



The Relaxed Home Schooler®s Newsletter

March/April, 2015



Coming Up:

[Here is a link to Pat Wesolowski's recent interview with me.](#)

<http://ultimateradioshow.com/relax-and-enjoy-the-ride/>

Upcoming Engagements:

May 7, 2015, 4:30-7:30 PST

**The Old Schoolhouse
Reading Clinic...online.**

May 23, 2015 RHS Workshop
Athens, GA

[Watch website for further details.](#)

Mary is available to do Relaxed Home

Schooling Workshops, talks on

Common Core, SAT prep workshops

for teens, or workshops or keynote

addresses at homeschool conven-

tions. For info, go to our website

URL:

<http://www.archersforthe lord.org> and

click on the the "speaker's page" or

contact her directly at

mary.e.hood@gmail.com

Welcome to all our new readers! Hope we help you to relax and enjoy life at home!

From Mary:

Hello again!

Welcome to our e-newsletter.

Earlier issues discussed such topics as John Holt, Chris Davis, Charlotte Mason, Raymond Moore, and Valerie Bendt. If you'd like to read the other issues, you can find them on our website, www.archersforthe lord.org.

In addition to writing this newsletter, I am a regular columnist with The Old Schoolhouse Magazine. We also have a facebook group if you'd like to join...relaxedhomeschoolers-ARCHERS. If you have trouble finding it, friend me and I'll invite you.

If you have an idea or would like to submit something for our spotlight section, email me at mary.e.hood@gmail.com.

So glad you are all here! Please also come and visit us at our website

URL:
<http://archersforthe lord.org>

Welcome to our new readers from California! I really enjoyed my time at the workshop at Excellence in Education in Monrovia.

In this issue, I'm talking about money matters. The spotlight section is on the work of Carol Topp, who helps teenagers develop their skills in entrepreneurship. She is also a CPA who has helped many non-profit organizations within the movement, including ours.

The article I've written, (by request from a couple of you!) is about moms and making money while you are homeschooling...including both the pitfalls and the potential for helping out the family finances without sacrificing your homeschooling efforts.

Finally, I'm including an excerpt from an article I wrote in the Sept 2012 issue of TOS, entitled "Planning for Middle and High School on a Tight Budget" It is the second part of the series, and you can find the first part in the Jan/Feb e-newsletter. You can also read the entire article as well as other back issues at their website, www.theoldschoolhouse.com.

By the way, the column I write for them, which has been called "The Ordinary Home Schooler" is changing titles to "The Relaxed Homeschooler" shortly.

Hope you enjoy this issue of our newsletter! Feel free to forward it to friends.

Spotlight On: Carol Topp, CPA

Since we are discussing money matters in this issue, I decided to do the spotlight section on Carol Topp, a homeschooling mother (emeritus) who is also a CPA serving home schooling associations, including ARCHERS.

Carol lives in Cincinnati, with her husband of 30 years, Dave, and has two grown daughters who were homeschooled. One is working as a tax accountant and the other is just finishing up college. The Topps homeschooled for 14 years, using a combination of curriculum, tutors, co-ops and a more formal program for high school. They loved history, books, and travel, taking as many educational vacations as possible, to places like Williamsburg, Europe, and China.

Carol is perhaps best known for her work with teenagers who wish to become entrepreneurs. She uses her knowledge as a CPA to help people set up micro businesses. Although her focus is on teenagers, the materials would also help those of you who want to start small businesses as moms!

Carol takes complex topics like taxes and business and puts them into clear English. She has one website, <http://DollarsAndSenseShow.com>, where she regularly speaks on the topic of launching a micro business. In 2012 she also hosted a public television show called "Starting a Micro Business". You can see the show and other resources at <http://MicroBusinessForTeens.com>.

On this website, you can obtain the Micro Business for Teens series, which includes three books on starting and running a micro business, managing the money and paying the taxes. The books are accompanied by a workbook to put into practice what the student is reading.

According to Carol: "Teenagers love starting micro businesses because little start-up money is needed. Starting a micro business should not mean taking on debt. Micros can be started with equipment the teenager already has at home, such as a computer, a kitchen stove, or a piano. Teenagers use knowledge they already possess, such as artistic talent or web design skills."

This same content will be available soon completely online at <http://FastTrackMicroBiz.com> for those who prefer working with videos and audios.

