



THE USAA
EDUCATIONAL
FOUNDATION®

Good Information for Good Decisions.®

FAMILY

HELPING CHILDREN DEVELOP HEALTHY HABITS



OUR MISSION

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.



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2 WHAT YOU NEED TO KNOW

DID YOU KNOW?

A balanced diet and physical activity help children:

- Grow and develop.
- Concentrate and learn.
- Build strong bones and muscles.
- Maintain a healthy weight.
- Take in vitamins and nutrients.
- Feel good about themselves.
- Become healthy and productive adults.

Visit the National Heart Lung and Blood Institute Web site — We Can at www.nhlbi.nih.gov/health/public/heart/obesity/wecan.

Each day, your children make health choices that affect their future quality of life. The kinds of food they eat, along with their activity level and other lifestyle choices, can become habits that determine their lifelong physical and emotional well-being.

Unfortunately, too many American children are already at risk for health problems usually associated with sedentary adults. According to the U.S. Office of the Surgeon General:

- More than 12.5 million children and adolescents are overweight in the U.S.
- The rate of childhood obesity has more than tripled over the past 30 years.

As a result, these children are at an increased risk for heart disease, diabetes, high cholesterol, sleep apnea, asthma, orthopedic problems, hypertension and other serious health problems as they grow older.

Your children need you to help them make smart health choices. You are the best one to teach them smart choices.

This publication contains tips, tools and resources to help. As with other lessons, children should learn from your example; they need to see you making healthy choices.

THE USAA EDUCATIONAL FOUNDATION PUBLICATION, *CHOOSING A HEALTHY LIFESTYLE*, OFFERS MORE INFORMATION. SEE “RESOURCES” ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER A FREE COPY.

Using tobacco is one of the most dangerous things you and your children can do. According to the Centers for Disease Control and Prevention:

- More than 438,000 Americans die each year from smoking-related illnesses.
- Teens who only smoke small amounts daily are still at high risk of becoming addicted to nicotine.
- Smoking harms nearly every organ of the body, causing many diseases and reducing the health of smokers in general.
- Smoking and other tobacco use cause more preventable illnesses and deaths than anything else.
- Children whose parents smoke have a higher risk of ear infections, asthma, bronchitis and pneumonia.
- Smokeless tobacco products are not a safe replacement for smoking. Youth who use smokeless tobacco are more likely to become cigarette smokers.

If you do not use tobacco, do not start. If you do, quit. For information and help with quitting, visit the American Cancer Society at www.cancer.org.

4 INCREASE PHYSICAL ACTIVITY

ENCOURAGE YOUR CHILD TO BE PHYSICALLY ACTIVE EVERY DAY.

Children, like adults, need to be physically active most days of the week. The National Institutes of Health (NIH) recommend at least 60 minutes of moderate physical activity every day.

Benefits

Physical activity is good for children's physical, psychological and social well-being. Being active can help in the following ways.

- Control weight.
- Reduce blood pressure.
- Lower cholesterol.
- Reduce the risk of diabetes and some kinds of cancer.
- Decrease the risk of cardiovascular disease.
- Improve self-confidence and self-esteem.

Encourage your child to be physically active every day.

Be A Role Model

When children observe you being physically active and having fun, they are more likely to make physical activity a part of their lives.

Involve The Family

The whole family can enjoy activities such as hiking, biking, dancing, basketball, swimming or roller skating. Plan outings to the zoo, park, museums or miniature golf courses, where walking is a fun part of the activity. You can also include children in household activities such as walking the dog, washing the vehicle or doing yard work.

Limit Screen Time

Every day, children 8 to 13 years of age spend nearly 6 hours watching television, playing video games or on the computer. The more time children spend in front of the screen, the more likely they are to be overweight. It is a good idea to limit screen time to 1 to 2 hours daily and avoid viewing altogether for children younger than 2 years of age.

- Replace screen time with family game time. Your children will enjoy the extra time with you.
- Read a book to your children, or have each family member choose a book to read individually. Set aside time to talk about what you are reading.
- Go outside and play catch, go for a family walk, play hopscotch or have jump rope contests. Let each child select an activity they enjoy.

Make It Fun

Exercise should be fun, not work. Allow your children to find activities or sports that help them feel good about their abilities.

Many children become active through team sports. Others prefer individual sports such as tennis, swimming or martial arts. In addition, you can encourage lifelong physical activities such as biking, walking, running or hiking.

It does not matter what type of physical activity your child prefers to do, as long as they are not sedentary.

