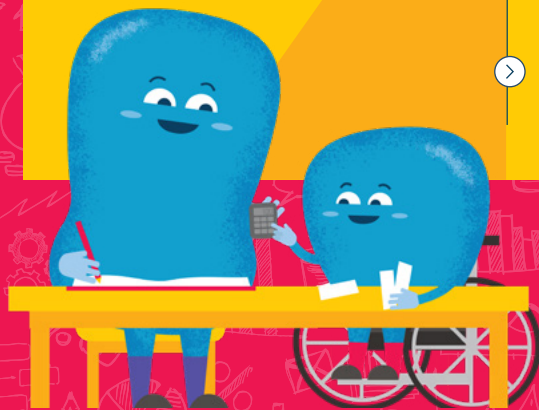


# COVID-19 PARENTING

## Family Budgeting in Times of Financial Stress

Millions are stressed about money because of COVID-19. It can make us feel exhausted, angry, and distracted. Children or teenagers asking for things can cause arguments. But we can do things that help cope with financial stress.

### Involve children and teens in making a family budget.



- > A budget is how we decide what we will spend our money on, even in stressful times.
- > Making a budget together helps children understand that we all need to make hard decisions in difficult times.
- > It also helps families to have enough at the end of the month, and borrow less.



### Find out if there is help you can get.

Your government may be giving money, or food parcels to families during COVID-19.

Ask about whether places in your community are giving support.

### What do we spend now?

- > Get a piece of paper (or old newspaper or a cardboard box) and a pen .
- > Draw pictures of all the things that you and your family spend money on each month.
- > Write next to each picture how much each thing costs.
- > Add up how much money you have each month to spend.

### Talk about needs and wants.

- > Needs: Which things are important or must have for your family to survive? (like food, soap to wash hands, needs for ill or disabled family members).
- > Wants: Which things are nice to have but not essential?
- > Discuss with your children what things you could try to spend less on as a family.

### Build your own budget .

- > Find a bag of stones or anything with lots of bits. This is your money for the month.
- > As a family, decide what you will spend on what, and put the stones on your picture.
- > If you can save even a tiny amount for the future, or for another emergency – it is great.

**Well done! Millions of families find that this helps.**

For more information click below links:

- [TIPS FROM WHO](#)
- [TIPS FROM UNICEF](#)
- [OTHER LANGUAGES](#)
- [EVIDENCE-BASE](#)