

Chapter 1 : Why we should let our children fail | Life and style | The Guardian

Let your children have their own dreams and let them work to accomplish them. Make your children work for something. When you prevent your child from working, then they never learn to make it on their own.

Vicki Hoefle tells you how to get your kids to do the same. But developing smart habits with money means starting financial education early. So how do you make your children into savvy consumers? Here now is Vicki Hoefle, a parent educator from Middlebury, Vt. Nearly half of Americans have more credit card debt than savings, according to a survey conducted by Bankrate. How can we change this alarming statistic? If we want our children to develop a healthy relationship with money, then parents, caregivers and educators need to take an active role in providing first-hand experiences on the joys of having money and the patience and planning that goes into managing that money. If you can trust them not to put the money in their mouths, you can trust them with an allowance. The money they receive, no matter how much, will allow them to feel that they have real purchasing power. Vicki Hoefle, photo courtesy of the author. They can babysit, pet-sit, mow lawns, rake leaves, shovel snow, etc. When they officially reach the legal age to acquire a part-time job, the allowance should be over. The Purpose of an Allowance The goal of an allowance should be to teach children at the youngest possible age about money management – saving, spending and giving away money. Using money solely as a reward for chores, good behavior and grades will teach that these behaviors result in money gain, but not necessarily the importance of managing the value of that gain. Once the money is handed to the kids, micromanage as little as possible. Part of my Duct Tape Parenting methods stresses the less-is-more approach. Open a bank account and allow them access to ATM cards. Let them drain their account and then take them in to talk to a bank teller; let them see first-hand how money works. Then, watch as they begin to check their balances and learn to budget. Style of Spending Every child will have a unique relationship with money – even before they have access to it. Some will save; others will spend everything they earn each week. These situations will lead them to ask themselves questions: For the most part, kids who purchase with their own money tend to take better care of their possessions. As I say, setting too many limits will keep children from becoming conscientious consumers. Instead, focus on just one rule: Include the children in the discussion so they have an active role in the process. By not focusing on limits, children have the opportunity to exercise making financial mistakes. Trial and error is key for learning how to manage money. Initially, five-year-olds are not what anyone would call savvy. But by the time they are 10 and have practiced basic money management, they are much more thoughtful and educated consumers. The responsibility and common sense the children gain by using money is just part of the equation. In conclusion, raising children to be conscious money managers should result in financially independent young adults. Please submit them here. And Larry is far from alone. Countries will always have land to sell, salaries, personnel and services to cut and benefits to deny. None of these would seem to apply to the United States, would they? That should eventually boost inflation, which always helps debtors, for the simple reason that they pay back their lenders in devalued currency. Now some would think devaluing the dollar an irresponsible course of action. Moreover, a country can always borrow money – at some price. Not that I would lend them a dime at that interest rate. But the world will. Will Social Security promises all be kept? Will taxes go up? Given the potential of new technology, our economy could conceivably grow much faster than it has been of late. Just listen to the folks at Singularity University. Faster growth would mean greater tax revenue, and thus a greater ability to pay back what we owe.

Chapter 2 : Adult Childrenâ€™When to Help and When to Let Them Learn | WeHaveKids

Let them drain their account and then take them in to talk to a bank teller; let them see first-hand how money works. Then, watch as they begin to check their balances and learn to budget.

Great Tools for Kids - October 17, Today at a meeting we discussed the inhibition of children. Children who have not started school yet. The rawness of their play and emotions. Think about watching a young child play or react or do anything. In play that looks like imagination and sounds and movement. They make sounds and create imaginary worlds. In reacting that looks like tears and whole body stomping or laughter and a face covering smiling. They display their emotions whether happy or sad. Kids LIVE their lives. When do we teach children they must contain that? When do we say blend in? I have always been proud and sometimes jealous of my daughter because she wears what she wants. She has a unique sense of fashion and puts on what is comfortable and makes her feel pretty. At 9-years-old this is still true. And I really hope that does not change yes, this may be re-evaluated in her teen years. I really hope she grows up to keep this confidences and play in her life. Click To Tweet Thinking through this lens we need to look at our classrooms. While they are a place of learning, they are a community. Making connections with students will increase engagement and student motivation. Teaching the behaviors your want set your room up for success. Your personal teaching philosophy, the physical space and classroom management all work together to allow them to be children, but focus their learning and encourage engagement. This is done in August, but should be revisited throughout the year. Do you ever wonder? Are you ever curious? There is so much going on behind the scenes that we may or may not know. When you have that difficult child, make a connection and ask questions. Understand they may have situations that children should not have. When you find a way to connect, you are taking a first step to help them. We need to remember our students are still children. Along with the end of the first nine week the weather has been a mess all over the country. This means less movement and indoor recess. For kids, this means more built up energy. There are things that have to be accomplished in classrooms, but try to understand when they wiggle and are loud. Try to remember indoor recess means less movement. Know that taking a few minutes to stretch, do yoga, check out a gonoodle or get up and move will help in the long run. Try some strategies that get them moving during content.

