



# KUMON NEWSLETTER

## Welcome Back!

*The future depends on what we do in the present—Mahatma Gandhi*

**Kumon of Gilbert**  
Mrs. Barbara L. Penaloza  
Instructor

(480) 813-1153  
[kumonofgilbert.com](http://kumonofgilbert.com)  
[instructor@kumonofgilbert.com](mailto:instructor@kumonofgilbert.com)

### A NEW YEAR

Welcome back! We hope you had a safe and relaxing winter break. Let us begin the New Year with renewed hope for better days and aspirations for peaceful times.

For our students their journey continues and a new year awaits them full of success and expectations. We pledge our continued support to help them through their learning life.

### EFT PAYMENTS

As announced in our December Newsletter, your Kumon Center will be implementing Electronic Fund Transfer for tuition payments beginning February 2007. In the next few days, we will be sending home with your child the information and forms that we will need filled out by you to set up your account. We appreciate your attention and quick response.

We are also evaluating accepting credit cards for tuition payments. However, in the interest of keeping costs down, we are still searching for a provider with competitive rates. We will let you know when this becomes available.

### TUITION ENVELOPES

January tuition envelopes were sent home during the last week of class in December. However, if you did not receive the envelope please send payment with your child anyway in order to avoid late payment fees.

### KUMONOFGILBERT.COM

If you happen to be surfing the web, please stop by our center's web site: [KUMONOFGILBERT.COM](http://KUMONOFGILBERT.COM) We will keep the web site up to date with pertinent information about events, no class days, reminders, and general information. We will also provide links to helpful sites, our newsletters, forms, and policies. Your feedback is greatly appreciated.

### NO CROWDS PLEASE

In order to avoid crowds at your Kumon Center, it is important to remind you that your child has a specific session assigned to him/her. If you need to make a change to his/her appointed session, please call ahead and we will try to accommodate your request. We want to provide the best experience for your child: please adhere to your schedule date and time.

### January 2007

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

### February 2007

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28			

### REMINDER CALENDAR

January 15: Martin Luther King, Jr. Day—No Class.  
February 19: Presidents' Day—No Class.

**HAPPY  
BIRTHDAY  
To our  
STUDENTS!**

#### JANUARY

- Camryn A. (5)
- Nikhil B. (8)
- Tyler E. (10)
- Michael M. (11)
- Megan Mc. (10)
- Hannah S. (9)
- Kelcie V. (11)

#### FEBRUARY

- Tanner B. (5)
- Daniel B. (11)
- Albert B. (10)
- Megan C. (14)
- Briggs C. (8)
- JoseLuis C. (16)
- Xavier C. (14)
- Leiasha G. (15)
- Shadya H. (8)
- Jasmine H. (10)
- Jennifer L. (12)
- Mark M. (7)
- Wasi R. (7)
- Gabriel R. (7)
- Lauren R. (12)
- Quenton W. (12)
- Christine W. (9)

## KUMON TUITION CAN NOT BE CLAIMED AS A TAX CREDIT

Every tax season, we are asked to provide our tax identification number. However, Kumon North America, Inc. has advised us that we are not required to supply this information to parents because Kumon tuition does not qualify for tax credit (i.e., child care or dependent care expense.)

Many employers have established Health Care Flexible Spending Accounts (HCFSA) and Dependent Care Flexible Spending Accounts (DCFSA) for their employees. A HCFSA pays for uncovered or unreimbursed portions of qualified medical costs and a DCFSA pays for eligible expenses for dependent care. All contributions to FSAs are made from pre-tax earnings. A number of parents that contribute to a DCFSA believe Kumon tuition is an eligible expense for child care or dependent care. Unfortunately, the tuition payments do not qualify.

---

### Rules for Child Care and Dependent Care Expenses:

Child care and dependent care expenses must be work related to qualify for the credit. Expenses are considered work related only if both of the following are true:

1. They allow you (and your spouse if you are married) to work or look for work.
2. They are for a qualifying person's care.

Expenses for care **do not include** amounts you pay for food, clothing, education, and entertainment.

---

A Kumon Math & Reading Center is not a day-care center and does not provide child care services. Therefore, the tuition paid to attend a Kumon Math & Reading Center does not qualify as a child care or dependent care expense and you cannot submit it to your employer for reimbursement. As a result, we will not be providing our tax identification number for the purpose of claiming Kumon as a dependent care expense. Please consult your tax advisor for a further explanation of the IRS rules.

## KUMON GOAL-SETTING FOR THE NEW YEAR

Now is a perfect time to make a fresh start with child's Kumon studies! The New Year is a time when many people make New Year's Resolutions. Generally, they promise themselves to "change for the better." A positive and easy way to make (and keep) a New Year's Resolution is to "take something on and stick with it." Because of human nature, such positive resolutions are more likely to be maintained.

Here are a few suggestions for your Kumon New Year's Resolutions:

1. Make sure your child attends every class session this year. (Make arrangements to pick up the homework assignments if necessary.)
2. Read the Center Newsletter each month.
3. Acknowledge your child's accomplishments every day.
4. Help your child prioritize activities so that Kumon study is an important daily habit.
5. Make sure daily homework assignments are completed with the name, date and completion time properly recorded.
6. Maintain close communication with your child's Kumon Instructor.

Parents should encourage their children to set some specific goals for the New Year. Parents can help their children learn the value of renewal by setting a good example themselves. Why not start a *KUMON TIME* every day at your home this year? Each evening, at a definite time, the family should sit down together to do something productive. If you make time for this important family activity, not only will you and your children enjoy daily quality time you will be serving as a positive role model. Make daily self-improvement a priority this year. By doing so, your child will learn the value of consistency and regular study.