

things children and teens can do to help.

- Think about what you can do without; for example: movies, magazines, music, gas and sodas.
- Think about ways to earn money; baby-sitting and mowing lawns are two ideas.
- Turn off the lights, television and computer to save energy and money.
- Take shorter showers to cut down on the hot water used.
- Hang your clothes up after wearing them so they will not need to be washed and dried as often and they will last longer.
- Do not stand with the refrigerator door open while deciding what to eat.
- Buy store brands of personal care products.
- Do not waste food.
- Ride your bike or walk to places whenever possible.
- Give gifts of your time and energy rather than money to friends and family.
- Think about the things you do that make other people in your family angry. Find ways to stop doing those things.
- Help out without being asked; clean up after yourself.
- Keep a good sense of humor; be open to trying new ideas.
- Accept your parents' decisions in a positive manner.

For more information:

- www.heretohelp.pa.gov. Links to programs for unemployment benefits, public assistance, utility help, mortgage problems, and other resources.



Pennsylvania
Family Support Alliance™

Protecting children from abuse

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families in tough economic times

tough times and children

Loss of income, rising costs, job worries—most kids don't understand these issues. It's important to talk about these changes as a family.

- **Understand your own feelings.** Most people have shock and denial as their first reactions to unplanned changes. How much stress you have can often depend on the meaning you give it.
- **Don't make money problems an issue for your child.** Try to balance sharing too little and too much information with children. Children know when you are upset so don't try to hide problems, but keep discussions at the child's level and don't vent too much. Talk to friends, family members or a counselor instead of children.
- **Figure out how to work on the money problems.** Your child will see that you are doing your best to deal with the problems and will feel less afraid. But don't give children more information than you have to. For example, don't say, "we may have to sell the house" unless you are sure that will happen. Discuss as a family how each person can help with the money problems.
- **Listen to your children's fears.** Answer your children's questions as best you can and let them talk about how they feel.
- **Use the economy to talk with your child.** Explain words your child is hearing on the news or in conversation. Give information on how banks, the stock market or budgets work. Answer your child's questions whenever you can.
- **Talk about wants versus needs.** There's no better time to help kids understand the dangers of buying on credit and the importance of saving money for emergencies. Help them be smart consumers by teaching them how to shop and save.

worries about money cause fear and stress in families.

Thinking about how the family can work together is important.

- **Gain control of your own stress.** You can help your child best by first taking care of yourself.
- **Try to make as few changes as possible.** Too many changes at once can be hard on everyone. Keep mealtimes, bed times and family schedules as regular as you can.
- **Change your spending patterns.** The sooner you do this, the better you'll be in the long run. Look at how you spend your money and see if there are ways you can spend less.
- **Don't be afraid to ask for help.** Government programs, church and family can be sources of help and support.

which bills to pay first?

When you don't have enough money to pay all your bills, you have some tough choices to make. Here are some questions to ask yourself as you decide.

- **What will affect my family's health and security the most?** This is usually food, housing, utilities, transportation and medical care.
- **What will I lose if I don't pay this bill?** Some things you buy are used to "secure" the loan you took out to pay for them. These bills might be less important, especially if you can lose the item you bought.
- **How much do I owe?** If you have only a few payments left, it might be wise to finish the payments and have less stress from one less debt.
- **Do I owe child support, back taxes or student loans?** There are likely to be serious problems if you don't pay these bills. You may be able to get child support orders changed if you lost income, and you may be able to make payment arrangements for taxes and student loans. Don't wait! Check with the agency in charge of the bill and see what you can do.
- **How will this decision affect my credit report?** Late payments and non-payments are listed on your credit report, making it harder to get credit next time you need it. Contact people you owe money to right away and see if you can pay something on your bill to keep it off your credit record.

