

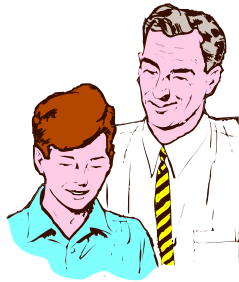


Family and Consumer Sciences

Family Ties

Communication and Finance

Tips for Talking with Teens



- ' Express your desires and fears specifically. Teens need clear guidelines and boundaries, and they need to know how we feel.
- ' Don't bombard your teen with questions. No one likes to be cross examined.
- ' Don't beg. If you do, you give away power, and it's just not worth it. Besides, begging is not effective.
- ' Negotiate boundaries, but do it from a position of strength. You are the parents, and some discussions must be yours, not all, but some.
- ' Don't be intimidated by a teen's attempt to create guilt feelings. **Remember, your value as a person does not** depend on how your teen performs or behaves.
- ' Relax and slow down. If you're under stress from a situation that doesn't involve your teen, don't let that tension spill over onto him or her.
- ' Don't be afraid to share your childhood with your teen. One good way to get information from your teen is to share yourself - especially your own fears, uncertainties, and difficulties as an adolescent.

REMEMBER: When our teens see that we are real and don't claim to be perfect, then they are free to open up and talk. Don't forget to listen- you're in for a real treat.

Helping Your Child Develop a Budget



Planning ahead with your children is critical, especially when it comes to money and their allowance. Help children to see that a good plan, or budget, is simple, flexible, and easy to track. You and your children can use the following method for developing a budget together.

INCOME—Do your children receive an allowance, or earn money from chores around the house? Have them list only income that is a “sure” thing.

OWED—What part of your children's income is owed for expenditures? For instance, do they pay for their own lunches at school, snacks, or clothing?

UNUSUAL, UNPAID EXPENSES—Make a list of all expenses that don't occur each month (birthdays and holidays).

Once everything is listed, simply subtract the amount owed and unusual expenses from the income. The difference is money that can be used for savings, investing for long-term goals (like college) or special purchases

Source: **Common Cents Newsletter**, Financial Management Education Resources from Western Region

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"People don't care how much you know until they know how much you care"

If You are Considering Divorce, Consider This



The United States is a throw-away society. When things don't work or are not satisfactory, we usually think it is easier and less costly to throw out the product than to try and repair or modify it. Unfortunately, this attitude has crept into beliefs about marriage. It seems that people often think it is easier to get out of an unhappy marriage than to try to make that current relationship work. Before you make a decision based on that belief, consider these things:

- **Remarriages have a higher failure rate than first marriages.** We think if we just change partners, our problems will be solved. Not so! In fact, because of our past history, we often bring baggage from our first marriages into second marriages, making them more—not less—difficult.
- **Men, women, and children do better in intact, successful first marriages** on measures of health, wealth, satisfaction and success. Marriage is not a magic bullet, but it is associated with better health, especially for men; greater wealth, especially for women; and greater academic and social success, especially for children.
- **Marriages, like everything else, go through slumps—down times,** but things often get better over time. In *The Case for Marriage*, Linda Waite and Maggie Gallagher state that many spouses who reported their marriages to be low in marital satisfaction, when asked again five years later, reported being high in marital happiness. Most could not explain the change. It is possible that keeping your vow—sticking together through the difficult times—can result in happier and stronger unions. More recent research on divorce is included in the book, *Does Divorce Make People Happy?*. People going through unhappy periods in their marriage often fantasize about getting out of their marriage and falling in love with someone new. If you put your energy into falling back in love with the person you are currently with, you can avoid a lot of pain and heartache for yourself, and especially for your children.
- **You can get past affairs, betrayals, and disappointments and come out better and stronger than before.** According to researcher and author, Shirley Glass, “the single best indicator of whether a relationship can survive infidelity is how much empathy the unfaithful partner shows for the pain they have caused when the betrayed spouse gets emotional and starts ‘acting crazy’.”

