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| |  |  | | --- | --- | | |  | | --- | | **Tap into a Trusted Resource for Childcare: Your Parents**  **Retired parents can be a trusted, money-saving resource when it comes to watching your kids. Consider having an honest conversation with them to see if full- or part-time care is realistic.**  Daycare costs have gone through the roof in the last decade. Now that your parents are retired, perhaps they’d be willing to pitch in. Work out expectations regarding monetary commitments and time requirements before agreeing to any plan.  **Ask whether your parents really want the job.** While your parents may have done a great job raising you and your siblings, some time may have passed since they had daily involvement. Their determination to please you might prompt them to agree even if they truly are ambivalent or worse. It’s up to you to demand honest communication. You might find they are happy with five hours per week but no more. You can sweeten the offer with monetary compensation, but tread lightly, as some parents might take that as an insult.  **Resolve control issues.** You need to be clear as to whether your parents will take instructions from you. It’s quite different from telling a hired nanny what to do. For one thing, you may not want your parents to act out certain behaviors that you experienced growing up. For example, you might not want your child to be given sweet snacks or sugary drinks, even if they were a daily staple when you were young. Moreover, your spouse may have his or her own ideas about raising children that differ from your parents’ philosophy. If you find your parents ignoring your “suggestions,” you’ll have to decide whether the whole plan is worth it.  **Older parents may have physical problems.** When you hire a childcare provider, you look for someone who is strong and mobile. After all, keeping up with one or more youngsters is physically taxing. But your parents may have physical or cognitive difficulties that prevent them from successfully managing your kids. You should realistically assess how many hours per day your parents can devote to taking care of your bundles of energy without jeopardizing their own health.  **Parents can get too involved.** If you had hired an au pair, you’d expect her to leave when you arrive home or shortly thereafter. Will your parents “take the hint” that you want to spend some exclusive quality time with your kids in the evening? As an adult, your privacy is important, but your privacy might not have been your parents’ priority when you were growing up. You may have to confront your parents and ask them to leave if they have a habit of lingering too long. However, if you can’t get enough of your parents, this may not be any problem at all.  **Parents can save you thousands in daycare costs.** Even a couple of hours per day can provide significant savings over the course of a year. Contact me to work out a budget for how much you’ll save and how much you can afford to spend on professional daycare. Together, we can tackle the financial aspects of this rather sensitive issue so that you can approach it with objective facts. | | |

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