Chapter 3 : Are You Teaching Kids Responsibility? 50 Simple Challenges to Get You Started - A Fine Parent

Teach them to your children, talking about them while sitting in your house, walking on the road, or when you are about to lie down or get up. NET Bible Teach them to your children and speak of them as you sit in your house, as you walk along the road, as you lie down, and as you get up.

Encourage them to discover the hidden costs iStockphoto Give your children projects that allow them to figure out the value of a dollar on their own. First, he had her comparison shop for different models. After the chat with the insurance agent, she told her father, "Never mind. Teach them the value of patience iStockphoto When Rod Griffin, director of public education for the credit reporting agency Experian, was a child, he wanted a dirt bike. Flash forward many years, and Griffin decided to teach his own young grandchildren a lesson about the need to be patient when saving. They wanted to use it to buy ice cream. So, Griffin encouraged them to save the quarter and to continue to look for money until they had enough for their sweet treat. Occasionally, Grandpa hid more money in the seats. As the grandchildren found the coins, they kept track of how much they discovered until they had enough for a cone. If children need more money to buy something than they have in their allowance, let them borrow it -- with interest -- from you. That way, they will learn an important lesson about the sting of carrying debt. Every now and again, borrow money from your kids and pay them back with interest. Explain that the 50 cents is like paying rent to use the money. Again, make sure the child pays you back with interest. And as with a real credit card, make sure the interest payments continue to accumulate the longer the debt goes unpaid. In the meantime, do not forget to model good behavior. Make sure your children see you paying for more things with cash. But there is an easier way to teach the same lesson. It even throws in unexpected expenses, such as a car breaking down, to make the experience more realistic. When Rebecca Lusk was a child and her family went on vacation, her parents put her daily spending money in envelopes. She was free to spend the money in any way she chose. On the first vacation, she spent all her money on day one. She was sorry later in the week, as she found other things that she wanted to buy -- and that she preferred to the items she purchased earlier On the next vacation, Lusk changed her strategy. She created a budget and reviewed her spending options more carefully. At the end of the trip, she even had some money left over. Today, Lusk is a junior at the University of Delaware who rates her money management skills as "pretty good. Clearly, she has learned her financial lessons well.

Chapter 4 : Don't let your children be brats, teach them to be gracious receivers - Christie Dedman

All parents hope their children will grow up to become independent, financially savvy adults. Fortunately, there are things you can do now to teach your children to handle money the right way.

My kid brain was of course interested in only one specific gift, so I was ripping and shedding through the presents searching for it. I wanted a boom box, the big kind you could take to the playground and play your favorite songs while having a dance off with your friends. Kidding But I am going to confess something to you. I was a brat, crushed and mad. Rude to my parents who just gave me more than some children in this world would get that morning. I look back on it as being mean as heck to my parents. Did I thank them for the gifts I received that morning? Maybe, it was probably flippant though. Back to the future: No matter what the gift it, how it is presented or who it is from, you are to be a gracious and grateful recipient. As we head into the holiday season where kids and some adults honestly get greedy and beg for junk every single day here are some behavior patterns we reinforce with our kids: The season is to be focused on how we can give to others in numerous ways, because God gave His Son to us. You are to still be thankful that the person thought of you, went to the trouble of getting you something and wrapped it up. Even if the gift is terrible " you can still be grateful and you better show it in your attitude and response to the giver. We have taught our kids that working hard for your money is basically time away from your family. If I waste money on tons of junk, I have to work more to keep up that lifestyle or pay bills. To us, we put value on trips, experiences etc. So earning money to do things together is worth it, earning money to buy stuff to clutter up the house is not. A brat is defined by someone who receives the gift and takes it with an attitude of they deserve the gift and more. God points us to our wretched behavior as humans by telling us that we need a Savior. Sometimes you receive gifts, not because you deserve it or want it, but because you need it. When God places gifts in your path, first praise Him then whatever you do, make sure you tell the giver how much their thoughtfulness means to you.

