BALANCING FAMILY AND CAREER
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TO BALANCE FAMILY AND CAREER

- Establish your core values and priorities.
- Make conscious choices.
- Set realistic expectations.
- Manage time and resources wisely.

Raising a family while working outside the home offers benefits for parents and children. You and your spouse can enjoy the sense of accomplishment and added financial security that may come from pursuing two careers. The American Academy of Pediatrics reports that children tend to feel proud and learn greater independence when both parents succeed in the workplace.

Even so, balancing family and career can be challenging. At times, you may feel guilty about time spent away from children, exhausted from juggling workplace and household responsibilities or discouraged by schedules that limit personal time.

Striking a healthy balance between family and career involves planning and compromise. This publication offers information and suggestions to help you:

- Evaluate the cost of working versus staying at home.
- Select child-care and workplace options for your family.
- Simplify household routines.
- Make the most of family time.
- Allow time for yourself.
- Manage a household as a single parent.
- Cope with the responsibilities when a military spouse is deployed.
- Pursue the role of a stay-at-home dad.
- Balance your time with a multi-generational family.

By making conscious choices, setting realistic expectations and managing time and resources wisely, you and your spouse can maintain a stable and nurturing home environment while pursuing two careers.
There is no right or wrong answer to the question of whether or not both parents should work. Your own decision may change with time and circumstances.

Consider the following factors as you determine the best option for your family.

- Each parent’s career goals.
- Each parent’s future earning potential and opportunities for advancement.
- Each parent’s job and medical insurance benefits.
- Each parent’s continuing education goals.
- Each parent’s ability to manage stress.
- Children’s ages, personalities and needs.
- Nearby family or friends for support.
- The cost of working versus staying at home.
- Each parent’s time and effort to maintain good health.

**FACTORS TO CONSIDER**

**BOTH PARENTS AT WORK**

- Higher family income.
- Shared household responsibilities.
- Child-care and work-related expenses.
- Guilt over time away from children.
- Too tired or busy to enjoy family time.

**ONE PARENT AT HOME**

- Lower family income.
- More opportunity to nurture children.
- More divided household responsibilities.
- Lower expenses.
- More time for family and social activities.

**DID YOU KNOW?**

The American Academy of Pediatrics says a child who is emotionally well-adjusted, well-loved and well-nurtured will thrive even if both parents work outside the home.
The Cost Of Working
Do not assume both you and your spouse must work for financial stability. Sometimes, a second income barely offsets the costs of child-care increased federal income tax and other work-related expenses. Take time to calculate the cost of maintaining two careers.

<table>
<thead>
<tr>
<th>WORK-RELATED EXPENSE WORK SHEET</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child-care and after-school care</td>
<td>$</td>
</tr>
<tr>
<td>Commuting (public transportation, parking fees, vehicle maintenance, fuel)</td>
<td></td>
</tr>
<tr>
<td>Work wardrobe and dry cleaning</td>
<td></td>
</tr>
<tr>
<td>Professional fees (licenses, fees, subscriptions, clubs)</td>
<td></td>
</tr>
<tr>
<td>Restaurants (lunches and breaks)</td>
<td></td>
</tr>
<tr>
<td>House cleaning and lawn maintenance</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>Add Monthly Work-Related Expenses</strong></td>
<td>=$</td>
</tr>
<tr>
<td><strong>Monthly Net Pay</strong></td>
<td>$</td>
</tr>
<tr>
<td><strong>Subtract Monthly Work-Related Expenses</strong></td>
<td>−$</td>
</tr>
<tr>
<td><strong>Total Monthly Income</strong></td>
<td>=$</td>
</tr>
</tbody>
</table>

*Amount of pay after deductions.
Also consider the intangible costs of both parents working outside the home. These may include:

- Added fatigue and stress.
- Strain on personal relationships.
- Limited involvement in children’s school and extracurricular activities.
- Less attention given to raising children.
- Less personal time.

