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# Features

Time Out New York Kids / Issue 40 : Feb 1-28, 2009

## How to say no to kids

Experts give tips on telling youngsters their budget's been cut.

By Jack Crager

Picture this: The economic crisis has wiped out one full-time job in your household and threatens the other. Your 401k graph looks like the arc of a swan diver. You somehow survived the yuletide gift season with a mix of cheapskate bargains, credit-card points and regifting tricks, but you're deeper in the red than expected. And with her birthday approaching, your daughter bats her big eyes and tells you she has picked out the American Girl doll she wants—to add to her other American Girl and umpteen other dolls—presumably with new accessories. This particular request requires a firm N-O. But how do you break it to her? (She bats her eyes again.)

This is no fictional scenario—it's my life. And I'm not the only one. Parents who formerly indulged their offspring are increasingly having to deny their entreaties—for anything from cheapo toys to pricey parties. And kids ruthlessly fight back. "We constantly have battles with my five-year-old daughter when she wants something we refuse to buy," says Katie Smethurst, an **Upper West Side** parent of two. "It's exhausting. I try to reason with her, empathize, talk her through it, but she'll pull out the big ammo: 'I never get anything! You like my sister better than me! This is the worst day of my life! I hate you!' And there's a new one she tried the other day: 'You hate me!' What else will she come up with?"

As many of us have discovered, there are do's and don'ts to answering in the negative. "You don't want to engage your kids in the deep angst of the family—jobs being lost and all that—but you do want to give them a good sense of the value of money," advises Virginia Pepe, the principal of the Alfred E. Smith Elementary School in Manhattan.

"Children know the world based on their experiences," adds Susan Recchia, a professor in the early childhood program at Teachers College and director of the Rita Gold Early Childhood Center. "So if you've been indulging them, and all of a sudden you pull the rug out from under...it's complicated." Indeed. We consulted New York City educators, parents and other experts about the art of saying no.

### The sit-down

"Take this economic climate as a chance to give the 'big picture' talk," says Ted Klontz, a financial psychologist and coauthor of *Facilitating Financial Health*. "Explain what money is, how it works, what is possible and what is not on a big scale—and then how that applies to 'our family.' Timing is everything: The time to do this is not in the middle of a hysterical 'I want!' moment. Wait, have a family meeting, and then have the talk."

Belt-tightening can offer kids valuable life lessons, says Laurie Gruenberger, a child psychologist in Manhattan and the mother of three-year-old twins. "Maybe the economic slide is a blessing in disguise," she says, "an opportunity to instill some values in our children that we wouldn't have been so inclined to do had we not been experiencing this crisis. You can help them learn to value other things besides monetary gifts. I know parents who give 'coupons' for a special day in Central Park or maybe baking a cake together."

Explain that the whole family needs to plan a new budget and share in the sacrifice, says Recchia. "Bring children in on the plan so it feels like something you're doing together as a family, as opposed to just 'You can't have that,?' " she says. "This way, the kid becomes an active participant in the process rather than a victim."

Andrea Spence, assistant principal at Manhattan's P.S. 163 and a parent of three, has started "a continuing conversation around our family table," she says. "We each have to talk about something we're going to do to cut our expenses. My kids got onto me about buying bottled water—'There's nothing wrong with the tap water in New York City.' I told them I'm having my nails done less often."

Avoid setting a mood of doom and gloom when discussing budget cutbacks. "Children need to know that even in a crisis, they're going to be cared for and safe," says Pepe. "They need reassurance that their family will always take care of them: 'We're going through this little bump, but we'll all be okay.'?"

Finally, Klontz advises parents to "take care of your own stress," because little ones pick up on anxiety in the home. "I try not to freak out so my kids won't freak out," says Tony Schlein, a New York financial IT manager and father of two, who was recently laid off. "If I act like things are under control, it helps them keep a sense of normalcy, even if we're cutting back."



Illustrations by Mark A. Hicks

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**The heat of the moment**

Believe it or not, preschoolers are easier to turn down than older kids. "My three-year-olds are not exposed to catalogs or even many toy stores. Honestly, they don't know that much," says Gruenberger. "They're just as happy with a plastic watch from the 99-cent store as they would be with a computerized phonics game. To say no at this age, you have to be firm and consistent. They may throw a fit, but they can be distracted. You can redirect, and you can present them with alternatives that they may be satisfied with."

Older kids naturally want more say, says Recchia. "As kids are more influenced by peers and television and advertising, it becomes harder to keep them from considering what they don't have," she says. "They may listen to your reasons, but they also develop the skills to negotiate. Around ages four, five or six, they can argue as though they are processing things in an intellectual way, but their understanding of root issues is not always so clear."

Many youngsters' wants stem from an age-old source: "Billy has one!" Recchia recalls that "the famous expression my mother used was, 'If Billy jumped in the lake, are you going to jump in the lake?' The truth is, you can't start too early in making it clear that every family is different and you don't have to do things like everybody else. 'That is what that family has, but we appreciate what we have.'"

She suggests listening to your kids' views—"they need space to express themselves"—then explaining your reasons in simple, concrete terms without laying blame. "A lot of times, you're both caught up in the argument and not dealing with the issue, because they don't understand it yet. Even if you discuss it, money is still an abstraction for most kids."

**Defusing resentment**

To take some of the sting out of "No," parents can set monetary caps on purchases and present choices within those limits. "Sometimes it's not saying no, but saying something else," says Jennifer Smolan, an elementary guidance counselor and the parent of a toddler. "You can say, 'We'll spend up to \$20 but no more,' or, 'You have a choice between X, Y and Z,?' " the Manhattan mom says. "This way, they have some control but you're reining them in. And they can look at the prices and rationalize what they want. They might buy two things for ten bucks apiece or four things for five bucks. It teaches them to modulate themselves."

Another empowering tactic is a periodic allowance—but opinions vary widely as to what age is best to start this, whether or not work should be required and how much cash is appropriate. "I started giving my eight-year-old son an allowance last year," says Allyson Galishoff, a mother of two who lives on the Upper East Side. "And he quickly realized that a certain priced thing might be a whole week's allowance, or more. When I think something is frivolous, I'll say, 'You know that costs five weeks' allowance. You're going to have to save a long time for that!' And we try not to buy things on allowance 'credit'—because during that five weeks, his needs and wants will change."

**The bottom line**

However honest, rational and patient your approach, there comes a time to put your foot down. "No has to be no at some point," says Pepe. "It's just no, and limits are important. You can reason, you can set it all out—This is the way we are handling things—and they don't have to like it. They just have to understand it, be respected and feel heard. But in the end, as a parent, no is no."

Smolan agrees, but adds: "It's easier said than done."

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