



THE DOMINO EFFECT

Think about the future when making decisions.

When managers of a business make decisions, they have to think about the consequences. Every big decision that is made can have a domino effect on the future. For example, if a business decided to charge too much for a product, then it's possible that this may lead to lower sales—and lower sales may lead to making less money.

Teach kids to develop good decision-making skills.

Ask kids: Help your child understand the importance of making good decisions. Explain that our decisions can produce different results or outcomes. Discuss the domino effect of what would happen if you didn't pay your bills or spent more money than you had. Ask: What are some of your future goals and dreams? What would happen to those goals if you didn't stay in school?

Give kids opportunities to make their own decisions.

Providing your child the chance to make decisions, even small ones, helps build decision-making skills for later in life. For example, give younger kids two choices for breakfast. Or let older kids decide how they want to spend their allowance. Spend some time talking about the decision.

Activities:

1. Use your next family meal as a chance to talk to your child about how to make responsible decisions. Here are a couple of scenarios to start the discussion. Be sure to talk about the pluses and minuses—and any domino effect—a decision could have. (A) Your friend forgot to do his math homework and wants to copy yours. You want to help him, but don't want to get in trouble. What should you do? (B) A classmate has been teasing your friend online. You want to tell a trusted adult, but are afraid the bully will pick on you next. What should you do?
2. Get your child in the habit of making good decisions about how to save money. Ask questions like: Do you need to buy that DVD or can you rent the movie from the library? Challenge your child to keep a list of money-saving decisions for a month. Discuss how those decisions feel.

Tip: Model good decision-making skills during your daily activities. Talk to your kids about your decisions as you make them—and any resulting domino effect they could have. For example, "I would love to buy a new camera, but I need to pay for our new car. If we don't have our car, then we can't get places. Once the car is paid off, I can think about buying the camera."

