



## CHILDREN, MONEY, AND VALUES

### 10 Principles

By Susan Vogt

*Gimme, get me, I want it, I saw it on T.V. (5 year old girl)*

*How come you won't get me the latest video game? (9 year old boy)*

*Amanda gets double what I get as an allowance! (12 year old girl)*

*I'm the only one in my class whose parents are tightwads. Just because **you** think this simple lifestyle stuff is cool doesn't mean **I** want it!" (14 year old boy)*

*We tried to share our value of a simple lifestyle with our children, but some of them resented never having what other kids had, and now they're typical yuppies. (empty nest parents)*

*My husband and I can live happily on very little, but now that we have kids we want them to have the advantages of a good school system, a safe place to live, and enough money to handle medical emergencies. What's responsible and what's luxury? (new parents)*

This "simple lifestyle" stuff can sound great in theory but be anything but simple in the every day living of it. In fact, it can cause guilt, conflict, resentment, and self-righteousness. So why don't we just give it all up and enjoy the good life? Perhaps because we take seriously the motto "Live simply so that others can simply live." Over the years, my husband and I have struggled with many of the above situations and offer the following snippets of wisdom as part of the ever evolving discussion on children, money, and values.

**1. Simple lifestyle need not mean living in destitution, but we must never be so isolated from the poor that we fail to be touched by their pain.**

For example, if our own neighborhood is not poor, can we find ways to come into face to face contact with people who have less than us.

**2. People are more important than things.**

If we have a choice between protecting a possession and protecting a relationship, the person comes first. For example, buying a house, care, etc. should not be at the expense of time needed for the family.

**3. Start Young**

It's a lot easier to maintain a modest lifestyle if that's how the children have grown up. For example, if the policy at the grocery store has always been no trinkets, it's easier than backing off from those treats later.

**4. Seek a Balance**

If parents are perceived as scrooges, children may resent having a thrifty lifestyle forced upon them and rebel to the opposite extreme. An occasional splurge is good for the soul and can let your kids know you're human. For example, although we don't typically buy expensive

brand name clothes for our children, sometimes we've made an exception if it was a quality item, just to break our image as tightwads.

**5. Hang around with people with values like yours.**

One of the hardest things for a parent is the concern that their child will suffer by not having something important that their peers have. It's easier to say "no" to a purchase when you can point out friends who have similar family standards.

**6. What about allowances?**

A modest amount of regular spending money can help the child learn the value of money and have the power to get things the parents might think are frivolous. The child then learns his/her own lessons about what is worth buying without the parent preaching.

**7. Gift giving criteria.**

Encourage the giving of gifts that are creative and may not cost money. The gift of one's effort and time are thus highlighted. Although we have done a lot of coupons for services and craft projects, we also found out the hard way that it's important to give at least one item that they can unwrap which might be considered a "heart's desire".

**8. Reduce temptation.**

Although children should learn how to say "no" to the consumerism of our society, sometimes it can be so overwhelming that it's easier to just minimize the commercials seen by limiting T.V. and not spend much time in stores.

**9. Make the green movement an ally.**

Although our kids sometimes think this simple lifestyle stuff is pretty square, they can get turned on by the environmental ideas of "reduce, reuse, recycle". Saving mother earth is attractive and in.

**10. Favorite personal tip.**

We instituted an annual clothing allowance once the kids got to an age that they contested the reasonable and thrifty clothes we bought for them. This took us out of the argument and let them decide whether to blow the whole year's allowance on a couple pair of popular running shoes or rather to discover the joys of bargains and discount stores.