

## When It Snows, All You Need is a Broom!!

Life Lessons from Pearl and Dan



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*Helping others to reach for the stars and achieve their dreams!*

## How did you spend it?

### Managing money, Part 1

When I was around 8 or 9 years old, just after celebrating Christmas and watching the family exchange gifts, my Dad explained to me the following day how he wanted me to plan for next Christmas. Before I share the details of our conversation, here were several situations I had seen or heard around making and spending money. Quite often I would go to the bank with Mom or Dad especially in the summertime when school was out. So I had become very familiar with watching my parents discuss and handle money. I knew my Dad worked at the Post Office to earn the money we used to purchase food, clothing, garden supplies, and household items. From time to time, my mom would remind me, how Dad got up every day to go to work at 4AM for his 5:30 shift, she prepared his breakfast and his lunch, then he caught the #36 bus to the Post Office where he worked 8 hours a day and sometimes overtime to earn money he brought home to us. Depending on the point she was making she provided a number of details. For instance if I started to throw something away that could be used as a leftover there would be a Part 2 to her reason for not throwing it away... it would continue with how she went to the market to purchase the food, the time she spent preparing the food, setting the table, and clearing away the dishes we washed after we ate. Just when you thought she did not have a reason to share an explanation, it amazed me how many opportunities I triggered for her to share this background. After a while, I was able to recognize these chances and began to create in my head how she might respond.

When it came to spending money, can still see the Montgomery Ward's and the Sears Roebuck catalogues, my Mom and Dad used when they planned purchases. All major purchases were researched and discussed to decide how much and when the purchases would be made. I can also still see my Mom making her lists before she went to the store. She did it routinely, without any fanfare. Therefore planning how to spend money was also natural and a pleasant task.

Before we went to the bank the day after Christmas, Dad said with his dry sense of humor, 'remember Christmas happens on the same day each year'. Being a year away, I was not quite sure what would be point of talking about planning for it now. We went up to the teller and she showed us a Christmas savings card. Dad said, 'each week I will give you an allowance'. He suggested it will be best to take part of this money and buy a stamp weekly to place on my card. Usually they let me know when they were going to the bank. I gave my Mom or Dad money to buy me a stamp when I was in school and not able to go to the bank each week. In the summer, I went to the bank with them and purchased my own stamp. It was great to see the card filling up with stamps!

The first year I did pretty well, I had purchased about 46 one dollar stamps. When it was time to cash in the stamps to purchase the gifts, I went to my Dad and proudly showed him how much I had done. I just knew since I was the only girl, if I asked him, he certainly will give me the rest of the money for the weeks I did not get stamps. After he told me I had done a good job, I asked him for the rest of the money. Well, he paused for a moment and then looked at me and asked me these questions. Did I give you money each week? I said, 'Yes'. Do you remember the weeks you did not buy stamps what you did with your money? I said, I most likely bought something else and did not remember what it was. Then he said, you received the money and made a different choice. Keep in mind going forward to know where I spend my money and make sure to not lose sight of my goal. Keep in mind you had the money and made a different choice...

**What did my mom and dad do in this example?** Jot down your observations below. Feel free to add as many Ideas you see:

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One of your answers may have been they gave me reminders. Another observation is repeating how money was earned and used in day to day transactions. **Reminders and repetition** are excellent reinforcement tools. Hearing and seeing actions and thoughts consistently reinforces behavioral patterns.

**Main Points:**

1. **Discussions** about how money was earned and used help to develop openness about money as a topic'. Comfortably conversing about it on a routine basis prevents feeling apprehensive about sharing information.
2. **Reminders** have several impacts. Some examples are:
  - ✓ **Commenting** periodically about a repeated action works very well for the auditory learner
  - ✓ **Tracking device** whether online or hard copy provides a visual for monitoring progress
3. Dad **focused on one behavior** about making different choices. Easier to make corrections when focusing one aspect at a time