

LifeMapSM



"LifeMap is a navigational tool to help you on your path towards personal and professional success. Our belief is that you can achieve a more rewarding career, a more productive organization and a more enjoyable and abundant life."

February 10, 2009

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Kids and Money Worries.

If you are raising children you well know that they are like sponges. They seem to see, hear, and absorb everything around them. This is why younger children are better at learning new languages than the rest of us. It also accounts for the sometimes-ghastly vocabulary learned from the playground, TV, or the movies that occasionally erupts at Grandma Betty's dinner table.

Think about how many news articles, telephone conversations, TV clips and the like that your children have been exposed to concerning current economic conditions. People are losing their homes, people are giving up their pets, people are losing their jobs, companies are shrinking or closing, banks are folding, etc., etc., etc. How do you think this constant drumbeat of bad news is affecting your kids?

One way or another you will express what bothers you. If you, someone in your family or someone close to you has lost their job your children will pick up on the stress that

the situation is likely to produce. Children are quite adept at monitoring the tone of conversations and picking up on unspoken feelings that are communicated by body language and facial expressions even if they don't understand the actual words being spoken. What bothers you *will* bother them.

Your children are observing the people and the world around them and trying to make sense of it. They hear other kids at school talk about the challenges faced in other households. If these things are difficult for adults to fully understand think how challenging they are for children. What should you share with your children about the current economic climate, what kind of detail should you go into and how best can you allay their fears about your family and their safety and security ? Here are a few ideas.

Paths Forward

• **For Little Ones.** The same rule that works for educating kids about sexuality works for money issues as well. The rule is: answer all questions at the most basic, need-to-know level possible and with information that is age appropriate. If another question should arise you can then take that information to the next level. You are the best judge of how much information your child can absorb and understand but remember that your younger children are more psychologically vulnerable than their older siblings. Often questions about money are about seeking reassurance and security so fiscal details are often less important than making your child feel safe and loved. Keeping up with rituals and schedules like bedtime stories, church attendance or weekend waffles will help convey a sense of normality. It's good to remember that little children often blame themselves for disturbances they see or feel in a household. This may not make any sense to you but this kind of magical thinking is the same gift that allows them to believe in Santa Claus or believe that a pumpkin can turn into a gilded coach ready to take them to the ball.

• **For Teens.** I have often thought that teenagers would make excellent employment interviewers because they have such finely tuned B.S. detectors. Denial, being blasé, offering truisms (e.g. "there's nothing to worry about") or totally clamming up won't work. Thus, the key to talking about financial difficulties with teens is honesty. But remember that the polar opposite of dishonesty is not honesty; the polar opposite of dishonesty is brutal honesty. Genuine honesty (or as I call it "honesty with common sense" or "honesty with compassion") is somewhere near the middle of the scale. So admit to uncertainties and even some rational worry but include a level of confidence and optimism as well. This demonstrates to your teen that he or she is an emerging, mature adult and worthy being treated like one - with trust and honesty.

• **What To Watch For.** All human beings react to stress. Children tend to be somewhat more sensitive to it than adults. The good news is that children are also tremendously resilient when they are effectively reassured about the basic elements of their life. Every child will occasionally exhibit worrisome behaviors such as nightmares, regressive bedwetting, appetite disturbances, and social acting-out but if these start to develop after your child has been given

stressful information then there is probably a link. Usually a comforting discussion or two will help relieve these symptoms but if not, seek the help and input of your child's school psychologist who has seen this before and is well equipped to help.

•An Opportunity? Most problems contain an element of a solution. Most obstacles offer an opportunity. I'm not suggesting that an economic downturn is a good thing but I *am* saying that some good things can come from one. Re-learning how to live within our means, re-learning the value of frugality, re-learning the benefit of saving for the future are all good things. This can be an opportunity to reinforce to your children that it is not money that makes for a happy family; it is enjoying each other's company, it is time well-spent together in the simple pleasures of daily life, it is reassurance, it is inclusion, it is love. Part of growing up is learning how to overcome obstacles and keep an even keel in difficult circumstances. Irrespective of their age your children will observe and learn from you how to deal with adversity. The coping skills you model, especially to your older children, is a parenting opportunity that will help them deal with the predictable ups and downs of the independent life for which you are preparing them.

Life Map is about learning practical skills and habits that will help you create a less stressful and more enjoyable and abundant life - in both good and difficult times.

Tired of boring meetings??

Have Dr. Paul speak at your next off-site meeting or conference. Fast-moving, practical, motivating presentations from an acknowledged leader in the field of career and personal success.

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Resources

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