6 EAT HEALTHY FOODS

According to the National Institutes of Health (NIH), a healthy diet helps children grow and learn. It also prevents obesity and weight-related diseases such as diabetes. The following guidelines can help teach your children good eating habits.

| INSTEAD OF | FILL UP ON |
|---|---|
| Fried and processed foods | Fruits and vegetables |
| White breads, desserts | Whole grains, breads and cereals |
| Meats high in fat | Lean meats, poultry and legumes such as beans, peas and lentils |
| High-fat ice cream, butter, cheese, cream or whole milk | Low-fat, skim or non-fat dairy products (milk, yogurt or cheese)* |
| Sweetened and caffeinated drinks | Water, unsweetened and decaffeinated drinks |
| Highly salted canned and processed foods | Fresh foods with herbs and spices |

** The American Academy of Pediatrics says infants should drink formula or breast milk at least until age 12 months for proper development. From 12 months to 2 years, supplement with or switch to whole milk and full-fat dairy products such as yogurt and cheese for appropriate calcium, protein and fat intake. With normal growth and a pediatrician's approval, children may switch to low-fat milk and dairy products after 2 years of age.*

Start Early

Although it is never too late to begin teaching your children healthy eating habits, it is best to begin early before they develop bad habits that may be difficult to break.

THE UNITED STATES DEPARTMENT OF AGRICULTURE FOOD GUIDE PYRAMID SHOWS THE IMPORTANCE OF COMBINING PHYSICAL ACTIVITY WITH HEALTHY EATING. VISIT THE INTERACTIVE WEB SITE AT WWW.MYPYRAMID.GOV TO DETERMINE THE AMOUNTS AND KINDS OF FOODS THAT ARE RIGHT FOR YOU AND YOUR CHILD. TO ORDER A FREE COPY OF THE PYRAMID, CALL THE CENTER FOR NUTRITION POLICY AND PROMOTION AT (703) 305-7600.

Avoid Overfeeding

Parents can unknowingly teach unhealthy food-related behaviors that lead to overeating. The following guidelines can help you avoid this problem.

| DO NOT | INSTEAD |
|--|---|
| Use sweets or food treats to reward good behavior. | Offer affection and time to enjoy special activities with you. |
| Make children clean their plates. | Help children learn to eat only when hungry and to stop when satisfied. |
| Eliminate all sweets and favorite snacks. | Teach children to exercise self-control by enjoying treats in moderation. |

Serve Breakfast

Breakfast is an important meal for children of all ages. Eating breakfast:

- Provides a critical source of calories, fiber and iron.
- Improves attention span, concentration and learning ability.
- Improves problem-solving ability, mental performance, memory and mood.
- Helps maintain a healthy weight.

Breakfast should provide variety through the use of whole grains, fruit and low-fat dairy or other protein.

HEALTHY BREAKFAST OPTIONS

- Low-sugar, whole-grain cereal with fruit.
- Cereal bar, banana and low-fat milk.
- Whole wheat toast thinly spread with peanut butter.
- Oatmeal with low-fat milk and sliced apple.

Provide Fruits And Vegetables

Fruits and vegetables are low in calories and packed with essential vitamins, minerals, fiber and disease-fighting phytochemicals. Every member of your family should eat 5 to 9 servings each day to enhance immune systems, reduce the risk of certain diseases and cancers and control weight. Visit www.5aday.gov for information on serving amounts for children of various ages.

Buy Healthy Foods

Children learn to eat what is available to them at home.

- Keep ready-to-eat fruits and vegetables available. Make them part of every meal.
- Buy nutritious snacks, such as yogurt, crunchy granola bars, whole-grain crackers and low-fat cheese.

- Serve lean meats.
- Choose whole-grain breads and cereals.
- Limit low-nutrient, high-calorie snacks, such as chips and candy.
- Limit sugary sodas and fruit-flavored drinks.

Pack Healthy Lunches

If your children take lunch to school, consider the following foods.

- Fruits and vegetables.
- Whole-wheat bread, crackers, rice, pasta, potatoes.
- Peanut butter, lean sandwich meat.
- Yogurt, low-fat milk, low-fat cheese.

Allow children to select their favorite foods from these categories.

FUN AND HEALTHY LUNCH IDEAS

- Top mini bagels with peanut butter and jelly or lean lunch meat.
- Pack spreads like chicken or tuna salad. Let kids spoon them onto whole-wheat crackers.
- Include bite-size fruit, such as grapes or strawberries.
- Offer raw veggies, such as baby carrots or red pepper strips, to dip in low-fat ranch dressing.

Share Family Meals

Family meals are a special time for you and your children. Research shows that children in families that have at least five meals together each week tend to practice good eating habits. They consume more:

- Vegetables
- Calcium-rich food
- Dietary fiber
- Essential nutrients

10 DEVELOP HEALTHY HABITS

Your children need to learn healthy lifestyle habits to help prevent illness and disease. These habits include avoiding obvious risky behaviors such as using tobacco. Simple behaviors such as using sunscreen and getting enough sleep can improve their quality of life.

Simple Hygiene Practices

Teach children basic hygiene practices by:

- Regularly and thoroughly washing their hands.
- Covering their mouths with a tissue when they sneeze or cough.
- Not sharing food or drinks with others.

Children should wash their hands with soap and water for 20 seconds which is equal to one alphabet song or two happy birthday songs. When soap and water is not available use an alcohol based gel. These simple steps can help reduce the spread of contagious illnesses.

