

Tips for Parents:
Reclaiming the Holidays during Uncertain Financial Times

When Children's Wants Aren't Feasible:

- It is okay to tell your child that this year there are financial limitations and certain gifts are not affordable.

Frame finances in terms of choices:

- It is fine to tell them that because the economic environment has changed, the family budget has changed and we need to make different choices for awhile.

Asking children to pitch in empowers them, because you're acknowledging that they're capable of making a difference:

- Help them come up with affordable gifts. Ask them for their ideas for making money: babysitting/lemonade stands/mowing lawns/selling their old toys/computer equipment.
- Help them make cards and gifts for others.
- Help them think about what they could do for others less fortunate: donating their toys, clothes, or time at a food bank.
- Get their help: ask them to be creative and think of 3 low cost ways the family can have fun.
- Make the holidays fun by doing free events such as visiting neighborhoods with festive decorations, going to free community events, creating a holiday film festival in your living room, checking the paper/computer ahead of time for planning.

The most important factor for speaking with kids is being **positive**.

- View setbacks as temporary rather than permanent.

When kids see their parents struggle honestly with challenges, overcome them or learn to accept them and live with them (rather than avoid them), they will be better prepared to handle their own struggles when they grow up. This can be the greatest gift of all!

*For additional financial information
please go to our website:
<http://xnet.kp.org/hr/ca/eap>*

