

# MANAGING



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## How you can help when mom or dad is unemployed

**H**ow can you help when your family has less money to spend?

Sometimes your parents find themselves without a job or have their hours cut. A factory may close or lay off workers, sales may slump, or a parent's health may fail. Whatever the cause, the changes that result affect everyone in the family.

Losing a job or working fewer hours means less money, more stress, and schedule changes in the family. Your parent may behave like a different person. The anger and frustration he or she feels may come out in ways you don't understand. Your mom may yell about things that wouldn't have bothered her before. Or, your dad may not pay attention when you are talking.

Without a job, a parent worries about paying the bills and finding a new job. Your parent may also feel angry about losing the job.

Talking can help. Take time to talk to your parents — and brothers and sisters — about the changes taking place. Listen to what they have to say.

Sometimes, you may feel alone and worried about what's happening to your family. Angry outbursts, depression, physical violence, or alcohol abuse are all examples of serious problems that can occur in families under stress.

Serious problems may require outside help. A counselor, teacher, or nurse at school can help you find the help you need. In your community, you can get help from a trusted neighbor or a religious leader. Talk to them about what is bothering you.

### Ways you can help

Here are some ideas for things you can do when there is less money:

- Think about things that you've been spending money on and that you can do without, such as movies or videos, magazines, CDs, video games, and snack foods.

Your ideas: \_\_\_\_\_.

- Think about things you can do for free, such as borrow books, CDs, and videos from the library; hike or bike with friends or family; and attend free events at school, church, temple, or community center.

Your ideas: \_\_\_\_\_.

- Think about ways you can earn some money, such as babysitting, mowing lawns, shoveling snow, delivering papers, or caring for pets when neighbors are away.

Your ideas: \_\_\_\_\_.

- Think of other things you can do.

Your ideas: \_\_\_\_\_.

Here are some ways you can **help your family save on bills**. Even little things help.

- Turn off lights, television, stereo, or curling iron when not in use.
- Take shorter showers to cut down on hot water use.
- Make fewer local phone calls, if you are charged per call.
- Hang up your clothes after wearing them, so they won't need to be washed as often and will wear longer.
- Change to older clothes before you play.



- Don't stand with the refrigerator door open while deciding what to eat.
- Drink water, milk, and juices, which are healthier and may cost less than soda.
- Talk with your family about other ideas for saving money.

Other ideas: \_\_\_\_\_.

Here are some ways you can help relieve stress and tension at home:

- Do extra chores; help out without being asked.
- Clean up after yourself.
- Think about the things you do that make other people in your family angry. Find ways to avoid doing those things.
- Avoid picking fights.
- Talk to your family about other ways you can work together to ease stress.

Other ideas: \_\_\_\_\_.

No matter what your age, you can help when a parent loses a job or income.

## Resources

### For more information...

See these money management fact sheets in this series, in English or Spanish:

See these money management fact sheets in this series, in English or Spanish:

*Setting spending priorities* (B3459-01)/  
*Cómo decidir cuáles son los gastos más importantes* (B3459-01S)

*Strategies for spending less* (B3459-02)/  
*Cómo gastar menos* (B3459-02S)

*Deciding which bills to pay first*  
(B3459-03)/*Cómo decidir qué cuentas pagar primero* (B3459-03S)

*Talking with creditors* (B3459-04)/  
*Comunicación con los acreedores*  
(B3459-04S)

*Keeping a roof overhead* (B3459-05)/  
*Cómo asegurarse de que la familia tenga donde cobijarse* (B3459-05S)

*Meeting your insurance needs*  
(B3459-06)/*Cómo pagar por el seguro que necesita* (B3459-06S)

*Bartering* (B3459-07)/*El trueque*  
(B3459-07S)

*Making the most of what you have*  
(B3459-08)/*Cómo sacar el mayor provecho de lo que tiene* (B3459-08S)

*Deciding if bankruptcy is an option for you*  
(B3459-09)/*Cómo decidir si la protección por bancarota es una buena opción para usted* (B3459-09S)

*Taking care of yourself* (B3459-10)/  
*Cómo satisfacer las necesidades personales* (B3459-10S)

*How you can help when mom or dad is unemployed* (B3459-11)/  
*Cómo puedes ayudar cuando tu papá o tu mamá está sin empleo* (B3459-11S)

*Helping children cope* (B3459-12)/  
*Cómo ayudarles a los niños a sobrellevar las dificultades* (B3459-12S)

*Community agencies that can help*  
(B3459-13)/*Las agencias comunitarias pueden ayudar* (B3459-13S)

*Looking for a job—Watch out for scams*  
(B3459-14)/*Búsqueda de trabajo—Tenga cuidado con las estafas*  
(B3459-14S)

*Where to go for help finding a job*  
(B3459-15)/*Dónde conseguir ayuda para encontrar empleo* (B3459-15S)

*Starting your own business* (B3459-16)/  
*Cómo iniciar su propio negocio*  
(B3459-16S)



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