Chapter 5 : Chicago Tribune - We are currently unavailable in your region

Treating children disrespectfully will just make them lose their respect for us (think about the mean boss example above). If you're lucky and your kids are not the stubborn type, you may get temporary compliance out of them, which may seem like respect.

Parenting The importance of teaching kids to trust their gut Nearly 90 percent of children who experience sexual abuse know their abuser. By Nadine Thornhill Jan 17, Photo: Facing the reality of sexual violence is necessary. It can also be difficult, particularly for parents. We want to do whatever we can to protect our kids from sexual abuse and assault, but the mere thought of someone harming our children can be overwhelming or even trigger memories of our own traumas. It makes sense that some of us are reluctant to bring the issue up with our children. And help children articulate their feelings to show you accept and care about their emotions. When should a kid learn about consent? Talk about bodies Kids who can correctly name their body parts, including their genitals, are less vulnerable to abuse. Sexual predators want to keep their actions secret. Naming body parts can begin at any age. You can even do it with babies during bathtimeâ€” simply name each body part as you wash it: Sex Is a Funny Word is great for older ones. Keeping secrets is OK when it is part of surprise like a party or gift. This kind of surprise is meant to make people feel good. Adults should never ask children to keep permanent secrets, or secrets about their bodies. Let kids know they should tell an adult if anyoneâ€”even a friend or another family memberâ€”asks them to keep that kind of a secret. With older kids and teens, news stories can serve as a good conversation starter. Believe them If your child does tell you someone touched them or harmed them, know that it is extremely rare for children to lie about this. Your first response should be to let your child know you believe them. Rastin reminds us that kids react differently to abuse. Let your child know that you understand it will take time to feel better; reassure them that things can and will improve.

Chapter 6 : Parenting Children Quotes (quotes)

Teaching the behaviors you want set your room up for success. Your personal teaching philosophy, the physical space and classroom management all work together to allow them to be children, but focus their learning and encourage engagement.