- **Marriage education classes aren't just for engaged couples or newlyweds.** They work for couples on the brink of divorce. You can learn new ways to interact, and by so doing, can fall back in love again. Before your divorce is final, seek marriage counseling or take a marriage enrichment course or a course on improving communications or controlling anger. The only thing to lose is the cost of the course, which will be far less than the cost of a divorce. This might be a first step toward repairing your marriage. If you don't try, in the future you may find yourself wondering what might have been.

Recommended web sites to check out before calling it quits:

www.smartmarriages.com - This web site of Smart Marriages: The Coalition of Marriage, Families, and Couples Education, contains a wealth of information about marriage, divorce, and issues affecting families and children.

www.weiner-davis.com - This veteran counselor has advice, books, links, and other information to help you repair your damaged marriage before you destroy it.

<http://www.oznet.ksu.edu/library/famlf2/mf2297.pdf> - This link will bring up a personal study course called *Couple Talk: Enhancing Your Relationship* from Kansas State University Cooperative Extension Service. You can print it directly from this site and study it at home.

by: Denise J. Brandon, PhD , Extension Family Relations Specialist

**For More Information County Your
Local County Extension Office**

Connecting with Teens

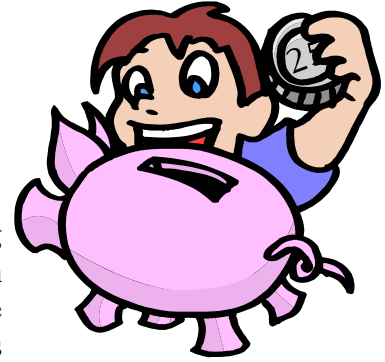
As they get older, communicating with adolescents gets to be a challenge. Here are some suggestion on ways to improve your relationship with your teenager. By following these suggestion, you will discover even more meaningful ways to connect with your teen.



- **Give honest compliments to your teen on a regular basis.** The compliments should not be forced (fake) and do not have to be on a grand scale. Comments like these will work great: "Your outfit is really cute and that color looks good on you." "I appreciate the kindness you showed to your brother when he lost his Little League game." "I like how you arranged the pictures on your bedroom wall." "The kind things you say to Grandma on her birthday was something special."
- **Don't treat your teen's broken heart as if it is no big deal.** Don't say thing such as: "There's plenty of fish in the sea." "He didn't deserve you anyway." "What can you know about being in love at 15?" Remember when you were a teen how you felt when you got dumped by your first love. Give your teen empathy, understanding, and a soft place to fall.
- **Surprise your teen with a scrapbook of pictures that you've taken of her,** from baby to her present age. If you have them, include a few pictures of you and her together.
- **Invite your teen to share a regular "date" with you every couple of weeks** (or every week if possible), where the two of you go out for an early Saturday lunch or see a movie. What's most important is your expressing a desire to do something with him/her.
- **Involve your teen in some family decisions** - which vacation spots to visit, what new holiday traditions to create, which car to purchase, what color to paint the house, what vegetables and flowers to grow, and what fish to put in your aquarium.
- **Establish a family volunteer tradition,** where you both volunteer together at least once a month at places like a food cupboard, hospice, family shelter, children's hospital or nursing home.
- **If your teen has a paying job,** offer to match whatever portion of her paycheck that she wishes to contribute to a charity of her choice.
- **Write your teen occasional notes of appreciation,** gratitude and love and leave them in sealed envelopes on their pillow.
- **Design your computer's screensaver with a picture of your teen or one of you and your teen.** Consider what that might signify to them. Every time you or he/she uses your computer, there he/she is. It's another version of keeping a picture of him/her in your wallet but with much more visible impact.

Allowances:

Should You or Should you Not?



Should you give your children an allowance? If so, should it be tied to doing chores? At what age should children receive an allowance? How much allowance should you give? All of these are important questions, and the answers will vary with your family. Here are some guidelines for this important issue.

Most experts agree that children should receive an allowance. Having and making decisions about money are the most effective way for children to learn about personal finance. Children will usually make different decisions about spending if they are using their own money instead of your money.

