

STRESS-PROOFING YOUR CHILDREN DURING UNCERTAIN TIMES

“What do you mean I can’t get a new outfit, all my friends are getting them?” “Will we be taking a vacation this year?” “Will I be able to go to college?” Lets face it, with real estate values dropping, massive layoffs, tightening credit, the stock markets plunging, and savings and retirement plans evaporating, the weakening economy is affecting us all—including our children. Whether you have discussed it with them or not, be assured your kids are affected. How can you help them deal with the lifestyle changes they need to make as financial strains take a toll on your family?

Softening the impact that a worsening economy has on our children may seem like a daunting task, but the key lies in resiliency. Teaching our kids to be resilient will not only get them through these tough economic times, but will help them to become well-balanced adults who can adapt to, or rebound from, adversity. These simple tips will help:

1. **Be optimistic:** *encourage* optimism, but more importantly *exhibit* optimism. As one door closes, another always opens...and the glass really is half-full!
2. **Teach the Rule of 3:** don’t *think* about giving up until you have failed at least three times at the same task.
3. **Teach problem-solving skills:** don’t do everything for your kids, instead show them how, then let them try for themselves...it builds confidence and combats a sense of helplessness.
4. **Encourage family routines and traditions:** Foster a sense of family identity by sharing family activities.
5. **Establish good family communication:** Share family dinners or other activities. During these times, it’s OK to talk about the economy and your concerns, but only up to a point. Be honest, but remember, kids do not need to know all the grizzly details, nor can they always understand them or put them in perspective.
6. **Follow the *Three Musketeer Principle*:** All for One, and One for All.

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