When I was working toward a doctoral degree, my sons occasionally started spending money in their heads. In other words, they liked to plan what they were going to do with the money I was going to make. I always tell them that I am leaving all my money to the dolphins, so they will have to make their own ways in the world. On some level, like all jokes, there is some truth to what I say. I expect them to have jobs, work hard, and support themselves in life. The phrase "tough love" comes to mind, but I as a college psychology professor, family counselor, and former personal loan writer, I have met many parents who spent their life savings bailing their children out of predicaments. This article is for those parents. The first thing to do is figure out the difference between help that will actually help and help that will only hurt your kids. What can you do when your grown kids are making bad decisions and end up in trouble—romantically, financially, emotionally, or with the law? How can you help your adult child become financially independent? When is it time to cut the apron strings and close your checkbook? When is it okay to step in and help? An adult child who makes a poor decision—like a daughter who buys a Coach purse instead of paying her bills, or a son who gambles with his rent money—should learn from that decision. But then there are real family crises—auto accidents, illnesses, layoffs, house fires, the list goes on—when families should work together. What can you do? Well, the answer depends on whether or not you are supporting your child financially. This will allow you to save your breath for when the advice might be heard and make a difference. If you are financially supporting your adult child, then you still have a say in how their time and money is spent. Spend that money and advice wisely. After hearing the sob story about drunken driving, drug possession, or some other involvement in illegal activity, many parents will rush to bail their child out of jail. Many parents go as far as taking out loans to get adult children out of jail. A friend of mine repeatedly hocked his vehicles to keep his son out of jail for possession of an illegal substance. Even though he knows he is enabling this child, he refuses to stop and let his son feel the consequences of his actions. In our family, I have made it clear that if one of my children does something illegal, they better not call me. They know I will not bail them out. Your child is an adult. They should be responsible for their actions. If you bail them out of jail and put yourself in financial dire straits, you are teaching them that you will always be there to fix their problems and willingly suffer for their mistakes. There is another very good reason to NOT hock the farm for bail: Chances are that adult child is going to continue the behavior that put them in jail. They swear it will never happen again, and you want to believe. If your child is headed down a dark path, you can be a light and an example, but do not save them from their consequences. Protecting a child from their own mistakes means that you do not think they can handle the situation on their own. If that is what you believe, then you need to admit how you participated in creating the problem. To learn about how to set appropriate boundaries for adult kids who live at home, read *How to Create House Rules for Adult Children*. This is the child who gets a new tattoo or a new phone, splurges on a fancy part for a vehicle, buys new clothes, purchases frivolous items for their apartment or worse—gets a brand new vehicle, then asks you to pay their rent. Learning to handle money never killed anyone. This type of lesson is important. If you protect your children from these lessons, they will never learn how money works, and they will continue to lean on you for help. My oldest son earned his first vehicle. He learned to fix the old Bronco himself and he took care of it you could have eaten off the floors in that thing. I was very proud of him. Eventually, the Bronco needed work that would be too costly so he decided to trade it in for something newer. He needed a co-signer, so he called me. My deal with him was that I would co-sign, but if I had to start making payments, I was going to take the vehicle. When he lost his job, he called me to say he could no longer make the payments, so I came and got the vehicle. He was not mad because I made it clear from the beginning that I was not going to buy him a car. He has a car and a job now, by the way. This is a trap for everyone involved. If you have been a good and loving parent, you need not worry about your adult

children never calling. As they grow up, they will drift away for short spells. This is a natural part of becoming adults. They will call, and you will have great conversations about their kids and life. Can I afford it? This should always be your first consideration. If you have plenty of money, you might want to help them out, then continue to question 2. Will this money actually help? Is this a short-term crisis or a chronic condition? Is it a temporary or a permanent need? Will this money be used responsibly? Will help pay for something important or will it be used on frivolous items? Is it for something they need or do they just want it? Is your child following a budget? Is there something else I could do to help? Sometimes, you can offer another kind of help instead of giving money. Maybe you can offer to watch your grandkids while your adult child looks for a job. Will it help them gain future independence? Some gifts are money well spent. Investments in furthering education and funding business ventures are smarter than helping your child take a nice vacation, no matter how desperately that vacation is needed. Is this a pattern? It may be time for both you and your adult child to grow up, break the cycle of dependence, and find other ways to maintain your relationship. Ask your adult child: Is this a gift or is it a loan? When will you pay me back? Part of being an adult is keeping promises. Discuss a repayment schedule and make plans for what will happen if those dates are broken. Are you going to ask me for money again? Have explicit discussions about your financial expectations. If you want your kid to stop asking you for handouts, the biggest mistake is to say "no" and then let them whine and cry and guilt you into it. This is precisely why people play slot machines: Better to say "no" and stick to it. Saying "no" clearly and firmly is sometimes the best thing you can do for your child. What happens when you have money and your children never have to work for anything? They become useless, incapable, entitled adults who have no concept of real work. Part of being an adult is paying your own way in life. Let your children have their own dreams and let them work to accomplish them. Make your children work for something. When you prevent your child from working, then they never learn to make it on their own. Let them help the homeless and do charity work even ifâ€”especially ifâ€”you have money. A year-old woman came into my personal loan office one day. She was beside herself in tears. Her father, a famous heart surgeon, had so much money that even until the day he died he was sending her checks. After he died, all the money went to his year-old trophy wife. His daughter admitted that her father ruined her. When a person works hard for something, they appreciate it, but when something is given, they do not feel a sense of responsibility for it. This is even true with college, where I currently teach. Most of the students who work hard in part-time jobs and for scholarships will appreciate their education, whereas those whose parents pay for their school are much more likely to drop out. Some parents say they want their children to have things easier than they had. Well why would you want that when you turned out so well?

