**Planning a Family Summer for ROL**

While kids may be eagerly anticipating the carefree -- and school-free -- summer months, their parents might already be stressing about how to fill all that time. Planning ahead can help families keep boredom at bay while also sticking to a budget that won't throw off your life for the rest of the year. Use these tips to fill up your family's summer calendar with a variety of activities that will give everyone something to do even when you're not busy.

**1. Create a physical calendar.**

At the beginning of June, summer, for better or worse, might feel like it's going to go on forever. But sometime around the 4th of July, many families are suddenly struck by the feeling that summer is slipping away. A shared physical calendar can be a strong visual reminder of how much time you really have and how well you're using it -- especially for younger children. Buy a big wall or desk calendar and start filling in the activities you're already planning for: camps, weddings, kids' sports, and family vacations. You could color code your calendar for individual family members and shared activities. Or, if your whole year has been building towards one big trip, add a countdown to your calendar that keeps growing excitement while also encouraging responsible planning.

**2. Establish routines and responsibilities.**

Kids need to remember that they won't be riding roller coasters or camping every single day. Without the structure that school provides they might drive themselves, their siblings, and their parents crazy. As an addition to your summer calendar, create daily to-do lists for your kids that will keep them occupied, and even productive. If your kids don't already have chores, this might be the summer to add some light household cleaning to their routines -- their laundry and bedrooms might be a good place to start! Include allotments for daily screen time, favorite activities, and self-improvement, such as exercise, reading, or educational activities that will prep them for the next school year. For some added accountability and motivation, parents might even post their own to-do lists. This can give kids an idea of how adults structure their days and find that balance between getting things done, taking care of yourself, and having a little fun.

**3. Schedule more family time.**

As busy as your family may be, there’s probably still plenty of white space on your calendar. Pinpoint a few dates for some smaller trips or all-day excursions. Get input from every member of the family about places you’d like to visit, family traditions you want to make time for, or new activities you’d like to try. You might not think that you need to schedule in advance for a day downtown touring museums or seeing a play. But, again, summer can go by faster than we realize. If you don’t plan ahead, events sell out, teens grab an extra shift at work, and exhausted adults sleep in when they think they have nothing else to do.

**4. Leave room to be spontaneous.**

Your family will never forget the Florida theme park extravaganza you’ve been saving and planning for all year. But some of the best summer memories happen at the drop of a hat: a late-night ice cream run, spending a long weekend with the cousins at the beach, a movie marathon at your local multiplex. When you have a solid plan for the things you know you want to do, you’ll also have more room to improvise, adjust, and seize unexpected opportunities to get more out of your summer.

We try to help folks find that same balance between planning ahead and enjoying the moment with our Life-Centered Financial Planning process. Let’s meet before school’s out to review your budget for the summer and the major markers on your $Lifeline for the months ahead.