not only is it legal, but it will provide opportunity for more affordable healthcare with ObamaCare. Ben Kelley, Esq., says, "Just like any other expense, ACA costs are difficult to justify by unreported income. In a sense, ObamaCare may be viewed as a reason for a nanny to accept legally paid work. While ACA is now included on an individual's tax return, he or she must also indicate how income was made during the tax year in question. It's always best to err on the side of caution, and certainly the law, when reporting information to the IRS.

How do you get health coverage? Herman puts it simply. "You have three choices: sign up for an employer plan if offered, sign up for ObamaCare through your state exchange, or choose not to carry health insurance and pay the penalty, unless you are exempt." How do you go about obtaining health insurance through ObamaCare? First, check healthcare.gov for the next open enrollment period. 2016 Open Enrollment has already ended, but they have new open enrollment every year. In special circumstances, you may qualify for a special enrollment period if you have moved or

there is a change in employment. "Nannies can choose to purchase any of the available options on the exchange. There is different coverage to choose from based on your need and cost," says Thrasher. I have just renewed my insurance plan based on my new income and what I will be making in 2016. It is definitely a lot more than I was paying before, but it's a great plan that will be more affordable for me throughout the year. I think the Affordable Care Act has been beneficial to as just as many people who it has made a negative impact on. You just have to do some searching. Remember, you don't have to enroll through the healthcare marketplace. You can do directly to a provider's website or to a website like esurance.com and try your luck with their plans. It's always best to try healthcare.gov first, to see if you will qualify for a tax credit. Stay healthy, nannies! And best of luck in your healthcare journey!



Shed some light on this complex new healthcare requirement.

Photo Credit: Pexels

New
column for
2016!

KIDS' HEALTH WITH DR. COLIN WONG

Note from the editor: Dr. Colin Wong is a dad and pediatrician from the United Kingdom. I met Dr. Wong in Chicago last summer when he knocked over a giant set of Jenga with his butt. Dr. Wong has a childlike spirit, so what better author of one of *Nanny Magazine's* newest columns on pediatric health? We wanted to include some health issues to engage those of you who are not nannies to teens or tweens, and to spice things up in terms of age group representation in this issue. If you have any questions for future issues that you'd like Dr. Wong to weigh in on, email jennifer@nannymag.com and we'll consider passing them along to be answered for a future issue. I hope you enjoy this new column!

When should we introduce solid foods?

The latest guidance from the World Health Organization (WHO) and American Academy of Pediatrics (AAP) suggests that around six months is the ideal age to "wean" onto solids.

Every child is different. A four month old who sits with their head upright, coordinates their eye/hand/mouth movement, follows every movement of Mommy and Daddy's cutlery at the table, and mimics chewing is probably ready. A seven month old who cannot sit upright and has no interest in anything other than milk is probably not. Starting solids too early is associated with obesity.

Try small amounts: one or two table-spoons per meal is plenty to begin.



When Dr. Wong isn't seeing little patients, he is at home being a dad to his two kids with his wife Catherine. Here, Wong poses for a photo with his two kiddos.

Let Baby explore the food. Talk about textures and tastes with baby as they explore. Widen the variety. Fruit and veggies are great and you can add meat for zinc and iron if Baby is on breast milk.

Source: http://www.unicef.org.uk/Documents/Baby_Friendly/Leaflets/introducing-solid-foods.pdf

What about food allergies?

Don't worry about allergens unless there is a really strong family history of allergies.

The evidence has swung to and fro, even during the period of my training as a pediatrician. As soon as baby is starting to wean, you can introduce food with classic allergens like fish, egg, peanut (in butter form), gluten or wheat from six months onwards. If there is a mild family history of food allergy, introduce these foods at home, not when out. Some experts advise introducing solids, one at a time, to babies at high risk of allergies at 4-6 months. In reality, there is limited evidence as to the benefits of any approach. If in doubt, see your pediatrician.

Avoid honey until your charge is 12 months old. Do not add sugary, salty, or foods that are high in saturated fats into diets, as these are linked with

poor long-term health outcomes.

Source: <http://www.uptodate.com/contents/starting-solid-foods-during-infancy-beyond-the-basics>

Baby-Led Weaning (BLW)

Baby-led weaning is the idea that baby should decide what to eat, how much to eat, and how to eat it. This method consists of allowing a supervised baby who can sit upright, swallow, see, and has enough fine motor skill to pick up small, soft, solid foods to explore for themselves what they want to munch on.

Theoretically it helps develop motor skills and coordination faster.

Soft vegetables and fruits or cooked foods are ideal. Some babies may need a top-up with a spoonfeed, but use your common sense. If they've had enough, don't top them up just for the sake of it. Remember, babies have no teeth for a while.

Avoid foods that could be choking hazards. The number of babies I've unsuccessfully attempted resuscitation on is heartbreaking. Avoid round foods: grapes, frankfurters, peanuts, and hard candies are a no for the first few years.