Allowances should not be tied to chores, according to most experts. Chores should be done as a normal part of the family, not as a way to earn money. However, chores can be divided into two categories – those that are done regularly, such as making the bed, straightening the room, sorting the laundry, doing the dishes and those that are done occasionally, such as washing windows, washing the car, or cleaning a closet or the garage. Those chores that happen occasionally or that are big jobs can be used as chances for your children to earn extra money.

Children need to receive allowances from a young age, at least by the time they start to school. In families where there is an older child, children the age of four or five may be ready to handle an allowance. Young children should receive money weekly. By the time they are in high school, you may give the money once per month to help them learn to budget for longer periods.

Now, comes the decision of how much to give. The amount depends on several things, your values, what you expect the allowance to cover, and the age of your child. The key is to provide enough money to be reasonable but not so much that your child never has to make choices about how to spend the money. Regardless of the amount provided, you and your child should talk about what the allowance is to cover and what you will continue to pay for. For example, you may continue to pay for school lunches, but snacks purchased at school will be paid from the allowance. As your child grows, the items the allowance should cover will increase, and the amount of money should go up, as well.

It is important for you to let your children make their own decisions about how to spend the money, once it is theirs. This may mean that your child spends her whole allowance and doesn't have enough money to go to the movies with friends at the end of the week. You can sympathize with the situation, but it is important not to give her extra money to go to the movies, no matter how much she cries or begs. You may allow her to earn the money, if you wish and time allows. Experiences like this teach children to budget and save for things they want or need.

Allowances can be a great teaching tool. Take advantage of this opportunity to help your child learn to manage money.

by: Denise J. Brandon, PhD , Extension Family Relations Specialist

22 of the Worst Things an Adult Ever Said to a Child

- * "You'll never amount to anything."
- * "I wish I'd never had you" or "We never wanted you."
- * "How could you be so stupid?"

- * "You're useless (or hopeless)."
- * "I can't stand you."
- * "If you don't straighten out, I'm going to commit you to the state hospital."



- * "You'll never be college material."
- * "You're lying."
- * "You'll never be any good at that."
- * "Why can't you be more like your brother (or sister)?"
- * "You're fat and ugly."
- * "You have a terrible personality. Only a real idiot would ever like you."
- * "Children should be seen and not heard."
- * "You should be happy. This is the best time of your life."

- * "Your mother and I wouldn't be getting divorced if it weren't for you."
- * "We always liked your dad's first wife better than your mother. We wish he'd never married your mom."
- * "If you do that, you're not my daughter."
- * "You could have been somebody."
- * "Do what I say, not what I do."
- * "You are the shortest person in the class, so you'll be the last one to have your picture taken."
- * "I'm sorry you didn't play, but we needed to win the game."
- * "I love you, but. ."

Whether a thoughtless comment or something cruel said in a moment of anger, our words take root and can live forever in the heart of a child.
THINK BEFORE YOU SPEAK.

26 of the Best Things an Adult Ever Said to a Child



- * "I love you."
- * "How are you?"
- * "You are a good person."

- * "You can do anything you choose to do."
- * "You're very smart."

- * "I'm so glad we've got you."
- * "You are very special (or terrific)."
- * "When you make up your mind to do something, you always follow through."

- * "You are number one."
- * "Congratulations! You deserve this!"

- * "You'll go far. I'll never have to worry about you."
- * "You're beautiful."
- * "You add so much to this family."

- * "You're really good at..."
- * "I really like who you are."
- * "How do you feel about that?" or "What do you think?"

- * "I respect you."
- * "You're more responsible than a lot of adults I know."
- * "You're going to achieve whatever you want because of your great personality."

- * "You did a wonderful job! I'm so proud of you."
- * "I appreciate knowing I can count on you."
- * "Your dad and I have loved you since the moment you were born, and we will never stop loving you."

- * "You've got a good head on your shoulders."
- * "You've got a tremendous amount of talent."
- * "I believe in you."
- * "You have a great sense of humor." or "You're fun to be with."