



# Parenting Perspectives

*...ideas to help your child succeed.*

## ***Learning and Working Together***

### ***Activity Ideas for Families during Tough Economic Times***

These activities are excerpted from the full online article *Troubled Times: How to Help Children and Teens During Tough Economic Times* on TeachersAndFamilies.com:  
<http://www.teachersandfamilies.com/open/parent/ttimes1.cfm>

Building basic economic understanding begins when children are quite young and extends well into adulthood. School curriculum may help, but nothing delivers as powerful a message as real world lessons that matter. Whether the challenges of the economic crisis are immediate or distant from your family, this collection of practical ways for learning and working together help adults and children refocus attention on cooperating as a family, building confidence and mutual support during tough times. Keeping a sense of humor as you approach such practical tasks will relieve stress and make the learning fun *and* productive.

**Together We Can** (elementary age and older)- *adapted from ideas of Ginny Boshop, shared with Holly Robinson Peete on Oprah Radio*

Instead of saying, “we can’t afford it,” sit down and talk together about **what we can do** and plan it together. Make it clear that there is a plan, and define it in THEIR terms. Start by sharing information on how much we do have, even if it is very small. then say, ‘Let’s figure out how we **can** do it (Christmas, vacation, birthday, new clothes, etc.). Be sure to give **choices**, so everyone feels he/she has some control and input. Instead of one big thing that is out of reach, consider many small things. For many children and teens, having choices makes all the difference.

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**Follow a Favorite** (early elementary and up) *adapted from ideas of Ginny Bishop, shared with Holly Robinson Peete on Oprah Radio*

Have each family member choose a favorite food item from your regular grocery choices and record the current cost of that item. Then use grocery sale announcements, receipts, and coupons to follow the cost of that item over six months. For elementary children and older, have them keep a graph on the refrigerator or a spreadsheet of the cost each week. Younger children should have a chance to see and feel the actual coins and bills to equal each week’s cost, if possible. If the economy



drives the cost of the Favorite above the family budget, the person who follows that item can choose an alternative that is within the budget or make the decision to stop purchasing it altogether. At the end of six months, allow everyone to choose a new Favorite or suggest a different item for the family to try instead.

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### **Wants vs Needs** (elementary and middle school)

Distinguishing between wants and needs is a skill even some adults struggle with. Children benefit from multiple opportunities to sort these differences.

- When your middle schooler asks for something or grumbles about not being able to get new things, respond calmly, asking whether the request is a Want or a Need and why. This will open the discussion to how people make sound financial decisions. Be sure to share your thinking out loud as you see ads for your own Wants and how you sort them from Needs. Keep the conversation open, not a lecture, as your young teen explains his/her reasoning, too.
  - As you write the family grocery list, think aloud and ask your elementary child to help you label W for wants and N for needs on the list, making it easier to decide which items to skip when the total runs too high. If your child shops with you, talk about your choices as you shop.
  - For younger children, use refrigerator magnets to hold magazine cut-outs, advertisements, or drawings of items, sorted into a Wants area and a Needs area. Be sure to encourage children to add their own pictures.
  - To introduce the basic concept to the very young, give them two colors of sticky notes, green for wants and yellow for needs, for example, and have the child stick them to items around the house as they decide which are Wants and which are Needs. Since the notes are re-usable, your child can have repeated practice with the concept using only one note pad!
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### **Coupon Cleverness** (elementary and up)

Adapted from [an idea shared by Donna Maria Coles Johnson](#) of Mocha Moms  
Make couponing a family activity. Collect coupons from newspapers, free mailers, online coupon sites, and in-store flyers. Keep a total of the amount saved each shopping trip and over the course of the year. Perhaps use a fraction of that amount to fund one of the family “wants” posted on your refrigerator (See Wants and Needs).