Source: <http://www.rapleyweaning.com/blwbook.php>

The Scoop on Poop for Babies

In this section I'll concentrate on constipation in babies under one year old.

Breastfed babies may open their bowels anywhere between six times a day to once a fortnight. Bottle-fed babies should open their bowels daily.

You can get hard rabbit-dropping poo, straining, drawing up legs, pain on pooing, refusal to poo, bloody poo, and tummy pain the day of. It can cause loss of appetite, nausea, and overflow diarrhea, which is very watery.

If the baby does not open his or her bowels in the first 48 hours of life, if there is blood in the poo, or if Baby is inconsolable, see a doctor. In simple constipation in a baby I usually try to avoid medication and advise a bottle of cooled, boiled water a day or the same, but mixed 1:1 with fresh orange juice. Neither technique is officially recommended, but both work.

This column should not be considered medical advice. Neither *Nanny Magazine* nor Dr. Colin Wong, MRCPCH BMBS, LLB (Hons), assume liability for this content. Please consult your charge's pediatrician or other qualified healthcare provider, with permission from the child's parents or guardians, for professional medical advice.



Photo Credit: Pexels



Mommy Musings

A real MomBoss weighs in on all things nanny

Secrets & Teens

By MomBoss columnist
Erin Bailey.

The mother's perspective.

Photo Credit: 123rf.com

“Don’t tell Mom.”

“Could you do me a favor? Don’t tell Mom?”

As the nanny of a teen or tween, you may find yourself in this awkward position. Being a teen or tween is challenging in today’s modern world. Every teen needs someone with a good head on their shoulders that they can confide in. Whether it is dealing

with bullying, mean girls, academic pressure or struggles, or young love, as a MomBoss, I am thrilled that my teen feels comfortable in confiding in and seeking advice from you. You certainly have more life experience and good sense than the other teens in your charge's group of friends.

However, some secrets should not be kept. Keeping your teen charge's secrets is a fast track to breaking trust with your MomBoss. Here are a few examples of secrets that should never be kept from MomBoss:

- Bad grades or academic struggles
- Bullying, especially with physical or emotional abuse
- Sexual experimentation or sexual abuse
- Drug or alcohol use
- Charge breaking MomBoss's rules (curfew, going out without permission)
- Any encounter with law enforcement (speeding ticket, shoplifting, vehicle collision)
- Suicidal thoughts or depression

What do you do if you find yourself in this awkward position when a charge asks you to keep a secret? Do not say you will keep the secret and then go tell MomBoss. That breaks everyone's trust. Instead, kindly but firmly explain to your charge that you are so proud of them for confiding in you, but that their parent really needs to know. Offer to practice with them the difficult conversation with you pretending to be MomBoss, and offer to be present for love and support when they tell their parent the difficult news they have asked you to keep secret. It will be a valuable learning experience for your charge and you will have kept everyone's trust.

A Nanny Weighs In

By Brooke Baker.

Should a nanny be required to tell their employers that things their teen or tween charges tell them in confidence? As a nanny, parents trust us to look out for their children. They trust us to guide and support them as they

grow and to be there for them when the parents can't. For some children, nannies act as a second or third parent. We are someone they can go to when they do not feel comfortable talking to their mother or father. So when a child tells us something in confidence, whether or not to tell the parent is often a difficult decision.

There are two sides to this argument, the first being yes, we should always keep parents informed about what is going on with their children. We are employed by the parents, not the children. It may seem that the parent has a right to know everything that their children share with us. So when, if ever, is it okay to keep a secret from a parent?

Many of us have spent years with our charges. We have watched them grow, supported them, and taught them what we know. We love them unconditionally. So when they come to us with a confidential matter, breaking that trust is not an easy thing to do.

When it comes down to it, most nannies agree that it depends on the circumstances. Innocent secrets such as a "crush" a child has at school, or a dream or aspiration they have developed, are generally not harmful to keep. However, when it comes down to things regarding safety, it is absolutely necessary to inform the parent(s).

Additionally, if the issue is important enough to discuss with a parent, I would encourage the child to go to them first. By doing so, we are both preserving our relationship with the children, and working to strengthen their relationship with their parents. We always have to do what is best for the children, whether that is keeping secrets, breaking trust, or something in between.



Photo Credit: Pexels



- ACTIVITIES -

Not Your Typical Valentine's Day: Change It Up!

By Michelle Galleta.

Photo Credit: MorgueFile

Valentine's Day is just around the corner. NM's Contributing Editor Michelle Galleta, a caregiver from Connecticut, has a few pointers on how to make the most of it. Skip the same ol' same this year!

Visiting Your Local Nursing Home with Cards and Homemade Cookies

The season of giving lasts all year long and can be incorporated into any holiday. Along with children, the aged and elderly benefit greatly from as much love and attention as can be bestowed on them. Call around to your local Nursing Homes, Adult Day Cares and Assisted Living Centers, inquiring about visiting with children for Valentines Day to spread some love and cheer. The staff can introduce you to the Activities Director and any residents able to receive new visitors. Bring gifts like homemade valen-

tines, cookies (with an ingredient list on hand), or assorted Jello and Pudding cups with sweet messages pasted on.