You may determine that the benefits of a second career do not outweigh the costs of working.

**Making Your Decision**

When making a decision for your family, focus on your family’s situation, your strengths and weaknesses and your ability to manage multiple responsibilities. Remember that working does not automatically mean you will neglect your children, just as staying at home does not guarantee you will be a model parent. The important thing is to find a solution that works best for your family and goals.
When pursuing two careers, you have other important decisions to make.

**Workplace Alternatives**
Many companies offer flexible work schedules that can help you balance family and career responsibilities. You may want to consider the following options.

- **A home office**, from which you work some or all days of the week.
- **Freelance or contract work**, where you work on a per-project or other short-term basis.
- **Three- or four-day work week**, allowing you to maintain full-time status by working longer hours but fewer days each week.
- **Job sharing**, where two or more employees share the duties of one full-time position, each working part-time.
- **Leave of absence**, allowing one parent to stay at home for an extended period (during a child’s first year, for example) without ending employment.

Even a small amount of flexibility at work can make a big difference in managing responsibilities at work and at home.

**Child Care**
Parents and grandparents are often a resource for child care, if they live in the area and are willing. If this is not an option, the following general types of child care are available for working parents.

- **In-home care**, where an individual cares only for your children in your home.
- **Family child care**, where your child spends time in a caregiver’s home, usually with other children.
- **Child-care centers**, more formal child care settings specifically organized to care for groups of children.

For more information on flexible work schedules, visit the U.S. Department of Labor Web site at [www.dol.gov](http://www.dol.gov).
The best type of care for your children will depend upon several factors.

- The cost and location of available child care.
- Your child’s age, temperament, likes and dislikes, health, interests and behavior.
- Your preferences about the best type of care.

When looking for child care, remember that the caregiver will become a significant influence in your children’s lives. Carefully research, interview and observe each caregiver you consider. List qualities you desire in a caregiver or child-care center.

- Experience and training.
- Religious affiliation.
- Philosophy of child rearing.
- Approach to discipline.
- Availability and flexibility.
- Quality of the facility.

Trust your instincts when considering caregivers. You are responsible for finding a solution that will keep your child safe and happy in an environment that is nurturing, educational and fun. If you do not feel comfortable with an individual or program, keep looking. Take time to make the right decision.

After selecting a caregiver, you should sign an agreement detailing expected duties, hours, salary, vacation and sick leave, as well as your obligations to the caregiver. Periodically review the agreement and adjust your arrangement as needed.
### INTERVIEW QUESTIONS FOR POTENTIAL CAREGIVERS

#### FOR ALL CAREGIVERS

- Why do you choose to work with young children?
- What is your level of expertise or training in early childhood development?
- How do you approach discipline? (ask questions such as “How do you handle tantrums?” or “What if a child bites you or another child?”)
- What steps do you take to prevent illness or injury?
- Do you smoke?
- Are you trained in first aid?
- How would you respond in an emergency?
- How do you handle separation anxiety?
- What is your daily schedule for the children?

#### FOR CHILD CARE IN YOUR HOME

- Why did you leave your last position? Note: Always check references. Ask why the relationship ended and whether or not the family would rehire the caregiver.
- How long have you provided care for children?
- What activities will you provide for my children?
- Under what circumstances would you call me?
- Do you have your own transportation?

#### FOR FAMILY CHILD CARE IN SOMEONE’S HOME

- Are you licensed?
- Are you accredited? If so, by what organization? (For example: National Association for the Education of Young Children [NAEYC]).
- How long have you provided care for children?
- What activities will you provide for my children?
- What is your policy on parent visits?
- Do you provide sick-child care?
- What are your cleanliness and safety guidelines?
- What is your educational background or training?
- Do you accept children with special needs?
INTERVIEW QUESTIONS FOR POTENTIAL CAREGIVERS (CONTINUED)

FOR CHILD-CARE CENTERS

- Are you licensed?
- Are you accredited? If so, by what organization? (For example: National Association for the Education of Young Children [NAEYC]).
- How often does a physician or other health-care provider visit your facility?
- What is your policy on parent visits?
- Do you provide sick-child care?
- Under what circumstances would you call me?
- What are your cleanliness and safety guidelines?
- What is your child-to-staff ratio?
- What is your staff turnover rate?
- What are your teachers' educational backgrounds? What additional training do you provide for them?
- How are children grouped? By age?
- Does your program accept children with special needs?

