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## Strong Families – Confident, Safe Children

Children react differently to being on their own. Some enjoy the added responsibility and show few negative effects, while others dislike being alone and may show signs of stress. How children react will depend on many things, including their age and maturity, their self-care skills, the circumstances under which they are left alone, how secure they feel in the neighborhood, and their relationship with adult family members. Strong family ties are important for children in self-care. Children from cohesive families are more likely to follow family rules, and not want to disappoint their parents.



### What makes a strong family?

Although every family is unique, researchers agree on some traits of strong families.

#### Strong families:

- **Start with healthy, caring adult relationships.** Where two parents don't live with the children, the single parent has supportive adult friends.
- **Communicate honestly, openly, and clearly.**
- **Listen carefully, accept and appreciate what others say and avoid interrupting.** Family members never rush someone or try to finish sentences for them. This builds trust.
- **Settle differences by listening to and respecting everyone's opinion, sharing power, and accepting responsibility.**
- **Work together to solve problems.**
- **Explore options** before making a decision, and treat problems as challenges that foster growth.
- **Allow each member to be human** – to express feelings and make mistakes.
- **Adapt to change and loss.**
- **Help members view the world positively.**
- **Spend time together by choice, sharing meaningful rituals and traditions and enjoying activities and events together.**
- **Balance togetherness with individual activities.** Individual uniqueness gives families something to treasure, share, and talk about.
- **Encourage every member's growth, self-esteem, and mental health.**

The **Home Alone program** from the University of Wisconsin Extension can help your family prepare children for self-care. View the online videos and lessons together as a family: <https://fyi.extension.wisc.edu/homealone/>



## 2023 HCE Events

### February

Friday, February 10, 2023, at 1:00pm

**Is The Book Better Than the Movie**

Where the Crawdad Sings

**Facilitator:** Judie Pahnke 920-255-3677

Kewaunee Public Library, 822 Juneau St Kewaunee WI

Registration is required one week in advance; please call the facilitator.

### Zoupart

Sunday, February 26 2023 11:00am to 2:00pm

Kewaunee County Fairground, 625 Third St. Luxemburg WI

### March

Tuesday, March 28, 2023, at 1:00pm

Scams and Banking

**Facilitator:** Mari Fager 920-388-2841

**Presenter:** Brian Vogelanz

Luxemburg Bank, 630 Main Street Luxemburg

Registration is required one week in advance; please call the facilitator.

## Teaching Children About Money

Financial education mandates have increased across the U.S. As of June 2022, 13 states require all students to take at least one semester of personal finance. In other states, personal finance is an elective or embedded within another course such as math, economics, or entrepreneurship. Nevertheless, children's strongest financial influence is most likely their parents. Below are tips for parents interested in teaching their children about money:

- **Use Money Soundbites.** Children can learn valuable personal finance concepts through the repetition of phrases that describe the importance of saving money. An example is Ben Franklin's soundbite from more than 200 years ago: "A penny saved is a penny earned." Follow this up by showing children a \$100 bill, a.k.a., a "Benjamin." Ben Franklin's face is there for a reason! Other good soundbites include "pay yourself first," "you can't borrow your way out of debt," "live below your means," and "don't spend money that you don't have."
- **Teach Budgeting Skills.** Many parents teach their children how to budget with an **allowance** that effectively acts as a child's "paycheck." Parents should also provide guidelines to help children manage an allowance, including what it covers (e.g., discretionary clothing purchases) and does not (e.g., school lunches) and expectations for long-term savings (e.g., "from every dollar, save a dime") and charitable gifting. Another key guideline is chores expected of kids as a "citizen-of-the-household" vs. those that earn extra cash.
- **Let Children Fail.** Children commonly run out of money before their next allowance. One option is to let them "do without" for a period of time. Another is to loan them needed money with an agreed-upon repayment schedule and, perhaps, interest. Children learn valuable life lessons from money mistakes as well as successes. Parents can debrief these mistakes and help children improve future money management.
- **Leverage "Real Life" Experiences.** Parents can use everyday activities, such as trips to the supermarket or a bank ATM deposit, to teach children about money. This may require real-time explanations about what is happening. Take the time. For example, tell children that a debit card purchase will be immediately subtracted from their checking account and that credit card companies will send a bill. Remember that children observe *everything* including shopping methods, tipping at restaurants, acts of charity, and bill-paying methods.
- **Foster Savings.** Parents can help children open a savings account at a local bank or credit union and teach them about interest and compound interest. Another strategy that some parents use to motivate their children to save is to match a child's savings like the government matches service members' TSP deposits. The *52-Week Youth Money Challenge* provides a template for children's saving goals and parental matching. Another useful savings tool is a family savings jar to which everyone contributes loose change to save for a shared financial goal.

For additional information about children and money, review the [CFPB website](#), *Money as You Grow* and UW-Madison Extension's *Dollars During Development* website at <https://finances.extension.wisc.edu/programs/dollars-during-development-3d/>.


**Aging-Friendly  
Kewaunee County**

We want to hear from you!

Please join us and help make Kewaunee County an Aging-Friendly place to live. Our group meets monthly. We discuss ideas and plan strategies to help our neighbors stay healthy and active in our county.

Contact Renee Koenig at 920-388-7137 or [renee.koenig@wisc.edu](mailto:renee.koenig@wisc.edu) for details.





**Extension Kewaunee County**  
 University of Wisconsin-Madison

### Upcoming Workshops to Reduce Family Stress:

- Positive Parenting
- Powerful Tools for Caregivers
- Mental Health First Aid
- Money Matters
- Aging Mastery

Call 920-388-7137 or email [renee.koenig@wisc.edu](mailto:renee.koenig@wisc.edu) for a workshop schedule.