



10 dirt-cheap ways to keep kids happy

Make the old new again, get 'em outside and learn lessons from your mom

By Laura T. Coffey

TODAYShow.com contributor

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The economy's in the toilet. The job market's lousy. But you know what can sting even more? The specter of having to say no to many of the requests your child makes because money is so tight.

I'm not talking about excessive requests or spoiled-brat requests. I'm talking about reasonable requests involving stuff or activities that are just plain fun. Having to say no again and again can be downright painful.

Take heart, though: There are plenty of tricks for helping your kids have fun and get at least some of what they want without completely busting your budget. It just requires some forethought and creativity.

What's more, crazy times like these give many parents ample opportunities to pass along valuable money lessons to their kids.

"I think it's really important to teach children how to set priorities and set goals," said Susan Beacham, a former private banker who founded [Money Savvy Generation](#), a company in Lake Bluff, Ill., that teaches personal-finance concepts to children and parents. "It's a precursor to teaching them that there's a lot they can do with money, and spending is not all they have to do with money."

Bearing that in mind, the following tips can help you keep your kids wealthy in the fun department, no matter how the economy is faring.

1. WWMD: What would Mom do? Beacham pointed out that our moms didn't have access to DVDs, Xboxes, Game Boys and iPhones when we were little. Heck, many of our mothers didn't even have access to a second car. So how in the heck did they keep us entertained?

"Your mom probably went to the park with you, went on walks with you, read books with you, told you to go outside and come back later," Beacham said. "I know the world has changed, I know it's a scarier place, but is it so scary that your kid can't ever go out and play with a neighbor kid?"

Beacham said reflecting on the activities our moms did with us can yield all sorts of ideas for stuff we can do with our kids — stuff that costs little or nothing. Can you cook together? Head out to the library together? Play board games or cards together?

2. It's OK to let children entertain themselves. These days many kids grow accustomed to a frantic, highly structured pace at a very young age. But sometimes it really is OK — even beneficial — for them to entertain themselves all on their own in ways that aren't hyper-stimulated and super-regimented.

Again, take a lesson from the "What would Mom do?" school of thought. I remember plenty of times where my mom would encourage me to read, draw or listen to my records. (That's right ... I said records!) A friend of mine who is the mother of four grown children told me that one of her funniest memories as a mom stemmed from a moment when her daughter was bored out of her wits and pestering her for something to do. "I told her to go write an opera — and she did! She made it *very* dramatic, and she performed it for me when she was done. It was a scream!"

3. Stockpile ammunition for future use. Beacham noted that many parents feel subtle or not-so-subtle pressure to invite *lots* of kids to their children's birthday parties. This phenomenon can lead to an overwhelming stash of gifts for a little kid. "OK, so here's what you do," Beacham said. "You let him open them, and then you put half of them or two-thirds of them away and re-gift them later. They'll completely

forget 10 minutes after the party how much they received. They'll be pleased just with what's in front of them. Keep some in reserve and pull them out later when you really need them."

4. Make the old new again. In a similar-yet-different vein, here's another suggestion from Beacham that I think borders on genius: Take toys that have been all played out by your kids and tape them up in a box (or two or three). Label each box with a date and just a few words that merely hint at the contents without giving them away. Store the boxes in a basement or garage or crawl space — ideally for several months.

Then when your kids start clamoring for something new to play with, coordinate a scavenger hunt. "Take 'em down to the basement and say, 'OK, pick one.' They'll be thrilled. And this is nice because it teaches them that things have value in the long term, not just the short term. I promise you they'll replay with those toys as much as they did the first time."

5. Have your child compile a wish list. So there you are, in a store with a child who's about to MELT DOWN if he or she doesn't get that certain toy. The situation is tense. You know you shouldn't spend the money on that item right now, but you also want to avoid a tantrum. Beacham offered this trick, which really can work once you get this system up and running: "Tell your child, 'OK, add this to your list.' "

Your mutual understanding with your child can be that the list will be consulted for any and all special gift-giving opportunities. If he or she *really* wants something, it just has to go on the list and it will be taken seriously. "If they're too young to write down what they want, they can draw it so they'll remember it. Post the list if you want. Share the list with grandparents. Ask children to keep the list up to date and put a line through things they're no longer interested in. It will help them understand how to prioritize. ... And when gift-giving time rolls around, it will be appalling to you to see how many things on that list they no longer care about."

6. Get support from grandparents, aunts and uncles. The more people who adore your children and want to be involved in their lives, the better. If you have close family members who know you're going through a tough time financially, ask them to help you grant wishes that are beyond your budget. "Just ask anyone who's on the bench in your child's life to help in specific ways," Beacham said. "They'll want to do it."

7. Barter, swap, wheel and deal. The amount of barely used toys and kids' clothes and books that can be picked up at garage sales and via a wide variety of Web sites is shocking. You really don't have to pay top dollar for a lot of the stuff your kid might want. Just head out to garage sales in nice suburban neighborhoods on almost any Saturday morning, and your haul can be phenomenal.

You also can swap toys and other items on SwapThing.com, and you find all sorts of items through Craigslist, The Freecycle Network, Sharing Is Giving, Freecycleamerica.org, ReUseIt Network and FreeSharing.org. If you do nab any used toys or gear, check for recalls through the U.S. Consumer Product Safety Commission by calling 1-800-638-2772 or visiting its Web site.

8. Become an expert on all the free kids' activities in your area. If you just don't have time to do this kind of legwork, turn to a friend and fellow mom who does. Public libraries always have activities for kids that are completely free, and most museums offer free or greatly reduced admission on one day of the week or month. Some kindergarten teachers also can be fantastic resources in this department, Beacham noted, so be sure to ask them whether they know of any fun free stuff to do. And don't forget the power of the Internet. A quick online search for the name of your city along with the words "free kids' activities" can do wonders. Some Web sites are dedicated to highlighting free or dirt-cheap activities for parents in certain cities; Red Tricycle, for instance, provides lists of such options in the Seattle, San Francisco and San Diego areas.

9. Help your child establish a "coupon fund." Here's a deal you can cut with your kid: If he or she finds coupons for items you buy as a family and clips enough of them that you manage to save \$10 on groceries, you can promise to share \$5 of that savings with your child. Then your child can save up that coupon money and put it toward something he or she has been wanting. "So they tell you they want a video game. You can say, 'Use your coupon money. How much do you have saved up now?' " Beacham suggested.

10. Get outside. So long as the weather is tolerable out there, your kids could benefit immensely from

getting some fresh air. Maybe you don't have the time, energy or resources to organize a big camping trip right now — but could your kids camp in the backyard on a Saturday night? Could you even help them roast some marshmallows out there without burning the house down? Other ideas: Are there any beaches, beautiful parks or nifty points of interest in your area where you could let your kids run around, burn some energy and get some exercise? If you already have bikes, could you go biking together on a day off for no money at all? (Just carry some snacks or sandwiches with you in a backpack!) By doing something along these lines where you live, your kids will have loads of fun, and you'll feel better too.

Sources and resources:

- Susan Beacham of Money Savvy Generation
- [Melissa Tosetti, editor and publisher of Budget Savvy](#)
- [Kids' Money](#)

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