



The Value of Money

It's important to begin to teach your children about money management at an early age. Don't wait until they go off to college to begin teaching them the importance of money and work. Worse, don't leave the job up to a future spouse or the creditors. Understanding the importance of work and money is too important a task to leave to chance. How important? Money issues are ranked the number one stressor for most people in our society. The first step in teaching our children how to handle money and work responsibly is to get a handle on our own spending. This is tough in a society that bombards us daily with clever and persuasive advertising and merchandising depicting an endless supply of wonderful things and experiences to purchase. It's important to know what values you want to convey to your children and teens concerning money and work. Do you want them to see work as a notable contribution that they can make to society, or something they simply do to earn as much money as they can? If you don't want them to see work as constant drudgery or minimally satisfying, then teach them how various jobs are important in the scheme of things.

You can accomplish this by:

- Teaching them the value of doing a job well and taking pride in the outcome, regardless of the task.
- Help them listen for their calling, that wonderful passion that can truly give a career meaning and satisfaction. Finding a career that matches their talents and gives them a way to be creative and productive is much more likely to add to their happiness than earning more money.
- Help them to develop a healthy appreciation of money and a sense of balance to the importance of money. The world has always had its share of wealthy and unhappy people who thought money was more important than job satisfaction or human relations.
- Emphasize that beyond earning enough money to pay for the necessities of life, there is the need to maintain time for recreation and entertainment. Finding a career that leaves time for their spouse, children and friends can bring a real sense of satisfaction.

Your children will watch and learn from how you budget and spend your time and money. Think about how you spend your time and money, especially as it relates to your children. If you see inconsistencies between what you believe and what you do, make some changes to bring them into alignment. This will enable you to send a single message that is both clear and powerful to your children. Start teaching your children how to manage money while they are young by presenting savings as a form of collecting. When they see something they want, have them wait a day or two before making a final decision whether or not to purchase it. Sometimes a short wait can make them realize they didn't need or want it as much as they thought. The values and concepts you start them off with at a young age will stay with them for a lifetime and help them find financial peace as adults.

From *Getting Through to Your Kids*-Michael H. Popkin, PhD

To learn more about determining your child's goals, visit the Active Parenting Online Video Library. These helpful videos are offered free of charge by the ACFC in partnership with Active Parenting. Guidance and help are available for parents of children of all ages, from toddler to teen. To access the Online Video Library, go to the [ACFC website](#), click on the Active Parenting tab, and follow the instructions on how to view the videos.

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