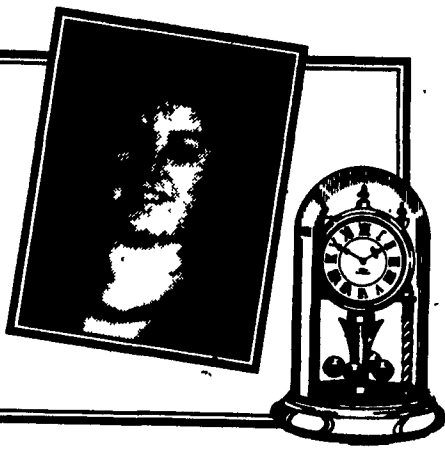




*Taking
Time
by
Rebecca
Escott*



I've learned that Teacher Barbie is all the rage this year. Every holiday season there is some item that is "hot"—Cabbage Patch Dolls, Power Rangers, Atari. And the things kids long for aren't always expensive items. Can you remember youngsters begging for hula hoops, hot wheels, slap bracelets, California raisins, trolls, and more recently, pogs?

What are adults to do when a child's chorus begins to intensify,

"I have to have it!" When your child says she has to have something, and you don't agree, there are several things that you can do.

It's healthy for children to learn that most people don't have enough money to buy everything they want. Families may also choose to not spend money for certain items. For instance, you may not want children to have video games that promote violence. It's also okay to decide not to buy something (even if you have the money) because you are saving the money for more important things like a college education or rainy day fund.

Kids are sharp. Be honest with them about the reason why they may not receive some things they think they "have to have." Don't use the comment that "we can't afford it" if you are making a conscious decision not to purchase an item for another reason. If you can't afford the item, explain the reality of this in a straightforward manner. Children are often more understanding if they are included in the family decision making. Remember, in most families making a purchase on credit is an option. Think through your position on this and be prepared to respond to that suggestion, if your child mentions it.

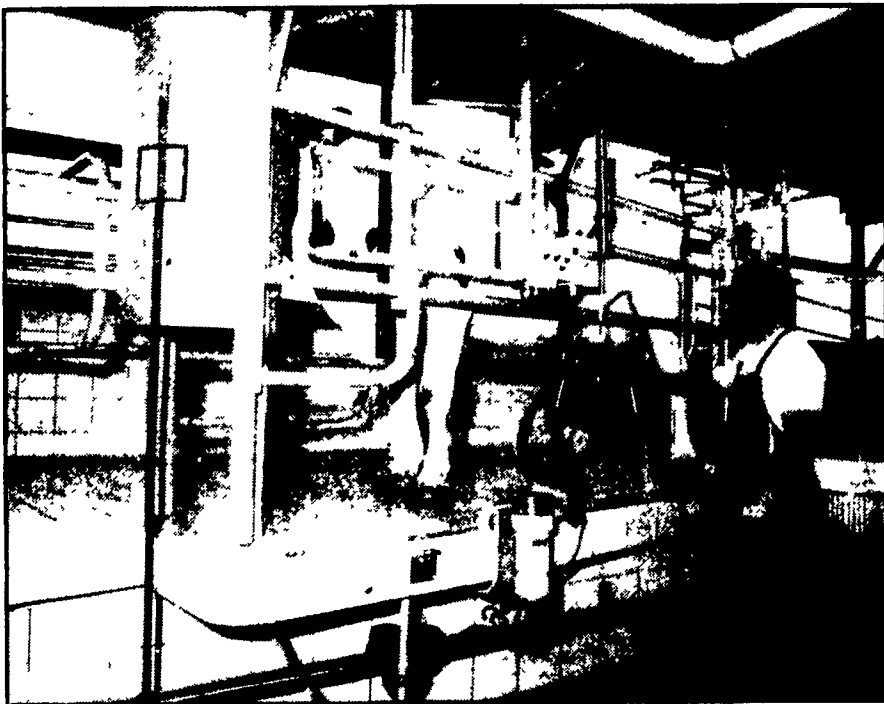
As your child implores you to buy something, you may want to suggest that he save his allowance money. Some parents have success setting a dollar limit and allowing the child to make up the difference from savings. For instance, if your son needs new sneakers, you may say, "I will pay up to \$45 for sneakers. If you want something that costs more than that, you are going to have to pay the difference. You can use your allowance to do that, or you can try to earn some money by doing chores for others. But remember, if you use your allowance for this, you won't have money to go to the movies this month. It's your choice. What's more important for you?"

Another strategy is to write the longed-for item on a slip of paper. Put it in a jar box for one to four weeks. If the child still wants that item at the end of the waiting period, consider buying it. Often with young children, that fad has passed, and now they want something else instead. Each time the wish changes, start the waiting period over again. This teaches several things—delayed gratification and prioritization of wants are two of the lessons a child learns using this method.

One difficult thing for a parent to do is to let a child make choices with his spending money freely. In order for children to learn to be wise consumers, it is important for them to have the freedom to choose the products they want and to live with the results, good or bad. Parents must resist stepping in and giving extra money when a poor decision is made. Rescuing in this way sets up a pattern that may continue into their adult years. This is unhealthy.

One final suggestion. I've found that spending time helping families who are truly needy, families who have few or no personal possessions, really helps children and adults to reevaluate what they "have to have" and what they can do without. This holiday season, when your children start clamoring for the latest toys and games, take an afternoon and reach out to another family in need. This may be the best lesson they could learn about what true needs and wants are.

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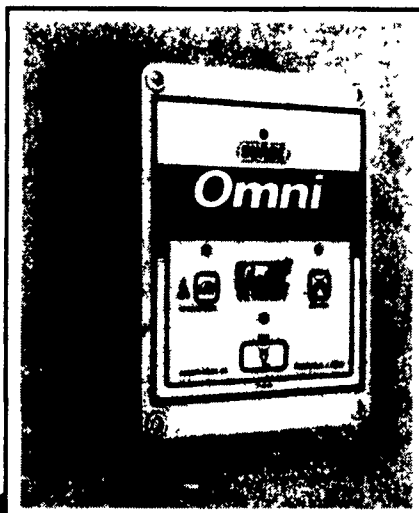
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