A Modern Take on the Sailor's Valentine

The Sailor's Valentine is an age-old crafting tradition of making a heart-shaped artwork in the mosaic style using shells or glass. Sailors would traditionally bring these gifts home to their sweethearts after a long journey abroad. Making a Sailor's Valentine is a fun and inventive choice for all ages and abilities, with a little help from Nanny, or older family members. All you need is some glue, heavy construction paper, card stock, or cardboard. Trace and cut a large heart shape out of your material and paint, color or cover the backing with whatever you desire. For the mosaic layer, any medium is possible as long as it can be used in small pieces to fill the backing space. Recycled items, such as bottle caps, or bits of tissue paper, odds and ends like buttons and ribbons tied into bows, and even the original, organic material are quite useful, like shells, fresh or dried flowers and plants, and seeds for those in more northern climates.

Play With Your Valentine's Day Snacks... Then Eat Them!

Who said you can't play with your food? The invention of food dye (and the practice of using natural edible dyes beforehand) crushes this argument. This Valentine's Day, create a great edible project with your charges! Taking heart-shaped foods or other munchies that form a delicate stamping face, you can use food coloring to enhance the palate of your charges' favorite dipping mediums such as yogurt, hummus, or ranch style dressings and create beautiful edible artwork! Use bases such as white bread, pancakes, or wraps. Then take your favorite healthy snacks and re-imagine them as stamps! Apples make beautiful hearts when cut straight down from the stem, celery bunch ends form into beautiful roses, and fruit such as strawberries and cherries (pitted) need no adjustments! Don't forget to dig out your heart-shaped cookie cutters as well – use them as guides for painting with your colorful dips or cutting loving shapes out of other favorite foods!

Have fun and CREATE!



Photo Credit: MorgueFile

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-QUIZ-

Are You a Puberty Pro?

By Chelle Cochran.

1. At what age(s) does puberty usually begin?

- A. 9-16 years of age
- B. 11-17 years of age
- C. 10-14 years of age
- D. 12-15 years of age

2. What is NOT a usual sign of puberty for boys?

- A. Body hair that will grow in pubic regions and arm pits
- B. More sexual and romantic thoughts
- C. Estrogen production begins
- D. Oilier skin and pimples may develop

3. Your female charge came to you and asked you questions about sex, how should you handle the situation?

- A. Pull up resourceful websites and point her in the right direction.
- B. Share your personal experiences with her so she can better understand what sex is.
- C. Tell the very basic answer, reach out to MB and DB, and revisit the conversation with your charge once you know how your bosses want you to handle the questions.
- D. Freak out and call MomBoss right away.

4. You've noticed a huge change in attitude with your charge, how do you handle the mood swings?

- A. Yell back and make your charge feel just as awful.
- B. Punish your charge by making him/her do a ton of chores. That'll teach them to be snarky with you!
- C. Try to have patience and understanding. Stick with your normal rules and expectations, but also try to be a mentor to them as they're going through a huge change in life
- D. Tell him/her that they're only acting this way because they're a "moody, puberty-prone teenager".

5. Your male charge is producing more sweat and you've noticed that he's a little smellier than the norm, how do you suggest deodorant without making him feel embarrassed?

- A. Tell him he smells and he needs to shower ASAP.
- B. Put deodorant on his sink with a note that says "Use this every day".
- C. Take him on a grocery run with you and suggest that he picks out his own deodorant without making it a big deal.
- D. Have a long, drawn-out conversation with him about

his stench and stress over and over how he needs deodorant because girls won't like him if he stinks.

6. What's the best way to be prepared for your young charge's ever-approaching puberty?

- A. Read books and readily prepare yourself for any questions and concerns your charge might bring to you.
- B. Just use your own judgement and experience, there's no need to research something you know all about.
- C. Have a sit down with MB and DB before the time approaches and ask them how they want you to handle any issues that may arise. It's best to be on the same page and ensure you handle it the way they want you to.
- D. Ignore it. When any question comes your way, tell your charge that he/she needs to talk to Mom and Dad about that.

Answers & Sources

If you got mostly C's, then you're well on your way to being a well-equipped nanny when it comes to puberty. It will be challenging to nanny for tweens and teens, especially if you've know the kids since they were little. It'll be rough and patience will be needed as you watch them transition into puberty. Make sure you're on the same page as your bosses when it comes to educating about puberty and sex. It's sure to be an awkward conversation but you'll breathe a sigh a relief once you know how to handle any situation. As you watch your charges go through the dreaded changes, provide them with support and love along with great memories for them to cherish. It's not fun going through this weird stage and they need all the support they can get.

If you want to brush up on your puberty knowledge, check out these websites:
<http://teenhealthsource.com/topics/puberty/>
<http://pbskids.org/itsmylife/body/puberty/article2.html>
http://kidshealth.org/teen/your_body/take_care/hygiene_basics.html



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