

Benjy walks into the lounge where his dad is reading the paper.

'How was school?' enquires Mr Ndungane.

Benjy shrugs. 'OK, I guess. Hey, Dad, me and Tshepo and some of the guys are going to the Zone on Saturday – we want to do some bowling. And ... the thing is, I need some bucks.'

Mr Ndungane raises his eyebrows. 'Money? But you got your allowance at the beginning of the month.'

Benjy looks put out. 'But that was two weeks ago. Also, I realised I have nothing to wear.'

Mr Ndungane looks amused. 'Nothing? That's terrible!'

Benjy looks irritated. 'Really, Dad. I need new jeans and a jacket. Oh, and some shoes. Nothing special – a pair of Pumas will be fine.'

Mr Ndungane smiles and returns to his paper. 'I suggest you ask Tibedi if he has clothes that you can wear.'

Benjy looks outraged. 'Are you expecting me to wear my brother's hand-me-downs? His clothes are so... The guys will laugh at me – you have no idea.'

Mr Ndungane turns the page with a crackle. 'You get your allowance at the beginning of every month and your mother takes you clothes shopping for winter and summer. I don't think I need to give you any more money. Maybe you need to start looking for a weekend job if you're running out of money.'

Benjy's jaw drops. 'A job? You're joking, right?'

Mr Ndungane doesn't answer. He seems deeply engrossed in his paper.

Benjy's voice changes into a whine. 'The other guys have way cooler clothes and stuff than me. James has his own TV and PSII in his bedroom.... Khaleel is getting a Mini Cooper for his birthday.... they laugh at me, man. They already think I'm backward because my cell doesn't even have MMS. You're going to make them not want to hang out with me anymore.' He looks at his father bitterly. 'I can see you don't care.'



1. How do we talk to children about money and material possessions?
2. What can our family afford? What does my child need and what extras does he want?
3. What is appropriate for a child his age? When can I say 'yes'? How do I say 'no'? What are the responsibilities that go with an allowance? Should he earn his money rather?
4. What value does our family place on material possessions? What else is important? How does this relate to my child's self esteem?

## Discussion

### Talking about money

Money is one of the issues that we all struggle to talk about. For adults and for children it is often linked to a sense of success and self worth. One of the most important things we can do for our children is to talk about money in a matter of fact way.

This will not be easy: children and younger teens will often feel overwhelmed by their feelings of not fitting in, and of being hard-done by. They probably all feel that they don't have enough, and that life is not fair.

Don't discount these feelings: recognise that for children the peer group is hugely important and these feelings can be very intense. You could say something like: 'I know it is very difficult when it seems that everyone else has something we can't afford; it's hard to feel the odd one out.' This helps the child to feel that you are hearing them, not just giving a lecture. However, you will have to move on to discussing what is possible and affordable.

### Affordability

Give your child basic information about family finances. (Give less detail for younger children.) You can talk about the difference between money you spend on necessities (such as school fees, rent, food, electricity) and your disposable income – the extra money that you can use for luxuries such as pocket money, going to movies, buying extra clothes, CDs and books, and going on holiday. They need to realise that income is not endless!

You could also discuss trade-offs: for example would you prefer bigger Christmas presents or a holiday at the sea?

Talk about the fact that some families have more money or less money, or make different choices about spending. Be careful not to use words like 'rich' or 'poor' which are often loaded with other meanings for children – focus on what we have, what we need to use it for, and what we can afford. In this way, you can give them a sense of what is realistic.

### Age appropriate spending

Like everything else, the amount of money and things that you will give a child will depend to some extent on his age. It may also

depend on what happens in your family: if your child takes public transport to school you may want him to have a cell phone so that you can reach him easily. In another family, cell phones may come with high school, or with reaching a special age.

Usually children will get more pocket money the older they are. The amount you give a child depends in part on what you expect him to spend it on. Nowadays kids are learning about budgets in EMS from Grade 4 onwards. Talk to him about 'needs' and 'wants'. You could get your child to work out a budget of what he plans to buy, and what it will cost. This can help you to negotiate an appropriate amount of pocket money. Here are some examples of what pocket money can be spent on:

- Tuck shop (the school sends out a price list to help you work out how much things cost)
- Movies, bowling or pizza
- Airtime
- Friends' birthday presents
- Some clothes – e.g. parents buy new set of winter and summer clothes and shoes; kids buy extras
- Transport
- Saving up to buy something special
- Books, CDs, DVDs etc.

*We seek not to be concerned with impressing others – from Simplicity by Marvellen Champagnat, founder of Marist schools*

Again – remember that it is up to you, the parent, to decide what you think is appropriate, and what you can afford.

### Money and our values

Apart from how much money your family can afford to spend, you also need to think about your family values.

In some families, parents give their children a lot of material things: sometimes because they grew up feeling deprived and don't want their children to go through that, sometimes because they can afford it and don't see any reason not to, and sometimes because they don't know how to say no to their children.

In some families, the parents give fewer material things: sometimes this is based on what they can afford, or what they think

is appropriate, and/or because they don't want to 'spoil' their children. Some parents dislike the consumerist culture we live in or believe that an abundance of games/toys stops creative play.

In all of these cases, the parents are using some kind of value judgement. It is helpful for children if we name the values that we are using when we make decisions.

One value that you may want your child to develop is that of sharing. He could be encouraged to save a percentage of his pocket money, or give a toy to an orphan at Christmas.

Another value is that of working for things. Younger kids could earn some extra money by doing extra chores like washing the car, while you could encourage older kids to get a job to pay for extras that the pocket money does not cover. But remember: all family members should do some basic chores that they don't get paid for.)

### Money, things and popularity

Many kids believe that if they only have the right gear, they will be popular. Underlying this is a real anxiety about not fitting in and not being liked. We need to find ways to help our children to realise that

how you look, what you wear and what you drive are not what determine your friendships and success in the long run.

Get your child to think about why he likes his friends – is it because they are friendly, loyal, and fun, or because they have a funky cell phone? Some teenagers respond well to clichés: 'Money can't buy you friendship'. Friendship is mostly about being on the same wavelength and liking the same kinds of things. Good friends are prepared to share and will not put you down because you don't have the latest gadget. A child who feels happy about who he is will not need to worry too much about what he has.

### Conclusion

Material possessions can sometimes take on too much importance. Try to give your children the sense that you can have a lot of fun without spending a lot of money. Remind them of the fun they have playing with friends, or spending time with family. Making gifts or decorations or fixing some of his gadgets are activities that are fun and can save money. A game of soccer on the lawn can be more fun than sitting alone with a play station. We can create a sense of abundance in our homes by welcoming our children's friends and being generous with our time and our friendship. It does not all depend on money.

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# PARENTING with

## HEART that knows no bounds



SACRED HEART COLLEGE  
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*An initiative of the Sacred Heart parent body*

Money & possessions

### Useful contact information

Johannesburg Parent and Child Counselling Centre	011 484 1734
Childline	08 000 55555
Famsa: Parktown	011 788 4784
Soweto	011 933 1301
Teddy Bear Clinic	011 484 4554
Lifeline	011 728 1347

### Further reading

*Life Talk for a Daughter and Life Talk for a Son*, Izabella Little,  
Oshun Books (Struik), 2006

### Other titles

*in this series include:*

- Moodiness
- Drugs
- Fear
- Pressure and suicide
- Peer pressure
- Balancing one's time
- Bullying
- Self-esteem
- Sleepovers
- Death
- Parental presence
- Siblings
- Discipline
- Parties and dates
- Responsibility
- Academic performance