Pay Attention
Periodically drop in on your caregiver without notice. Observe the children. Do they appear happy and clean? Engaged in play and activities? Are they receiving attention from caregivers? Provide a phone number that you will always answer if the caregiver calls. Always check a prospective caregiver’s background, training and references.

When Your Child Has Special Needs
It may be difficult to find caregivers for children with physical, mental or other disabilities. Ask your child’s pediatrician for recommendations. Look for someone who will work closely with you and your physician to provide a safe, supportive and stimulating environment for your child.

THE USAA EDUCATIONAL FOUNDATION PUBLICATION, CHILDREN WITH SPECIAL NEEDS, OFFERS MORE INFORMATION. SEE “RESOURCES” ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER A FREE COPY.
With more parents working beyond normal workday hours, more overtime hours, opposite shifts and taking business trips, it makes it difficult to balance quality family time. The following steps can help you and your family stay connected and enjoy more relaxed time together.

**Establish Routines**
Stay ahead of daily responsibilities by establishing a regular schedule.

**Starting The Day**
- Rise and dress before waking children.
- Plan a wholesome breakfast. A bowl of cereal or oatmeal, piece of fruit and glass of juice is quick and healthy.
- Wake children. Have older children make beds and put on clothes that were set out the night before.
- Keep all work and school items — briefcase, purse, cell phone, keys, backpacks and other items — in a familiar location to avoid a last-minute rush.

**Coming Home**
- Set out a nutritious snack — a prepackaged vegetable tray, crackers and cheese or sliced apples.
- Take 10 minutes to change clothes. Use this time to “take off” what happened at work that day and “put on” family time.
- Ask children about their day.
- Assign regular tasks. When children are small, one spouse can get the mail, start a load of laundry or set out clothes for the next day while the other prepares dinner. If children are older, give them responsibilities as well.

**After Dinner**
- Review children’s homework. Display the day’s artwork on the refrigerator or family bulletin board. Sign forms and permission slips. Organize backpacks for the next day.
- Schedule a regular bath time for younger children to help them relax and settle down for bed.
- Spend one-on-one time with each child before saying good night. You and your spouse should both participate. Read a book aloud, or just talk about the day.
- Prepare lunches for the next day.
Delegate Responsibilities
When each family member helps with household activities, things run more smoothly and more efficiently — and you all learn to cooperate as a team. Use the following chart to assign tasks to each family member as appropriate.

<table>
<thead>
<tr>
<th>DAILY ACTIVITIES</th>
<th>MOM</th>
<th>DAD</th>
<th>CHILD</th>
<th>CHILD</th>
<th>CHILD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Make beds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Set table for breakfast</td>
<td></td>
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<td></td>
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<tr>
<td>Prepare breakfast</td>
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<tr>
<td>Pack lunches</td>
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<tr>
<td>Gather schoolwork/Papers for the day</td>
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<tr>
<td>Feed/Care for pet(s)</td>
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<tr>
<td>Take out trash</td>
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<tr>
<td>Take children to/From school or child care</td>
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<td>Drop off/Pick up dry cleaning</td>
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<td>Take children to/From after-school activities</td>
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<tr>
<td>Prepare for dinner</td>
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<tr>
<td>Set table for dinner</td>
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<tr>
<td>Clean up after dinner</td>
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<tr>
<td>Load/Unload dishwasher</td>
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<tr>
<td>Do laundry</td>
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<tr>
<td>Bathe children</td>
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<tr>
<td>Read with children</td>
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<tr>
<td>Other</td>
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<tr>
<td>Other</td>
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</table>

