

Broken Items – Accidents Do Happen

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This week we got a great question from a reader: “What should we do if one of our kids breaks something?” We all know that with kids, things will get broken. It’s just a matter of time! So what is a parent to do? How should broken items be replaced, and who should pay for them?

It is possible, and valuable, to teach and inspire your kids to take responsibility when accidents happen. We’ve got some good ways for you to start the dialog *before* you are get into a meltdown over a broken item in a store — or at home.

When To Do It

Some relaxed evening or a Saturday afternoon

What To Do

The key to this practice is advance preparation. Once you’re all prepared, you can use accidents as opportunities to (1) teach your kids that they can learn from and make amends for mistakes, (2) help them recognize the financial consequences of their actions, and (3) build their sense of personal responsibility.

Establishing the Family Rules

Set up time to talk to your kids about accidents before they happen. To make it fun, consider playing the “What if?” game by asking your kids what they should do if they accidentally break something and how they’d do it.

1. Pull together a number of items in your home ranging in value from very inexpensive to very expensive. For example:
 - Milk glass
 - Kitchen chair
 - Front window (point it out, over there across the room)
 - Music player
 - Video game player
 - TV
2. Set the items on a table (if at all possible) for the review.
3. See if the kids can guess their approximate cost — it’s OK to tell them if they are too young to know.
4. “What if XXXX gets broken?” Discuss with them what they might pay for each of the items on the table, and how.

Practice/Dialog

Each family should set up rules for broken items and who is responsible. Take time to think through the possibilities and get clear on your point of view — before something happens.

Here are some example rules:

1. In our home, if anyone accidentally breaks something that belongs to someone else, the right thing to do is to make amends by offering to fix or replace the item.
2. In our home, we will work to help whoever accidentally breaks something to be able to help pay for a replacement item.

How Much to Pay?

1. You can negotiate with your kids on how much money would be reasonable for them to contribute to buy a new item they have broken.
2. For young kids, consider helping them to replace the item, so their fledgling efforts at money management are not overwhelmed by trying to replace costly items all by themselves.
3. Depending on the item, that could mean having them pay a percentage of the cost of the item (for example, if the item cost \$10, you could ask your kid to pay 20% or \$2), or your kid could pay one flat rate regardless of the cost.
4. Even paying a small portion of replacement cost can be a very valuable lesson for younger kids.

What You Will Need

- Items from around the home to practice “What if?”
- Websites or magazines to help kids determine the cost of items
- Patience

Talk About It

Do you kids think it is fair to have to pay for something they break? Do they know kids who already do this? Do they know other kids who do not have to — and if so, what do they think of those family rules? Does knowing they’ll need to pay something for broken items help to make them more careful?

