

# Getting Through Tough Financial Times

## How You Can Help Mom or Dad

Sometimes through no fault of their own, parents find themselves without a job or with lower incomes. A factory may close, sales may be down or their health may fail. Whatever the cause, tough times affect everyone in the family.

Unemployment may mean less money, more stress and schedule changes. Your parent may behave like a different person. The anger and frustration they feel may come out in ways you have trouble understanding. Mom may yell about things that wouldn't have bothered her before. Or dad may not pay attention when you're talking.

During tough times, parents are worried about paying the bills and finding a new job. They also may be feeling angry about losing their job.

Talking can help. Take time to talk to your parents and brothers and sisters about the changes taking place. Listen to what they have to say.

Sometimes you may feel alone and worried about what's happening to your family. Angry outbursts, depression or abuse of alcohol are all examples of serious problems that can occur in families. These problems may require outside help. Your school counselor, teacher, minister, doctor or neighbor can help you find the support you need. Don't hesitate to talk to them.

## Ways You Can Help

Here are some things you can do when money is short:

- Think about things you've been spending money on that you can do without – movies, magazines, music, gas, or sodas.
- Think about ways to earn money – mowing lawns, baby-sitting, shoveling snow, or delivering papers.
- Think about ways to stretch the money your family does have – sew or mend clothing, garden, baby-sit for younger brothers and sisters, prepare meals.

Here are some ways you can help your family save on bills. Even little things help:

- Turn off the lights, television, stereo, and curling iron when not in use.
- Make fewer phone calls and keep them short.
- Take shorter showers to cut down on the hot water used.
- Dry clothes on clothes lines rather than in a dryer when possible.
- Take clothes out of the dryer immediately to cut down on ironing.

- Hang your clothes up after wearing so they won't need to be washed as often and will last longer.
- Don't stand with the refrigerator door open while deciding what to eat.
- Drink water, milk and juices, which are healthier and can be less expensive than soda.
- Hang up the towel after your shower/bath so it can dry and be used again.
- Turn off water while brushing your teeth, turn on (small stream) for rinsing.
- Use less shampoo – only enough to clean the hair (too much lather is wasteful)
- Buy generic brands of personal care products.
- Don't waste school supplies – use both sides of paper.
- Don't be wasteful with food.
- Ride your bike or walk to places whenever possible.
- Give gifts to friends and family of your time and energy rather than money.

Here are some things you can do to help relieve stress and tension at home:

- Think about the things you do that make other people in your family angry. Find ways to avoid doing those things.
- Do extra chores; help out without being asked.
- Clean up after yourself.
- Avoid picking fights.
- Spend time caring for younger brothers/sisters.
- Share your possessions and school supplies with other family members. Learn to be generous with your time also.
- Keep a good sense of humor.
- Be enthusiastic about trying new foods.
- If a task needs to be done and you can do it, *do it*; it will be appreciated.
- Treat your family with kindness. Be courteous using “please and thank you” generously.
- Accept your parents decisions in a positive manner.

No matter what your age, there are things you can do to help at home during tough times.