Make Errands Fun
Turn errands such as grocery shopping or dropping off dry cleaning into quality time with children. For example, young children enjoy selecting and weighing produce. Ask them about the colors, smells and textures of the food. Send older children to gather needed items; ask them to help you select the best values. Consider services to assist you with errands.
Communicate More Effectively
When both parents work, making time for meaningful communication requires effort and planning. Because communication is essential to positive relationships, you should:

- Set aside time for talking with your spouse. Take a walk together, plan a weekly date night or simply turn off the television for 15 to 30 minutes after the children are in bed.
- Learn to resolve conflicts positively. Be honest but tactful when differences arise. Ask questions and listen to each other. Look for points of agreement and be willing to compromise.
- Make eye contact when talking with your spouse and children. Communication is most effective when you give one another your focused attention.

Designate Special Family Times
Avoid letting daily tasks keep you from what is most important. Set aside uninterrupted family time each day or each week. Turn off the television and ignore the telephone. With simple planning you can create fun activities for your family to share together.

| A “Family Fun Day” Can Include: | Riding bikes.  
|                              | Discovering local parks.  
|                              | Planting flowers or a vegetable garden.  
|                              | Visiting a library.  
| A “Family Fun Night” Can Include: | Playing board games.  
|                              | Reading, coloring or drawing.  
|                              | Camping in the backyard.  
|                              | Stargazing.  

Volunteer Together At A:  
- Animal shelter.  
- Retirement home.  
- Nature center.  
- Clean up day for litter and recyclable products.

Consider spending a day with your child and his friends. Getting to know your child’s friends can build new relationships. Allow your child to choose activities they are interested in. You can learn more about your child by allowing them to create their own ideas.

Adjust Your Expectations
Examine routines for yourself, your spouse, your children and your household. Do not expect to accomplish all you did before having children. Working while raising a family requires compromise.

Inevitably, family times will be limited. Sometimes they will be fun and enriching, but do not expect every time together to be perfect. The important thing is that you are together, strengthening relationships with one another.
The demands of work and family can leave parents feeling tired, stressed and frustrated. The following steps can give you added energy to face your demanding schedule.

**Manage Time Wisely**
Ask if a task is essential (engaging in meaningful conversation with your spouse or teenager) or non-essential (ironing your toddler’s pants). Spend time on essential activities. Postpone or eliminate non-essential ones.

Before adding an activity or commitment to your schedule, consider how it will affect your family, work or other responsibilities. If a new activity will negatively affect any of your essential responsibilities, say “No,” or “Not at this time.”

Limit children's structured activities, such as sports, music or scouting, to one or two at a time. Ask a friend, neighbor, other parent or an older teenager to help with transportation to and from your children’s activities.

Place a large calendar in a central location where family members can mark important dates, making it easier to plan family leisure time.

**Get Enough Sleep**
Make sleep a priority. Some individuals can function with less sleep; others need more. If drowsiness interferes with your daily activities, you probably need more sleep.

**Maintain Children’s Bedtimes**
Regular bedtimes are good for your children’s development. Do not let guilt over being apart during the day tempt you into letting them stay up too late. Children need sleep for proper growth and development, and you need uninterrupted time to unwind, relax and prepare for the next day. You and your family will gain more from time together when you are all well rested.
Be Active
Your mind and body need physical exercise to function well. The Centers for Disease Control and Prevention says most adults need at least 30 minutes of moderate physical activity at least 5 days per week. Begin increasing your activity level by moving more during regular activities.

- Take a brisk walk during your lunch break.
- Take the stairs instead of the elevator.
- Park your vehicle farther away from entrances to work, school, place of worship and businesses.
- Take a walk with a family member to discuss the day.

