

If you're a parent with money worries, life can be pretty tough. You might need time to earn extra money, work on your finances or just unwind from a draining, demanding day. But your kids still need your attention, and they may have worries of their own. How can you parent well when times are tough?

Here are some steps that can support your family and preserve your own health and well-being:

Limit kids' exposure to worries. Try not to talk too much about your own fears when the kids are listening, and consider turning off the TV news. You may think your 5-year-old tunes out adult topics, but he may hear just enough to spark his active imagination.

Share honestly but appropriately. Secrets can be scary. You certainly don't want to overwhelm your child with information, but it's probably best to share some of your family's financial situation. Take a reassuring approach by pointing out any areas you know are stable, such as staying in the same school despite any other changes.

Economize in a way that's clear and fair. If you need to scale back on your children's after-school activities, letting them pick from a few options may decrease their disappointment. You might also consider less-expensive options at local community centers and libraries too. And don't forget to show kids that you're cutting back on some of your own "extras" as well.

Keep predictability high. Kids like routines. Make sure your child's includes exercise to burn off energy, soothing nighttime activities and, above all, some special time with you. Children crave attention, and if they're not getting it in positive ways they may get it by acting out.

Let kids contribute. Even little kids can help around the house to ease your load. They also can donate old clothes or toys to a local shelter. Offering help builds self-esteem and a child's sense of effectiveness in the world.

Take a breather. Let's face it: Raising kids can be a ton of work. If you feel that your stress is affecting your ability to be kind and gentle, go off somewhere to regain your composure. Don't let your kids feel it's their fault you're having a bad moment.

Set aside "me" time. You're probably working hard at work and then working hard at home. If you don't refuel somehow, you're going to run out of steam. Get enough rest, squeeze in a little fun, and maybe take just 10 minutes to connect with friends. Learn more about some simple ways to take care of yourself and boost your emotional strength at www.LiveYourLifeWell.org.

Get professional help if you need it. If you're having trouble parenting—or dealing with any of your other day-to-day responsibilities—a mental health professional can help you learn new coping skills. Some sources for finding therapists include your primary care doctor, clergy member or Mental Health America affiliate. If your child is showing signs of stress like trouble sleeping, headaches, or acting sullen or angry, you also can talk with a school psychologist or guidance counselor.

For more information or referrals to local services, visit our online Frequently Asked Questions section at www.mentalhealthamerica.net/go/faqs, contact Mental Health America or your local Mental Health America affiliate.

If you or someone you know is in crisis now, seek help immediately. Call 1-800-273-TALK (8255) to reach a 24-hour crisis center or dial 911 for immediate assistance.

