

How is the Beginning of This Holiday Season Going to be Different for Your Family?



School

School is now in full swing! How is everyone’s year going so far? Something that I am asked all the time as a homeschooling consultant is, “How do you have time to spend with each individual child on each individual subject every day?” My answer is, “I DON’T!”

We incorporate unit studies in our curriculum each year. For example, this year we are all studying the same overall history topics. Though we have almost a decade of difference between our eldest and our youngest, they can study the same topic, without having to do the same assignments. I will only assign certain assignments to certain children based on their age and capabilities. We take what we are learning in history and we let that dictate what we do in writing, literature, media, and art. I usually break what we are learning in history down into 2 week increments. I will get art ideas, movies, books, and writing assignments based off of the topic we are studying. This takes care of art, literature, writing, reading, sometimes media and music, AND history.

Unit studies are a great way to combine subjects, free up your time as the parent, and tie in subjects with others as you are learning. This also helps kids put information together across subjects and understand not only WHAT they are learning, but WHY they are learning it and the significance that it has in the real world. It is also a very effective path to keeping things interesting for your students.

Another hot topic as the weather is cooling off is your homeschool room. Is your current setup working for your family? Does your child work best in a casual couch environment, or do they need more of a designated space like a desk? Every family is different and every homeschooling space can look different. It is very important to hone in on what works best for your family. If you are struggling for ideas as to how to setup your area, or you simply need some examples, [look here](#).

The Messy Growth team is excited to offer some height adjustable, handmade, custom desks that a friend of ours makes. He does excellent work and if you are looking for a desk for your homeschooling room, his desks might be just what you need. Here is a link to his website where you can find the off the shelf desk options as well as looking at custom designs: www.barnwooddesk.com

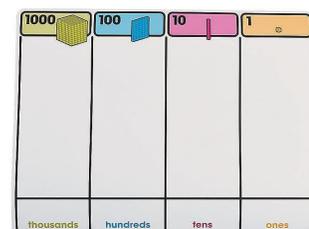
This month we are happy to share some math learning items that have been especially useful to us over the years.



[Rainbow Counting Bears](#)



[Base Ten Blocks](#)



[Base Ten Value Mat](#)

Make sure to mark your calendars for the next [Homeschool Parents Night](#):

Don't forget about our Homeschool Parent's Group that meets once a month to discuss all things homeschool. We are looking forward to our next meeting from 6:30-9:00pm on Friday, October 30th at Kunjani Coffee in Parker, CO. Make sure you mark it on your calendar and we will see you there!



When: Friday October 30th from 6:30 PM to 9:00 PM

Where: Kunjani World Coffeehouse

[10009 Jordan Rd](#)

[Parker, CO 80134](#)

Work

Now that the majority of adults are working from home, while at the same time most children are learning from home at least part of the week, we really need to think about how families can work and learn together in a healthy and productive way.

I don't know about you, but I often have trouble getting meetings done while also making sure my children are getting their school work done. To be honest it is often a struggle to just to complete a meeting without interruptions... children seem to have phone radar. Some people will say that managing this chaos is impossible. And while it is definitely a daunting task sometimes, there are some tricks that I have learned to make it just a little smoother and dare I say a little bit easier.



We have a separate office in our house which makes my husband's life a lot easier when focusing on his work or participating in meetings. He simply hangs a door hanger on the door that says he is in a meeting and the kids know not to open the door or even knock on the door when that door hanger is out (though the occasional reminder is needed). I have also put a desk in our bedroom and I typically use that space for my meetings. In the ordinary course of the day, I never lock my bedroom door. However, when I am in a meeting I do, and that is the sign to my children that if the door is locked, just stay away until the meeting is over. It is always helpful to have an indicator for your children when it is a critical time to stay quiet or self occupied. These two examples work for our family because we always let them know when the critical time is over and they can have our attention again. For the little ones it is helpful for them to know that it is just for a small window of time and mom or dad will be available to talk to or play with or hug/snuggle shortly.

Keeping a stash of games and coloring books to pull out ONLY when you are in meetings can be super helpful to keep little ones occupied while you are needing to focus. When you save this stash specifically for when you are in a meeting, it will make the games new and exciting every time. My kids would always get so excited when I would pull them out and it would keep even the smallest kiddo entertained for at least 15 minutes (which is an eternity in toddler time).

Here are some links to items that have made marked differences in our ability to collective work/learn from home:

[Do Not Disturb Sign](#)

[Noise Cancelling Headphones](#)

[Osmo Games](#)

[Noise Cancelling Earbuds](#)

[Tangram Toys](#)

MessyGrowth may get commissions for purchases made through links in this newsletter, though we do have experience with and truly recommend any product linked herein.



Mental Wellness - Enjoy Halloween Differently

As we enter the holiday season with Halloween kicking off a string of holidays that always seem to come in rapid succession through the end of the year, our country as well as the rest of the world has been unsure of how to move forward. We are facing another round of restrictions and lockdowns throughout the world, with England announcing its second national lock down, and several major US cities facing extended and in some cases increased restrictions. Our typical holiday plans are likely going to have to see some alterations.



