

## Teach children to manage money

ITHACA, N.Y. — Money certainly doesn't grow on trees, but some children may think it does, if parents don't manage the amount of money children receive and how they receive it.

Children obtain money through allowances, cash gifts, earnings, and "the dole." Each way has advantages and disadvantages when it comes to teaching children about money management.

Combining these different methods, though, may be the best way to educate children about money, according to Josephine Swanson and Jeanne Hogarth, consumer educators at the Cornell Cooperative Extension.

"An allowance is a child's share of family income to be used as the child chooses on certain defined, set expenditures," Swanson explains. "With an allowance, children can learn to plan expenditures, allocate funds, and set aside money for future use."

Many children begin receiving an allowance around age 6 or 8, Swanson says. "An allowance should be enough to cover the expenses a child is supposed to pay, and have some amount left over for discretionary purchases. It should not be so big, however, that a child purchases things without having to make either-or decisions."

An allowance can help children learn that money is limited, that income must cover needs first, and that the family's financial situation

affects the amount of money each member can use," Swanson adds.

When initiating the allowance, and at regular stages as children mature, parents should teach children how to set up a budget, keep records, and set money aside for saving. "Gear the information to the age and ability of the individual child, but any child old enough to have money is old enough to begin learning money management," Swanson says.

Giving money to children as they ask for it, the "dole," can be appropriate, Swanson and Hogarth say, especially with very young children, or older children with certain expenses, such as an annual school fee.

However, the dole system does not provide the educational experience of managing an allowance, and may also harm a child's self-esteem from having to ask — or even plead — for money.

Parents should establish ground rules for time, place, amounts, and items to be purchased when giving money on the dole, Hogarth says.

"Cash gifts to children are theirs," Hogarth explains, "however, parents can discuss with children how the money may be used."

"Earnings" for the chores children do, on the other hand, should be considered separately from their allowance.

"Most child development and money management experts agree that it is not a good idea to tie an allowance to chores," Hogarth

says. "However, because our culture associates work with money, parents may want to try a base allowance plus 'wages' for extra chores."

When children are old enough to work outside the home, they still need assistance and guidance in money management, Hogarth and Swanson recommend. In their teens, they should begin developing longer-term financial plans and an adult awareness of money, work, time and their own needs.

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## BACK HOME

By Michelle S. Rodgers



Lancaster Extension  
Home Economist

### Entertaining A Sick Child

The change in weather brings out winter coats, storm doors and often a battle against colds, flu, and other assorted illnesses. When a child in your family is sick in bed, it is sometimes a toss-up to decide who feels worse, you or the child.

I remember the year that my sister and I were sharing the mumps (or maybe it was the measles)! Anyway, our mother had declared resting in bed "quietly" as a part of the cure. My sister Sue and I shared a room with twin beds in it. I remember that our confinement led us to try using the beds for trampolines. That was fun until the bed boards fell out and the bed went through the frame.

Taking care of a sick child involves more than good medicine. Parents are called upon using a variety of resources to fill up the hours in the day of a sick child (which may seem more like 36 hours than 24 hours).

Books can be the number one staple for your repertoire of activities. At this time, you'll probably be requested to read your child's favorites again and again until you can do it with your eyes closed. (Maybe you already can). To ward off boredom for both of you, go to the library and get a few books that your child can read to herself, and a longer children's story that you read to her in chapters. Short, half-hour reading sessions scattered throughout the day will keep the suspense of the story high and sharpen your child's listening skills as well.

What other activities will keep her busy? Be sure to evaluate the possibilities in terms of your own needs, too. Are you anxious to wash red and blue paint out of the sheets? How long will it take you to find all the tinker toys between the layers of covers? The best way to keep the recovery period running smoothly is to vary the activities. Read her a story; give her something to do on her own, do something together; have complete quiet time; watch some television; have a snack and so on.

It's also helpful for the child to

focus on doing things for other people rather than constantly thinking about "how sick I am." Provide paper and crayons on a bed tray for drawing pictures for Grandpa and Aunt Sara. Make a craft item to hang up or give away. Of course, stuffed animals and dolls are good bed companions for the sick child, as are a play telephone, a hand mirror, puppets, and plastic cars or trucks.

One mother I know always keeps a "sick box." It is filled with toys that are appropriate for using in bed. This is the only time that the children use these toys, so the excitement of something new helps to entertain them. Dig some of the seldom used toys out of the bottom of the toy box and make them into your own "sick box."

