



# Keep Lines of Communication Open

## Importance of Communication

- When the family is facing tough times, family members need to lean on each other more than usual. Talk to each other respectfully and listen to each other's concerns.
- Conflict and disagreements are normal, especially when family members are stressed. Give each person a chance to share his or her view of things, without interrupting or judging. Keep an open mind and listen for new information and good ideas.
- In tough times, family schedules and routines sometimes fall apart. You need to keep each other up-to-date on changes in daily routines and any unusual expenses.
- Set aside a regular time for family meetings to share information and concerns. Make sure that finances are not the only topic of discussion and consider ending the meeting with a special family activity or treat.

## Keeping Children in the Loop

- Let children know that the family is having temporary difficulties and may have to reduce spending on some items for a while. Try to do this in a confident, calm and honest manner.
- Answer their questions as clearly as you can but don't burden them with too much information.
- Remember that some children may be worried about what is going on and not show their feelings. Check in with your children to see how they are doing and reassure them that you will work things out as a family.
- Enlist their help and creativity in reducing expenses, especially on family activities. Try to make this a positive and rewarding experience by focusing on challenges instead of disappointments.
- Try to use this time to teach them the difference between wants (an electronic game) versus needs (athletic shoes for P.E. class).

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