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### **Shop n Cook** (upper elementary to teens, at least one child over 13)

*This activity is best done during a school vacation because it is time-consuming.* Calculate how much your family spends on groceries for



one week. Tell your children that they – as a team-- will be in charge of one week of groceries, menu planning, and cooking. Adults should monitor safety during any cooking activity.

The team must provide healthy meals for all family members, and they must perform all the tasks normally done by the adults: planning, shopping, meal prep, etc. They get to choose the recipes (check for safe choices only), and the parent(s) get to be the kids – including complaining about what’s for dinner! The adults will do the tasks normally completed by the children (setting the table, dishes, or whatever is normal in your home).

Make sure the team has a calculator. Allow plenty of time for the grocery trip, since they are likely to have arguments about what to buy. They will also end up needing to put back items when they exceed the budget. Say nothing except to avoid annoying other shoppers and store personnel. You SHOULD be available as a resource for direct questions, such as how much toilet paper the family uses per week, but do not volunteer the information. Bite your tongue!

Your family will never be the same after this week, and your children will talk about it for years!

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### **Cash or Charge?** (middle school and older)

Allow your teen to follow the family credit card for two or three months. Share the receipts, the bill, and the discussion about how much you pay and why. Be sure to explain the very concept of credit to older tweens. What does a credit card do? How does the bank make any money on it? Use [resources recommended by TeachersFirst](#) to help.

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### **The Cost of Fun** (all ages)

Establish a Family Fun Fund of a certain amount each week. Use the family budget to decide TOGETHER on your fun maximum: \$2, \$5, \$10? Then make it a competition to plan a family evening activity at the lowest cost possible. If age-appropriate, allow each child to invite one friend to join in the fun each week. Take turns among ALL family members creating the activity. The organizer plans the budget, purchases any materials needed, writes up the Cost of Fun index card, and explains and conducts the activity on family fun night. Keep a shoebox for completed Cost of Fun index cards, each with a quick summary of the activity, the cost, and any family reactions or suggestions for changes. As the costs get lower and lower, use the extra family “fun” budget funds to “purchase” more options from the box or to donate to a local cause such as a Y or a park so other families can have fun together.

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**Grateful Journal** (all ages, including adult) *This idea is adapted from an [ABC News Story](#)*

As a family, take the time to write in a family Grateful Journal. Instead of whining about things your family no longer buys or cannot afford, give everyone a chance to write (and draw?) about something for which he/she is grateful. You will be surprised at some of the responses. Keep the Grateful Journal very handy and be sure to contribute to it yourself. If your technophile teens prefer, use a family blog space to host the Grateful Journal. Grateful can turn to seeing your life as, "Great! Full!"

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**Refrigerator Reminders** (all ages, including adult)

Avoid allowing your refrigerator to become a Food Museum of ancient artifacts (and wasted money) and stop using up valuable meal ingredients. Post reminders on the refrigerator, telling family members which items should be first at snack times. Your children will get very creative if they know they are allowed to combine the lone meatball, spoonful of rice, and handful of carrots into a clown sculpture for an afterschool snack. Give kudos for the most creative use of the refrigerator reminder foods.

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**Cash from your attic?** (all ages)

Have a family yard, tag, or garage sale. Spend a weekend pulling together unwanted items from the attic, toy chest, and closets. Set a realistic goal for your family sale, then splurge on a family Want (see Wants and Needs) from the proceeds. If you don't reach your goal, consider adding the proceeds from another family saving activity, such as Coupon Cleverness. Make sure that every family member agrees on the purchase decision.

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**Heal by Helping** (all ages)

Helping others helps your family, too. Make having a family effort. When your grocery or department store has BOGO (buy one, get one) promotions, set aside the one you "get" to donate to an area food bank or charity closet. Set aside good hand-me-downs to donate to a needy family through a church, charity, or school clothing drive. Before you BUY one of anything, GIVE one first, making a new kind of BOGO. Area thrift shops will appreciate both your donations and your business as you buy one and give one.

