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

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

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

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

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.

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