



## Helping CAF families recognize and respond to stress-related spending

Every family goes through transitions—a move, a period when parents and their kids are apart, a time when kids change school. In CAF life, those kinds of changes can happen more often, which may affect how children of all ages cope with stress.

Sometimes those feelings show up through spending, asking for things, or turning to purchases for comfort. When that happens, families can respond in ways that support healthier coping habits and stronger money skills.

### Here's what emotional spending can look like at different ages.

#### Young children

Young children may ask for treats, toys, or little rewards when they are missing a parent, adjusting to a new routine, or struggling to name how they feel.

#### What may be going on

They may be looking for comfort, reassurance, or a sense of security during a time of change.

#### What helps

- Keeping routines as steady as possible.
- Helping the children name the feeling behind the behaviour.
- Asking simple questions like “Are you feeling sad because things feel different right now?”.
- Beginning to teach the difference between needs and wants in simple visual ways.

## Pre-teens

Pre-teens may start to connect spending with fitting in, feeling better, or easing social discomfort, especially after a move or school change.

### What may be going on

They may be trying to feel more confident, less awkward, or more accepted.

### What helps

- Giving them some room to learn from small mistakes.
- Encouraging them to pause before buying and to ask themselves what problem they are trying to solve.
- Supporting them in finding free or low-cost ways to connect with others, such as sports, clubs, base activities or community events.

## Teenagers

Teens may spend to cope with stress, fit in socially, or feel more in control during times of change. This can show up as impulse purchases, online shopping, or spending that becomes secretive.

### What may be going on

They may be feeling frustrated, isolated, misunderstood, or low in confidence.

### What helps

- Leading with curiosity, not correction.
- Asking questions like “What were you feeling when you bought that?” to open conversations rather than give lectures or engage in criticism.
- Encouraging healthy outlets such as sports, journaling, creative hobbies or time with trusted adults.
- Teaching teens how to use simple budgeting tools to help them feel more capable and confident.

## Emerging adults

Emerging adults may be juggling school, work, bills, relationships, and growing independence for the first time. Under pressure, it can be easy to overspend, rely too heavily on credit, or avoid money problems until they become harder to manage.

### What may be going on

They may be feeling overwhelmed by adult responsibilities while still building financial habits and confidence.

### What helps

- Focusing on shared planning, not control.
- Encouraging practical habits such as checking spending regularly, setting limits on credit use, paying bills automatically and asking for help early.
- Doing a simple weekly money check-in.

## What families can do at any age

Some strategies are helpful across the board:

- **Acknowledging the transition**  
Big changes can affect emotions and behaviour. What helps normalize the experience is saying “This move is a big adjustment. It makes sense to feel unsettled.”
- **Creating stability where you can**  
Predictable routines can reduce stress and make emotional spending less likely.
- **Modeling healthy coping**  
Children notice how adults respond to stress. Showing other ways to cope, such as talking, walking, journaling or taking a pause, helps reinforce the concept that spending is not the only outlet.
- **Using a pause-before-purchase habit**  
A simple family question can help build awareness: “Is this about a need, or is it about a feeling?”
- **Looking for low-cost ways to connect**  
Base programs, MFRC activities, PSP programs and CF One discounts can all help families stay engaged, without adding financial pressure.
- **Staying connected during absences**  
Regular calls, notes, messages and shared routines can help reduce emotional vulnerability when a parent is away.

## When extra support may help

If spending behaviours are becoming frequent, secretive, or linked to bigger signs of stress, it may be time to reach out for support. For CAF families, that can begin with expert, unbiased financial advice from SISIP, alongside other CFMWS and community supports for families.

### CAF and MFRC resources:

[Book an appointment](#) with a SISIP advisor

Article: [How to Be a Financial Role Model for Your Kids](#)

[Military Family Resource Centres](#)

[Canadian Forces Morale and Welfare Services](#)

[Family Information Line:](#)

CFMWS 24/7 Line: 1-800-866-4546

[CFMAP:](#) 24/7 Line: 1-800-268-7708

### Other helpful resources:

[Kids Help Phone:](#)

Call 24/7: 1-800-668-6868; or text 24/7: 686868

[Strongest Families Institute](#)

Child and Youth Supports: [Sesame Street for Military Families](#) (for printable activities)

[PSP](#) Social Connection Programs