Another resource is an e-book that explains the taxes that affect teenagers, available at TeensandTaxes.com

Carol has also written resources for those of you who are heading up homeschooling organizations, whether small or large. A guide for treasurers of such organizations is "Money Management in a Homeschool Organization", available at <http://HomeschoolCPA.com>. This is also Carol's website where she operates her own business as a certified public accountant,

In this capacity, Carol still prepares tax returns and assists non-profits, although lately she has been focusing a lot on speaking and writing books (obviously). She is available to speak at conventions and is a popular speaker wherever she goes.

If any of you are writers, another resource she has written is "Business Tips and Taxes for Writers", available at <http://TaxesForWriters.com>. Carol says, "I do not want your writing business to fail or even flounder...for lack of information."

Before Carol became widely known for her work with entrepreneurship, many of us knew her more as a resource for those who wanted to start or run co-ops. Her book, "Homeschool Co-ops: How to Start Them, Run Them, and Not Burn Out" has helped many homeschooling parents over the years.

Carol states, "My desire is that you look back on your co-op experiences with fond memories. I hope you make wonderful friendships, bless many families and encourage children to love learning. Belonging to a homeschool co-op can be the salvation of many frustrated and lonely homeschooling mothers and may encourage some families to stay homeschooling that otherwise might drop out. Some visionaries see this as a means to help the homeschool movement grow and encourage future generations."

Carol's next project is to launch "Career Exploration for Homeschool High School Students", scheduled to come out later this year (2015).

You can reach Carol at CarolToppCPA@zoomtown.com, or through any of her websites listed above.



Moms and Money Matters

The Pros and Pitfalls of Trying to Help out with Family Finances

It is usually tough, in this economic marketplace, to make it one hundred percent on a single income. For this reason, many homeschooling moms feel driven to supplement the family income by having an outside job.

Proverbs 31 talks about the ideal woman. This woman is clearly involved in making some extra money for her family. Among other things, it is noted that she “maketh fine linen, and selleth it”. However, everything she does appears to be centered around her home. Her husband is also praising her, and her kids are referring to her as blessed.

So whenever a woman wants to consider making some extra money, my first question would have to be “Are you still going to be centered on your home?” There are some jobs where this would be more feasible than others.

Because a mother is already under the leadership of both God and her husband, the addition of a third outside “boss” can make life awfully complicated. For example, when I was doing appraisal work, I frequently was called by my boss at 7:00 in the morning, and he would need my help right then! Sometimes I had to stay on the phone for an hour or more. That made it incredibly difficult for me to do my normal “morning things”, which included such important tasks as letting the dogs out, doing my flexibility exercises, and reading my Bible. I had that job for several years, but it was after my children were all grown and on their own. I think that job would have made it virtually impossible to stay centered on my family had I taken it while the children were still little.

On the other hand, I know a very successful homeschooling mom of several young children who is an appraiser, just like I was. How does she do it? Well, first of all, she owns the company, so she is her own boss. She also has the office in her own home, where she is available in case of emergencies. She limits the amount of cases she takes on at any one time, and refuses to let her clients bully her into ridiculously fast turn-around times. In addition, she does all her work during two very long days. The other days of the week she is free to homeschool them. The days when she works, either her husband watches them or she employs a babysitter right there in the house.

Is her life sort of difficult? Sure! That is a lot to do for one person! Is it manageable? Yes. The fact that she has no outside boss, is firm with her clients concerning their expectations, is available on site in case of emergencies, and limits her time to certain days per week makes it possible for her to work and still have her priorities straight.

The things that worked best for me as a homeschooler were always things where I was in charge. When my kids were little, I taught two piano lessons a day at home after the public school closed. Later on, when the kids were older, I was the director of a resource center and my own kids were there with me during the day.

There are a lot of options out there. Some of you may have a prior degree or credential to use, like my appraiser friend. Others have no specific prior credentials, but have developed certain talents that can be used as money-making ventures. These might include selling crafts on Etsy.com, being a direct sales representative for a company like Avon, or Mary Kay, or essential oils. Some women have skills they can teach others, such as dance or piano. Others can use their academic strengths to tutor others, either in their homes or in some other facility. Some moms can do work out of their homes, such as typing or medical transcription.