Eat Right
You and your family will feel better and be healthier when you follow basic guidelines for healthy eating. Make sure you and your children:

- Eat breakfast.
- Snack on items such as carrots, low-fat yogurt or granola bars.
- Eat fresh fruit and vegetables with every meal.
- Avoid unhealthy fast food meals.
- Choose salad or a baked potato instead of a burger. Ask for fresh fruit instead of fries.
- Order a child’s portion if you do have a burger. Skip the cheese and bacon.
- Prepare healthy meals in crock pots, pressure cookers, slow cookers and other appliances designed to minimize hands-on preparation time.
- Prepare double portions of meals and freeze half for later.

Visit www.pyramid.gov for details on choosing the best foods and portions for your family.
Relax
Include relaxation breaks in your daily routine.

• Wake up 10 minutes before the rest of the family. Enjoy a quiet moment before the day begins.
• Take a short walk during a lunch or break.
• Close your eyes and perform a relaxation exercise at your desk now and then.
• Retreat to your bedroom or bathroom for 5 to 10 minutes alone when you return home from work.
• Enjoy a warm bath, a talk with your spouse or read a good book after children are asleep.

MORE THAN STRESS?
Job and family related stress is normal. Some days will be better than others, so do not be concerned by temporary feelings of anxiety, sadness or fatigue.

However, if you experience ongoing symptoms of overwhelming sadness, self-criticism, apathy or hopelessness, you may be suffering from depression. Schedule an appointment with your physician if these symptoms persist.

THE USAA EDUCATIONAL FOUNDATION PUBLICATIONS, CHOOSING A HEALTHY LIFESTYLE AND HELPING CHILDREN DEVELOP HEALTHY HABITS, OFFER MORE INFORMATION. SEE “RESOURCES” ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER FREE COPIES.
If you are a single parent, face the prolonged absences of a military spouse, a stay-at-home dad or care for children and elders at the same time, the following information can help you manage your situation.

**Single Parent Families**  
If you are a single parent, you are not alone. The U.S. Census Bureau reports that more than 27 percent of American children live in a single parent home. In addition to the normal challenges of parenting, single parents may need to address issues such as:

- Children's greater risk for behavioral and social problems, low self-esteem or poor school performance.
- Lack of personal time.
- Restricted social life.
- Financial stress.
- Loneliness or grief following the loss of a spouse.
- Potential conflict with a former spouse, including visitation and custody issues.
- Insecurity about making parenting decisions on your own.
- Dating or entering new relationships while raising a family.

Being a single parent is difficult, but you can adapt and become a strong well-adjusted family. Acknowledge that you cannot be both mom and dad to your children. Focus on being the best possible single parent. Communicate with your children, letting them express their feelings and concerns. Maintain discipline and structure at home to help children feel more secure. Take care of yourself. Accept help from others and set aside time to go out with friends.

Avoid being overly negative about your challenges as a single parent. Instead, focus on providing a loving, stable and financially secure environment for your children.
Military Families

Military families must cope with the extended absences required during deployment. This is a difficult time for both the military parent and family members at home. Here are several suggestions for making it easier.

**When You Are Notified**

- Talk with your spouse about the upcoming separation. Discuss concerns about your safety, finances, added responsibilities at home and the uncertainty of the length of your deployment.

- Talk with your children to help them adjust to the upcoming change. Explain why your deployment is necessary. Be clear and straightforward, letting them know your deployment has nothing to do with them or your spouse.

- Plan for practical problems, such as what to do in the event of a power outage.

- Consider purchasing a home maintenance plan for appliances that may need repair.

- Know that the moment of departure will be difficult. You may feel depressed and your spouse may temporarily feel abandoned after you leave.

- Plan to stay connected by sending greeting cards during your deployment. Record audio or video tapes of you reading your children’s favorite stories.

**During Deployment**

- Maintain routines such as regular mealtimes, bedtimes, play dates and after-school activities.

- Expect children to follow the same rules they followed before deployment.

- Let children help with chores and other family responsibilities as appropriate.

