



“How to Parent Children Through a Financial Crisis”

A Webbybites Video

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www.LearnGarden.com

The economy has impacted everyone, but especially parents.

- Younger children have trouble understanding complex issues, and they tend to blame themselves for problems they don’t understand.
- Older children feel embarrassed when the family’s financial woes limit their social activities; they can lash out against the parents in response.

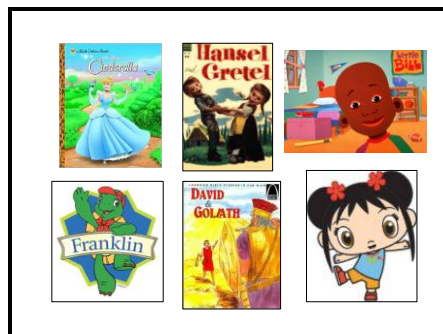
Three ways you can harness the power of this struggle and turn it around for yourself and for your kids:

1. Communicate
2. Prepare
3. Empower

Communicate

Younger children need context.

- Use allegorical stories, movies, and cartoons to provide examples of struggling against the odds.



- Use role play and puppets to dialogue about the family’s experience.



Older children need hard truth.

- Model honesty. When you keep secrets from children, they will keep secrets from you.
- Give talk a forum. Schedule weekly or bi-weekly “pizza nights” to talk outside of the home, in a light, casual setting.
- Use “tit for tat.” Parent and child each share a “hard truth.”

Preparation

Children over 8 need preparation for what to do and say when confronted by peers about the family’s financial situation.

Can’t afford to do something with friends. Changing schools when the family can no longer afford private. Hurt when someone gossips about the family’s situation.

- Role play likely situations. Allow your child to take turns and experience the challenge from all sides. Suggest actions, phrases and emotional strategies.
- Share movies and books about youth in this situation to provide affirmation.
- Encourage your child to reevaluate friendships with new criteria. “Real friends” stick with you in good times and bad.
- Share impactful “rags to riches” stories like those of J.K. Rowling, Jim Carrey and Oprah.

Empower

Turn the situation around by opening up avenues of power and helpfulness for your children.

- Coach your child in reading bank, mortgage and credit card statements.
- Invite your child to learn new spending roles, such as grocery shopper or utility saver.
- Encourage entrepreneurship, such as mowing lawns, bake sales, errand running, babysitting.
- Include your children in regular family money meetings.
- Mentor your children in saving and investing.

Empowering children in hard times opens up communication and gives you key opportunities to coach and mentor.



“5 Things to Discuss With Your Kids In Advance”

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Parenting is so fast-paced that we seldom have time to plan or act in advance.

Be the first to discuss these 5 important subjects with your children because:

- That makes you the primary source of information, not their peers.
- You define the starting point for your child’s understanding of the issue.
- Your child will see you as an ally should her peers try to turn her against you.

Before you talk to your child about serious subjects, use these 2 rules:

1. Bring the issue up 1-3 years before her peers are likely to.
2. Know where you stand on the issue, and hold your ground.

Big Issue #1: Cell Phone

Children struggle to control the use of a cell phone in settings where focus and self-discipline are required and stakes are high, such as in school.

- Establish a “stairway” to owning a cell phone. The steps leading up to ownership are demonstrations of maturity and self-control, such as studying in advance for a test or cleaning his room before playing Xbox.
- Set a target date so that your child has something concrete to look forward to.



Big Issue #2: Internet

Like cell phones, the Internet challenges your child's ability to use focus and self-control. Plus, the Internet exposes your child to potential online predators.

- Give him an online tutorial, and don't hold back. Remember he will have access to the Internet at school and in the homes of friends.
- Do an online role play. Use online tools such as MySpace to prepare your child for real approaches by strangers.
- Don't live in denial. Children over 8 are highly likely to be using social networking sites in secret.
- Empower older siblings. If you have a tween or teen, enlist their help in making your Internet child-friendly.

Big Issue #3: Sex

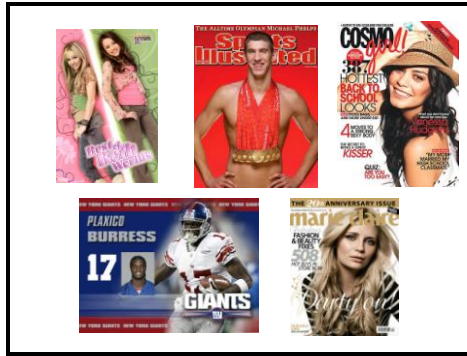
What makes sex a truly big issue is the fact that most parents don't discuss it with their children before they are exposed to it by peers or the Internet. And this happens at surprisingly early ages.

- Most children are exposed to peer conversations about sex as early as 10 and even earlier for boys.
- If you are uncomfortable addressing sex with your child, enlist a trusted other (friend, relative, mentor, religious leader).
- Know what you are ok with, and when. Sex involves many steps. Which are forbidden, and which are allowed? Equip your child with a timeline and preparation.
- Know the difference between boys and girls. They are each looking at sex through different lenses. Speak to their unique perspectives.



Big Issue #4: Role Models

As parents, we thrill to see our children admire role models who seem virtuous, but when Hannah Montana shows up on the Internet in provocative photos, what do we do?



- Most children develop interest in role models between the ages of 8-10.
- Children need to know what you represent. In reaction to storybook characters or real life personalities, make your position clear when it comes to moral behavior.
- Solicit your child's reactions. When someone our society admires falls off of the pedestal, ask your child open-ended questions like "What do you think about that?"
- Encourage a diversity of role models. Children benefit from being able to draw from a variety of examples, and this mitigates the damage when someone loses luster.

Big Issue #5: Friendships

Friendships are a dime a dozen until around age 8, but then they take on more serious tones. What your child learns now about friendships will impact critical decisions they make about friends in middle and high school, when you will have less influence.

- Young children benefit from learning how to:
 - Find and choose friends they share interests with
 - Decide who is friend-worthy
 - Build a friendship over time, through thick and thin
 - End destructive friendships



- Start by teaching him basic skills, such as how to:
 - introduce himself
 - tell a funny (non-offensive) joke
 - suggest something fun to do
 - disagree politely
 - make a new person feel welcome
- Teachable moments come when a child has a friendship crisis
 - Use role play to help him learn from it
 - Provide books and movies that provide affirmation and solutions
 - Use the opportunity to encourage stronger friendship criteria

Talking to your children about these issues in advance helps to ensure that you continue to have influence and leadership in their lives when peers and peer pressure start to take hold in the tween years and after.