

# Transition News

## Take The Stress Out Of Your Next Vacation

Full article: [www.practicalmoneyskills.com](http://www.practicalmoneyskills.com)

By Jason Alderman  
It seems like everyone I know works longer hours and has more responsibilities than ever before. Some people say the only thing that keeps them sane is thinking about their vacation.

Whether you're one of those people who spend months planning every detail or you prefer being more spontaneous, here are a few steps you can take to make sure your vacation provides the relief you crave without breaking the bank.

Create a vacation budget. Practical Money Skills for Life, a free personal financial management site sponsored by Visa Inc.

([www.practicalmoneyskills.com/calculators](http://www.practicalmoneyskills.com/calculators)), features an interactive Travel Calculator, which helps you prepare a travel budget for transportation, meals, hotels, entertainment and other vacation expenses. It helps you decide between necessary and flexible expenses, and to make budget adjustments before it's too late.

Do your research. Most tourist attractions have Web sites or toll-free numbers, so it's easy to get directions, hours of operation and fees, as well as make reservations before your trip. A quick call can save you from a three-hour drive to a

"Closed for Repairs" sign. Shop around. Many airlines charge more to book flights by phone or through a travel agent compared than on their Web sites. Other sites, such as [www.orbitz.com](http://www.orbitz.com) and [www.expedia.com](http://www.expedia.com), let you compare fares from a variety of airlines, hotels and rental car companies. Other tips:

- Airfares to more remote airports are often considerably less expensive than their more popular, and crowded, alternatives closer to town.
- Always ask if hotels, restaurants and attractions offer discounts – AAA, AARP and other organizations often negotiate discounts for their members.
- If you decide to charge your rental car or other vacation purchases to a credit card, check your credit card agreement beforehand to see if it includes auto rental collision damage or theft coverage.

Expect the unexpected. Even short trips can be plagued by unanticipated expenses, so if you're not careful, you might end up paying for your vacation for months afterward. Add 10 to 15 percent to your budget for unanticipated

events – things like lost luggage, a flat tire or an Emergency Room visit. Don't forget paperwork. Make sure you bring along copies your medical and auto insurance information. It's also a good idea to carry your credit card companies' toll-free numbers in case your wallet should be stolen (keep the list somewhere else in your luggage). Stay abreast of current events. If you're traveling abroad, watch for news reports about public unrest, disease outbreaks or employment strikes at your destination, and try to have a back-up plan. The U.S. State Department maintains a list of current warnings in foreign countries at [www.travel.state.gov](http://www.travel.state.gov). Travel safely. Sometimes on holiday your guard is down and you do things you never would ordinarily. For example, if you've been driving for hours and are tired or inattentive, pull over for a rest. Read up on traffic regulations in other states or countries you visit. And be aware of your surroundings: Having your wallet disappear is not how you want to remember this vacation. And remember to relax. This is your vacation!

Special points of interest

- \* Take The Stress Out of Your Next Vacation
- \* Transition Websites for Parents
- \* Saving For College
- \* Learning Strategies Website
- \* Teaching Dining Skills (from Abstract: Terry L. Shepherd)

### Teaching Dining Skills

Some students with disabilities have difficulties social cues, responding appropriately in social situations, and initiating age-appropriate interactions with peers and adults. A real-life social activity that is often neglected in social skills training is dining. Dining involves: etiquette, personal hygiene, mathematics, and social skills. Dining skills can be taught using a direct model approach: instruction, modeling, peer involvement, role-playing, feedback, and reinforcement of desired social behaviors, Providing social skills training and real-life dining experiences can provide many opportunities for students to learn appropriate interactions with peers and others.



Sharing Information That Matters

We're on the Web:

<http://www.hscj.ufl.edu/peds/aut/>



Learning Strategies Website:

<http://www.studygs.net/>

## TRANSITION WEBSITES FOR PARENTS

### **Family Village:** [www.familyvillage.wisc.edu](http://www.familyvillage.wisc.edu)

This site furnishes information, resources, and opportunities available on the Internet for individuals with disabilities, their families, and service providers. A wide variety of links to Web resources pertain to transition.

### **Technical Assistance on Transition and the Rehabilitation Act (TATRA):** [www.pacer.org/tatra/index.asp](http://www.pacer.org/tatra/index.asp)

The TATRA project at the PACER Center and other parent information and training projects help families learn how they can assist young individuals with disabilities prepare for independent adult life in the community. (Family Networks on Disabilities is one of the TATRA projects: or <http://www.fndfl.org/>

### **Parenting Postsecondary Students with Disabilities:** [www.heath.gwu.edu](http://www.heath.gwu.edu)

Look at the Modules, Toolkit, Publications, and Resources section.

### **National Center on Secondary Education and Transition:** [www.ncset.org](http://www.ncset.org)

## Saving For College:

[www.practicalmoneyskills.com](http://www.practicalmoneyskills.com)

A college education is the ticket to the middle class in the United States. But it's an expensive ticket, and the cost rises every year.

The overall annual cost for college education ranges from \$4,550 for community college to \$35,374 for a private school, according to US News & World Report. And a recent national study revealed these costs are rising by about 6% a year.

### **Start Early**

Those are some scary numbers. But if you have the benefit of time, they're not as bad as they seem. Here are some steps you can start taking today:

- Go over your monthly finances and find a little extra money you can put away. Even \$50 or \$100 can make a big difference.

- Make a commitment to devote at least that amount each month, and to add to it as your income increases.
- Shop around for the best interest return you can get for your money.

### **High Return**

Because the cost of college is rising faster than inflation, it's smart to invest your savings to get a higher interest rate than a typical bank can offer. Consider putting your money into:

- Stocks
- Mutual funds
- Bonds

### **Help Paying for College**

One important thing to keep in mind is that you won't necessarily have to come up with the entire cost of college. All higher education institutions offer financial aid in the form

of grants and loans. These are most often funded by the federal government. But there are also often aid offerings from the state and from the school itself. Be sure to look into all the options available.

### Post-It Notes

Post-It notes were originally designed to help you remember things. Try these Post-It Note adaptations in the classroom:

1. Summarize a paragraph in a text
2. Write down unknown words when reading
3. Write down a question about something you have read or heard
4. Write down spelling and vocabulary words
5. Write down math facts and concepts
6. Use to teach fractions (5 Post-It Notes—two colors => illustrate 3/5).
7. Use as chapter dividers in text.