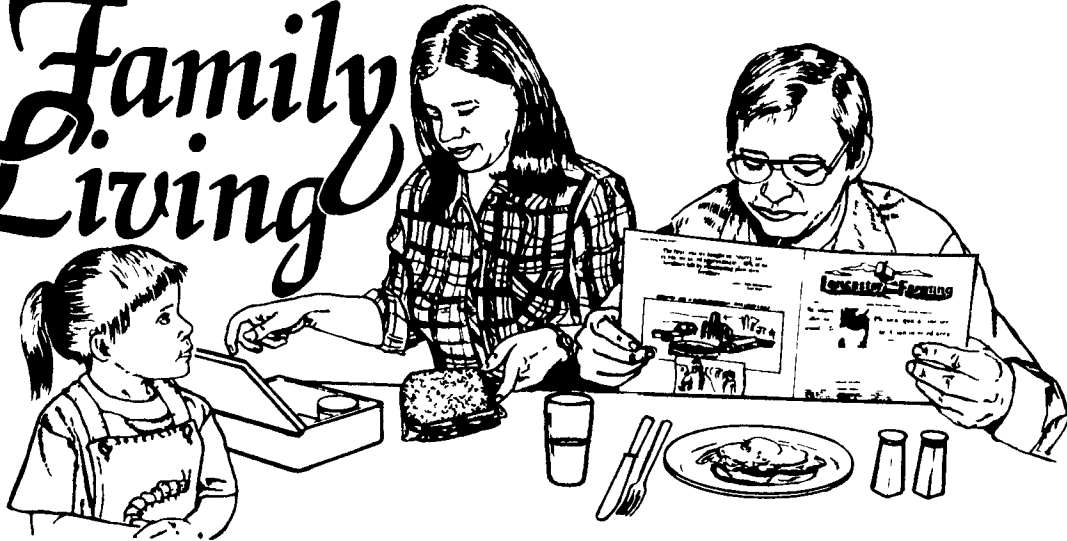
When a child is sick at home, toys and activities are mainly for entertainment purposes. However, when a child is seriously ill and must be hospitalized, toys can take on a much significant meaning. Being in the hospital can be a frightening experience for a child, who often associates it with pain and isolation from his home and family.

Presenting hospitalization in a non-threatening way will help your child cope with it better, and specific toys can be the key. Start with a book about a child going to the hospital. Check with the librarian, there are a number of these books available, and they will help your child understand that hospitalization is merely an interruption of daily life and not punishment. A play hospital bed or doctor's bag may make your child more comfortable with the real thing. Once as child has mastered this miniature version, he can usually apply that to real life.

Illness is no fun for anyone. Your instincts, common sense, and patience along with the doctor's help will help your child recover quickly and keep you on your feet.

I hope that these ideas will be helpful to you the next time that your sick children are using the bed as a trampoline. I wish you a healthy winter!

## Family Living



## Communication is essential to happy families

NEWARK, Del. — Is trouble brewing in your family? Everyone may seem fine to you, but family members often keep their true feelings hidden, says University of Delaware extension home economist Debbie Amsden. To really know what is happening in your family, it's necessary to understand the feelings, needs, and patterns that underlie everyday events.

Every family has its share of problems, Amsden points out. Untroubled families usually survive no matter what hardships occur, but troubled families may fall apart.

Researchers have found four main differences between troubled and untroubled families. These concern self-image, honesty of communication, flexibility, and caring.

In untroubled families, the members view themselves positively. They feel good about themselves, and trust their own abilities.

In troubled families, the members have poor self-concepts and doubt their own worth.

Members of untroubled families communicate honestly and clearly, Amsden says. They relate to people inside and outside the family in an open and hopeful manner.

In contrast, communication in troubled families is indirect,

vague, and sometimes not really honest. Members of such families go through life blaming, fearing, or placating others, both inside and outside the family unit.

Rules in untroubled families are flexible, human, appropriate, and subject to change. Members of these families are genuine, loving, and alive with enthusiasm. They listen to each other with interest and concern.

Members of troubled families often relate to one another as if by a rule book, holding rigid ideas about how they must feel and act. These rules are inflexible, non-negotiable, and everlasting. Family members respond to one another as society says they should respond, rather than as they truly feel at a given moment.

Amsden says members of untroubled families appear relaxed. They look at one another as they speak. They feel comfortable expressing their joys as well as their disappointments. They speak out in clear voices.

Members of troubled families may treat each other with extreme politeness, yet the atmosphere in such homes often seems chilly. Family members appear nervous. Their faces are sullen or blank. Instead of looking at each other, the look past each other, or look at the floor. Their voices are either harsh or barely audible. The people in these families are not friends. They stay together because of duty, finding little joy in one another's accomplishments. Instead, they merely try to tolerate each other.

With time, effort, and perhaps professional family counseling, Amsden says it is possible for troubled families to become more loving and nurturing toward one another. Learning how to listen, praise, care, and share with members of your family takes daily practice, she notes. But once you've learned these new habits, the rewards will be well worth the effort.



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