THE USAA EDUCATIONAL FOUNDATION PUBLICATION, FAMILIES DEALING WITH DEPLOYMENT, OFFERS MORE INFORMATION. SEE “RESOURCES” ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER A FREE COPY.
Ask for help from friends, family or military support groups. Army Community Services, Marine Corps Community Services, Navy Fleet and Family Support Centers and Airman and Family Readiness Centers can provide information about military support groups. Guard and Reserve family members can consult the servicemember’s unit for support information. In addition, The National Guard Family Program Online Community Web site offers a Family Assistance Center link to your local family assistance center.

When You Come Home

- Know that things have changed during your absence. The transition may be difficult.
- Be patient as you and your spouse renew your relationship. Give yourselves time to get back into the rhythm of being a team. Discuss responsibilities, finances and future plans together.
- Take things slowly with children. Expect that small children may seem afraid of you at first. Older children may fear that you will not approve of how they have changed. Teenagers may expect you to place new restrictions on them.
- Spend time with each child alone. Play with them, take them to events and most importantly, talk with them.
- Respect new routines that may have been established while you were away. Your children will feel less anxious when you let them know you approve of the way your spouse has handled things during your absence.

Stay-At-Home Dads

According to the U.S. Department of Health and Human Services, nearly 2 million dads choose to raise children at home while their spouse pursues a career. Many choose this option because:

- Mom’s career provides greater benefits and career potential.
- Dad can interrupt his career more easily.
- Dad can work at home.
- Dad’s personality is a better fit for raising children full-time.

Stay-at-home dads often feel more isolated from friends, family and former co-workers than stay-at-home moms. This feeling tends to be more pronounced when unemployment, disability or other unforeseen circumstances cause a dad to stay at home.
Despite the challenges, research shows that most stay-at-home dads are extremely satisfied with their decision. To succeed in this non-traditional arrangement, you and your spouse should:

- Focus on your shared goal of avoiding full-time child care.
- Work on expanding and redefining your roles. Do not try to reverse them.
- Make communication a priority.
- Remain flexible.
- Be proud of your willingness to sacrifice and compromise for your family.

**Multi-Generational Families**

If you are caring for an aging loved one while working and raising a family, you may encounter challenges such as:

- Having less time available for your spouse, children, other family members and friends.
- Struggling with the financial burden of your elder’s medical treatment, personal care services, residential or nursing care. If your loved one does not have adequate resources, these expenses may keep you from achieving your own financial goals.
- Having to use vacation time or paid time off to assist your elder. Caregiving may require you to forgo promotions, limit hours of work, change positions or take early retirement.
- Being more susceptible to illness and health problems including anxiety, depression, high blood pressure and heart disease while you are spending so much time helping others.
- Having little or no personal time for friendships and social engagements.

THE USAA EDUCATIONAL FOUNDATION PUBLICATION, ELDERS CARE DECISIONS, OFFERS MORE INFORMATION. SEE “RESOURCES” ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER A FREE COPY.
As you work to balance your multi-generational family’s needs, you should:

- Remember to prioritize your responsibilities between your spouse, children or elderly loved ones.
- Discuss your expectations and capabilities with your elder and other family members. Be honest about financial, physical and emotional issues that may arise as you care for your loved one.
- Learn your employer’s policies regarding caregiving.
- Take care of yourself. Schedule regular medical examinations. Take time to rest and relax each day.
- Maintain friendships and personal activities. Think about which activities you are willing to eliminate if it becomes necessary.

You, your elder and other family members should plan ahead and work together to manage the challenges of your situation. Acknowledge that disputes and tension will occur and are normal. Handle them openly and honestly. If issues cannot be resolved, consider asking a trusted friend, clergy member, physician, social worker or professional counselor for help.

One Step At A Time
Being a good spouse, parent and professional takes time, energy and patience. Managing your responsibilities well requires making conscious choices, setting realistic expectations and handling your time and resources wisely — without neglecting your own health and relaxation needs. With perseverance, you can maintain a stable and nurturing home environment while pursuing a career.
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