Chapter 7 : Deuteronomy - Bible Gateway

Don't forget them [L let them turn aside/slip from your heart/mind] as long as you live [L all the days of your life], but teach them [make them known] to your children and grandchildren. GNV.

Children are more confident, more courageous and enjoy life far more intensely than adults. Sometimes it feels that we spend our entire lives trying to return to who we were as children. Every day is a fresh start. The break between June and September seemed like a lifetime. Because when you are young, every day feels like an eternity and a new day means new opportunities to make new friends, explore new adventures, learn new things. They start fresh, always. Creative pursuits are fun and good for you. Roosevelt How often do you see children losing themselves in a creative project for hours at a time? Drawing, playing with clay, building a sandcastle with meticulous attention to detail. For some reason, as we get older, we stop seeing creative activities as worthwhile. How many adults, aside from artists, draw on a regular basis? How many play with clay or finger paint just for the fun of it? Dance when you feel like it. They embrace life and all it has to offer with open arms. Just watch the humor a child can find in a shopping mall or at the park. They see silliness everywhere. It eases our burdens. It renews our natural sense of optimism and opens us up to new possibilities. You would run and chase your friends until you were out of breath and your cheeks were rosy. You would jump and do cartwheels at the drop of a hat and you never thought of it as "exercise" or "daily fitness. And it was fun. For in the dew of little things the heart finds its morning and is refreshed. They join soccer teams, go to a birthday parties, start new schools. These are all ways that kids make new friends. Children adhere to the motto, "the more the merrier," and adults should, as well. The world revolves around them. But in doing so, we often slip to the side of self-deprecation. We put ourselves down to make others feel better or to be more relatable. Modesty becomes an admirable quality and we start to convince ourselves of our own mediocrity. Scars are badges of honor. Where you dwell will define your struggle. They become the superstar of the class, the survivor. If they fall down and cut themselves, everyone wants to see the scar, they wear it proudly. As we get older, we hide our scars, our wounds become our secrets. A story to tell. They will jump on a trampoline, dive into a pool or ski down a mountain even if it is foreign to them. As adults, we fear the unknown. We stay safely ensconced in our comfort zone and rarely venture out. Adventure exhilarates us and awakens the spirit. Notice the little things. She notices their little legs and how fast they move along the sand. Something simple that we take for granted brings her immense joy and profound inspiration. When did we stop noticing the tiny miracles that surround us daily? How much more beautiful would life be if we could see these miracles again? This post originally appeared on Daily Moxie. You can also find Jocelyn on Twitter and Instagram.

Chapter 8 : 10 Life Lessons You Can Learn From Children | HuffPost

Raising kids who will become responsible adults isn't about doing more for them. In fact, avoiding these 13 things mentally strong parents don't do could be the key to raising self-assured.

The child does not begin to fall until she becomes seriously interested in walking, until she actually begins walking. Falling is thus more an indication of learning than a sign of failure. The gain is not the having of children, it is the discovery of love and how to be loving. Train up a child in the way he should go: Therefore, the Great Spirit may show to them many things which older people miss. Robert Brault Anything we tell our kids about life is a placemaker Do not ask that your kids live up to your expectations. Let your kids be who they are, and your expectations will be in breathless pursuit. The trouble with learning to parent on the job is that your child is the teacher. The world is as many times new as there are children in our lives. There is an instinct in a woman to love most of her own child and an instinct to make any child who needs her love, her own. Why explain miracles to your kids, when you can just have them plant a garden? To ignore them is to destroy their belief that the world is good. A teddy bear does not depend upon mechanics to give him the semblance of life. He is loved - and therefore he lives. A teddy bear is your childhood wrapped up in faded yellow fur, and as such, he commands affection long after he is outgrown. However time or circumstances may come between mother and her child, their lives are interwoven forever. Always kiss your children goodnight Teach them to question what they read. Teach them to question everything. No servants to come between them. These are the boys who are born to the best fortune. Teach them to save everything, not for their own use, for that would make them selfish, but for some use. Teach them to share everything with their playmates; but never allow them to destroy anything. Doc Childre An Aware parent loves all children he or she meets and interacts with For you are a caretaker for those moments in time. It knows no law, no pity, it dares all things and crushes down remorselessly all that stands in its path. Crystal DeLarm Clymer When your child is talking.. Turn the world off. To be happy for no reason. To always be busy with something. And to know how to demand with all his might that which he desires. God bless everybody who loves me. God bless everybody who loves everybody I love. And everybody who loves everybody who loves me. The hearts and frame are not on the print. Click the image below to take you to the individual listing or go to Spiritual Quotes To Live By on Etsy to see these and more items. Colourful Blessings Prayer for children Marcelene Cox The illusions of childhood are necessary experiences; a child should not be denied a balloon because an adult knows that sooner or later it will burst. Monta Crane There are three ways to get something done Employ someone to do it for you. Or, forbid your children from doing it! Even when their own child is the most disgusting little blister you could ever imagine, they still think that he or she is wonderful. Mark Desaux If your life inspires just one child Your life has been a success. It should be offered to them as a precious gift. Rosaleen Dickson Whatever they grow up to be, they are still our children and the one most important of all the things we can give to them is unconditional love. Not a love that depends on anything at all except that they are our children.