It is a good idea to start making plans for how your holidays may be different than they have been in the past. Who are you comfortable getting together with? Are you planning to have holiday celebrations as normal? Are you keeping it to just family? Are you planning a virtual holiday get-together? Whatever you choose for your family and friends will probably end up looking a bit different from past years. We probably won't see as many giant celebrations through work, clubs, and organizations. This can cause a dip in mental health and this is something we want to be prepared for as much as possible. Being aware in advance that things are going to be different this year gives us the ability to make the necessarily smaller gatherings an intentional rather than reactive thing. If we cannot see as many people this holiday season, we can make the smaller gatherings more meaningful.

Do not give in to the gloom of not being able to do what you want. Have the fun you can instead of focusing on what you can't do or who you can't see. Whether with close friends, close family, or just roommates, celebrate something. I am planning on doing some really fun art and baking/cooking projects with my kids that we would normally just not have time for. We are making a ridiculously elaborate cake for Halloween and decorating it to the max. We are having a virtual Halloween party with some of my kid's friends so they can show off their Halloween costumes and makeup. With all of the cancelled parties and extracurricular activities, we have found time to do some things that we normally wouldn't get to do. Make the most of it. Plan something out of the ordinary. Think outside of the box.

This year, make the holidays special in a new way and have fun being creative. Have some social media fun with friends by challenging them to a bobbing for apples contest where they have to video themselves and their families bobbing for apples and post it online. There are so many ways we can connect with each other during this unusual time in our history.

I will link some fun trick or treat safety items that you can look at implementing in your neighborhood if you are going to participate in passing out candy or if you are planning to go door to door. Be safe and take the proper precautions to take care of yourself and your family and have an awesomely spooky time this Halloween!

[Trick Or Treat Sign](#)



[Candy Grab Bags](#)



[No Trick Or Treat Sign](#)



MessyGrowth may get commissions for purchases made through links in this newsletter, though we do have experience with and truly recommend any product linked herein.

I even found a candy slide tutorial so you don't have to miss out on seeing all the adorable costumes when kids come to the door! <https://youtu.be/il6eAKfSSoE>

Financial

Everyone is scrambling to make predictions about the future of both the economy and the stock market. Seemingly against all logic, in the midst of this pandemic the stock market has seen some record highs. We have also had a massive amount of money injected into the economy to keep it afloat by the federal government. And to top it all off, the federal reserve has driven interest rates to record lows. Being able to predict the future of the stock market and the economy is the million dollar question right now.



What does this all mean for the average American family? Well, we have seen one round of stimulus checks already and there are talks of another round in the near future. However, we are also in an election year and this plus partisan arguments has thus far wreaked havoc in the attempt to come to a mutual agreement about the second stimulus plan. American families should not count on a second stimulus check, unless there is NO alternative. We do not have reliable information on if/when the plan will go through.

Another thing that any American homeowner should be considering right now is refinancing. The interest rate for primary residences has hit record lows. At the time this was written, refinancing rates are under 3% (if you have a 740+ credit score). If you are considering refinancing, you should look at

doing so sooner rather than later. Fannie Mae and Freddie Mac announced back in July that they were going to tack on a 0.5% fee on all refinances after August 1st (that is 0.5% of the loan value, so if your refinance is for a \$300,000 loan, the fee would be \$1,500). However, after most financial institutions and the general public made their displeasure known about the announcement (by rightfully referring to it as a money grab), they backed down and said they would not implement the fee until December 1st. Currently it is unclear if most lenders will pass this fee through or simply “eat it.” It is likely that at first most lenders will not pass the fee on, but only time will tell. However, even if the fee is passed on to the consumer, refinancing may still be worth it for many, even after the December 1st deadline. If you are considering a refinance, make sure to contact a mortgage agent to find out what decision would be best for you and your family or that you compare yourself, but do not simply take the first rate you are offered.

The stock market and economy will most likely remain in a bit of a limbo situation until after the election. It is also important to remember as we have discussed before that the stock market and the economy as a whole do not always trend in the same direction. So be careful and do your research. Given the likely differences in policy based on who wins the election, many are choosing to differ major decisions until after the election is decided. This election will have a big impact on the economy and the stock market. Make sure to VOTE!

Marital

If this pandemic has taught us anything, it is you have to **make** time to spend with your partner. They are your best friend or at least they were at one time and what is to stop you from making sure that it stays that way? Set aside time to laugh together, to relax together, to drink hot tea on the porch together. Remember that time spent together and time around each other are not the same. During this time of fewer group events, school at home, working from home, and the holidays having to be completely rethought and reimagined, let's take this opportunity to focus on our relationships. Make a strong marriage even stronger. Take a marriage that was a bit rocky and bring it back to the fun-loving and exciting relationship that it was when you started out. Every negative event in our lives can be used toward something that is fruitful. Let's take this opportunity to make our relationships the strongest and best that they have ever been!



Don't forget that we are working on our date night boxes. If you want to be a part of the early testing group, please let us know by emailing angela@messygrowth.com. We need feedback so that we can make our date night boxes the thing that you look forward to each month! We are looking for testing groups for the months of November and December. Let us know soon as space is limited.

Contact Us

The shortest distance between two points is a straight line. However, our lives are not lived in two dimensions. They are intricate, they are nuanced, they are...messy. When it is all said and done, it isn't the fastest or most direct route that we will remember. It will be the detours, the dead ends, and the beautiful places we found when we "got lost" that we will remember the most. Enjoy the journey, for it will be messy, but it will also be beautiful and it will be ours.

We would love to hear from you at Messy Growth. We will get back with you ASAP. Also, if you haven't already, subscribe to our YouTube channel and follow us on Facebook.



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