

## Family Money Concerns and Children



Family finances are often a source of concern. Worrying about money should be left for the parents; children usually can't do anything about family finances and worrying about it can make them feel helpless and insecure. Sometimes children even think they are responsible for money concerns.

As adults, we all show our concern about money from time to time but there are good ways and bad ways to handle such situations.

### **Example One:**

Mother has to return to work after being home with the kids for a year. Since returning to work the mother doesn't have the same time or energy to spend with the children after she gets home from work.

### **How not to handle the situation:**

Mother says, "Who do you think I am, Super Woman? I can't provide for the family and do everything I used to. If you don't want me to work then you better get a job yourself because somebody has to pay for hockey fees, soccer, dance and piano lessons!".

### **How to handle the situation:**

Mother says, "I am sorry that I can not spend more time with you right now but if you can help me out with things like supper and dishes then we can spend time together after supper. I love you but things are just a little different now that I am working".

### **Example Two:**

Money becomes really tight after the purchase of a new house. The family is forced to sell the new house and rent a smaller house until they can get their family finances in order.

**How not to handle the situation:**

Father says, "If you kids weren't so darn expensive then maybe we could keep the house but the way you guys like to spend money we are lucky to have any house to live in right now."

**How to handle the situation:**

Father says, "Mother's and Father's don't always make the right decisions either. We are going to move to another house to help us save some money for now. The good news is that we are all together as a family no matter where we choose to live."