Protect Children's Skin

Sun exposure is linked to the most common form of cancer — skin cancer. The ideal way to protect children's skin is to keep them out of the sun altogether. Because that is not realistic or desirable, make sure children take the following precautions.

- Wear sunscreen rated SPF 15 or higher.
- Wear protective clothing and a hat.
- Avoid sunbathing.

Make Sure They Floss

Healthy teeth and gums help keep children healthy overall. Daily brushing and flossing keep harmful bacteria from entering the bloodstream and infecting major organs. When it comes to children's teeth, remember the basics.

- Brush and floss daily.
- Use a new toothbrush every 3 months or when bristles begin to fray.
- See a dentist annually for professional cleanings and screenings for periodontal disease.
- Avoid sweets and starchy and sticky foods to prevent tooth decay.

Maintain Regular Bedtimes

Sleep is vital for children's proper mental and physical development. Sleep helps children:

- Perform well in school.
- Maintain a healthy weight.
- Develop memory, learning and logical reasoning abilities.
- Avoid depression and anxiety.

HOW MUCH SLEEP DO YOU REALLY NEED?

| AGE | SLEEP NEEDS |
|--------------------------------------|--|
| Newborns (1 to 2 months) | 10.5 to 18 hours |
| Infants (3 to 11 months) | 9 to 12 hours during night and 30-minute to two-hour naps, one to four times a day |
| Toddlers (1 to 3) | 12 to 14 hours |
| Preschoolers (3 to 5 years) | 11 to 13 hours |
| School-aged Children (5 to 12 years) | 10 to 11 hours |
| Teens (11 to 17) | 8.5 to 9.25 hours |
| Adults | 7 to 9 hours |
| Older Adults | 7 to 9 hours |

From The National Sleep Foundation

Use Medications Properly

Today's medications are safer and more effective than ever before, but they can be dangerous if used improperly. When administering medications to your children, make note of the following.

- Know what you are giving your child and why, proper dosage, possible side effects and what your child should avoid while taking the medication.
- Inform your physician of all medications your child may be taking.
- Administer only as prescribed. Do not change your child's dosage or give one child medication prescribed for another.
- Do not use prescriptions after the expiration date.
- Know when to expect improvement. Call your physician if a medication does not seem to be working properly or your child experiences an adverse reaction.

Whether your children are infants or teenagers, it is never too late to teach them to make healthy choices. Remember that your actions speak louder than words. Parents who eat right, exercise and have healthy habits are more likely to raise healthy and active children.

Together, you and your family should remember the following.

- Do not smoke.
- Increase physical activity.
- Eat healthy foods.
- Develop healthy habits.

As your family adopts a healthier lifestyle, you and your children will feel better, look better and perform better. At the same time, you will reduce your loved ones' risk of acquiring certain diseases and conditions. If you teach and practice healthy habits now, you can help your children be healthy for life.

14 FOR MORE INFORMATION

American Academy of Dermatology

P.O. Box 4014
Schaumburg, IL 60618-4014
(866) 503-7546
www.aad.org

American Academy of Pediatrics

141 Northwest Point Boulevard
Elk Grove Village, IL 60007
(847) 434-4000
www.aap.org

American Cancer Society

250 Williams Street, N.W.
Suite 600
Atlanta, GA 30303
(800) 227-2345
www.cancer.org

American Dental Association

211 East Chicago Avenue
Chicago, IL 60611
(312) 440-2500
www.ada.org

American Heart Association

National Center
7272 Greenville Avenue
Dallas, TX 75231
(800) 242-8721
www.americanheart.org

Centers for Disease Control and Prevention

1600 Clifton Road
Atlanta, GA 30333
(800) 232-4636
www.cdc.gov

National Institutes of Health

9000 Rockville Pike
Bethesda, MD 20892
(301) 496-4000
www.nih.gov

National Sleep Foundation

1522 K Street, N.W.
Suite 500
Washington, DC 20005
(202) 347-3471
www.sleepfoundation.org

The U.S. Department of Health and Human Services

200 Independence Avenue, S.W.
Washington, DC 20201
(877) 696-6775
www.dhhs.gov

16 NOTES

RESOURCES



The USAA Educational Foundation offers the following publications.

PREPARING FOR PARENTHOOD (#563)

CHOOSING A HEALTHY LIFESTYLE (#546)

KEEPING YOUR CHILD SAFE (#549)

BALANCING FAMILY AND CAREER (#529)

FAMILY VALUES: BUILDING A LEGACY (#562)

MANAGING YOUR PERSONAL RECORDS (#506)

HEALTH INSURANCE (#545)

INSTALLING CHILD SAFETY SEATS (#544)

KEEPING EVERY YOUTH SAFE (K.E.Y.S.)

- **BEHIND THE WHEEL (#565)**
- **ON THE ROAD (DVD) (#567)**
- **COST OF DRIVING (#568)**

MAKING YOUR HOME A SAFER PLACE (#531)

BICYCLE SAFETY (#542)

To order a free copy of any of these and other publications, visit www.usaaedfoundation.org or call (800) 531-6196.

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