With all of these possibilities, it is important to think them through carefully and be realistic. The biggest fiasco I ever did was to think I could deliver phone books during the day. I went to a facility and picked up thousands of phone books, along with a delivery list of clients. I was picturing in my mind going down the street with a little red wagon with my daughter in the back holding onto several phone books while my son and I went up to the door, rang the bell and interfaced with a smiling housewife. I wound up with hundreds of books in the van, my kids at home with a babysitter, and deliveries that were to be made for hundreds of books on the 11th floor of a building! I wound up going home with my tail dragging between my legs and asking my husband to please take back a few hundred books on his way to work. (I was too embarrassed to do it myself!!!)

If you are considering earning some extra money, I'd start by asking yourself some questions.

How necessary is it? Is this a “need” or a “want”? Could you possibly accomplish more by helping your husband with some of the money management, using coupons, shopping discount stores, etc? Are you seriously in need of extra funds to pay for the basics of life? Or are you just really wanting some extra things his paycheck can't handle? If so, will the extra work and stress be worth it to you?

Do you have something you can do that you would actually enjoy? Maybe something you actually love to do, such as getting out and interfacing with other women by hosting parties, or sewing or make crafts? If you wind up hating your job, it is apt to be the final straw and will break you!

Will you have a boss or are you going to be your own boss? If you have a boss, how do you think his or her demands are going to affect your ability to be there for your kids? (To me, this is a huge consideration, especially in fields that have high demands or rigid deadlines.)

Will the extra money you make be enough to make a real difference? Consider also the potential extra costs it might add in, such as better clothing for you, extra gas money, babysitting services, etc.

If after all those things are considered, and you still feel the need and or the desire to do something more, go for it! You can always change your mind later if it isn't working for you!

From the Archives:
“Planning for Middle School and High School on a Tight Budget”
(Part Two of a Series)
Excerpted from Mary’s Column, “The Ordinary Homeschooler”
In The Old Schoolhouse Magazine, September 2012

In the last issue we discussed how to homeschool up to age 12 when money is tight. As many of you know, I believe children go through some major changes about that age, and have called it the “12 year old shift”. This is when I consider them to be turning into young, transitional adults. I have discussed several aspects of this shift (emotional, cognitive, social, physical) in my cd or mp3 called “Working with Middle Schoolers”, available on our website.

Around this age, I have several recommendations for parents. First, this is a good time to fill in any gaps you see in their progress towards your goals. If they have been good at math, but terrible at writing, this is the time to start focusing on that area. If they are great readers and writers, but struggle in math, then math should become a larger focus.

This is also the time for them to start moving out into the larger world, either doing volunteer work in an area of interest, or locating mentors or apprenticeships. Above all, remember that the years between age 12 and ninth grade pose a golden opportunity for exploration and flexibility. Don’t let them pass you by while slavishly following somebody else’s idea of what the curriculum should look like at that age!

As students enter the ninth grade, parents have a tendency to enter panic mode, believing there is a single “right” path to follow in high school. Again, this isn’t necessarily the case. At a minimum, you can still be creative about how you fulfill any requirements.

To begin with, be sure you understand the requirements your own state has for high school. Typically, this will be found in the number of hours of instruction and/or the subject matter that must be covered. In most states, the requirements for graduation from a public high school will be more rigid than for homeschooling students.

Don’t be afraid to use your own transcript and diploma, and continue to let your own goals drive you. By now your kids should have a say in developing their own goals and you should be working as a cooperative team.

Once you know the state’s requirements, rather than focusing on what the public schools in the area are doing, focus your planning efforts on what is going to come after high school. If, for example, you know that your student wants to enter the public university nearby, go to their admission’s office early, when you are just starting to plan for high school, and find out what their requirements are and how to apply for both admission and scholarships.

If, on the other hand, your student wants to go into the military, talk it over with a recruiter. If you think your student is more interested in a career that doesn’t involve college, find out how to move ahead in their field of interest.

Of course, by this time the student should be heavily involved in all this planning. Even if you make a commitment to teach certain subjects, there is still a great deal of room for flexibility in methods and materials. I have known teens that did their science lab requirements by doing an apprenticeship at Sea World or by working in a greenhouse.

In the event your teenager has very little clue as to what he or she wants to do, I recommend following a basic plan that will ensure that his or her life skills are in place, and not worrying too much about potential consequences. As long as a teen graduates with good character and basic skills, he or she can always make up for any deficiencies later on once the motivation for a particular path clicks on.

Since I don’t have enough space, I’m going to continue this topic in the next issue... If you can’t wait, go to the TOS site and read the entire article on line.



All of Mary’s talks are now also available as MP3s!