Chapter 9 : The importance of teaching kids to trust their gut

We talk about teaching children consent but the way that we teach children to honor consent is by violating theirs. By blaming them for the non-consensual ways that they have engaged with bodies. This is our fault, our reckoning.

Child No 1 studies hard and is top of their class. Child No 2 is an academically average student, but physically active and enjoys outdoor sports such as swimming and cycling. How to prevent youth suicide in Hong Kong
Child No 1 spends most of their after-school hours from Monday to Friday either on homework or revising schoolwork. This young student rarely interacts with other children outside of school and prefers to play online games in their rare moments of down time after fulfilling all their scheduled commitments. Child No 2 loves to play soccer with children in the neighbourhood whenever possible, but only after they have finished doing their homework. Many parents, especially those in Hong Kong, would choose Child No 1. Their life is structured and they accomplish a lot. One might imagine he, or she, has a promising future and is guaranteed to become wealthy and therefore enjoy a good quality of life. He says teaching children and young people self-control promotes positive thinking and healthy living, which makes them less likely to commit suicide. The day, observed to raise awareness of the importance of suicide prevention, is an initiative of the International Association for Suicide Prevention, of which Wong is a former Hong Kong representative. Parents should allow some time each day for their kids to do their own things with minimal supervision. This means children wake up, eat, go to school, eat, study and then sleep like clockwork and with little deviation from their schedule. The study, by a group of New Zealand psychologists, is in its 46th year. It documents every aspect of the lives of 1, people born in and It found one common determining factor that shapes and affects the long-term well-being of its subjects, particularly in adolescence, is self-control. The researchers have concluded that the extent to which people develop self-control in childhood determines their health and wealth. Fung says Hong Kong children tend to live structured and sheltered lives because of overprotective parents, and that makes it hard to develop self-control and other basic life skills necessary to tackle daily challenges. Many believe self-discipline should be taught in early childhood, ideally before the age of five. Wong says there are various ways to instil self-discipline. The best way to help young people develop self-control is to give them a sense of purpose. This can be something as simple as giving them responsibility for something – a simple task such as walking a dog, or a job. Developing self-control is fundamentally about building self-confidence and finding reasonable boundaries Annie Cheung With funding from the Keswick Foundation, which supports non-profit groups to address social needs in Hong Kong and China, Wong is partnering with three primary schools to promote social-emotional learning and humane education. The project aims to teach students how to control their emotions and behaviour through animal-assisted education activities. Of course, the outcomes still vary depending on the individual. Hong Kong parents often rely on foreign domestic helpers or their grandparents for child care. If they do, says Wong, they should allow supervised free time for their children to be independent and learn how to manage their affairs. As for the role a lack of self-control plays in stress-related student suicides in Hong Kong, Wong says stress can be caused by a variety of things, such as academic pressure, low self-esteem, or a sense of hopelessness. Still, he says concerted action can be taken to deal with student suicides. Love Our Kids, a charity in Hong Kong that works to prevent student suicides, runs a programme of day retreats. These offer students the opportunity to release bottled-up emotions and gain the courage to tackle everyday obstacles and personal challenges common to their age group. The programme has reached out to some 20 primary and secondary schools since