

10 Ways Money Can Mess Up Your Family Life

The pursuit of personal achievement and financial gain can often create a destructive gap in your family life. Parenting requires a delicate balance of both. If you only make time for the highlights of your child's life, then you will have upset the balance ... forcing you to always make adjustments just to keep from toppling over.

That kind of lifestyle leads to an unsatisfying experience for everybody involved. Hey, we know you gotta make money. It's a fact of life. In some cases, however, we can get so focused on the bottom line that the pursuit of money becomes an addiction the same as any other. We all know what addictions do to families.

Here are 10 ways money can mess up your family life.

1. Broken promises. In order to climb the corporate ladder, to claim that extra bonus, to gain favor with the boss, we can choose to sacrifice so much along the way. When we place too high a priority on money, a long string of broken promises usually lie in the wake. "But Dad, you promised you would be there." Almost nothing can make a man feel lower than seeing the disappointed eyes of his child staring up at him saying those words. Just like at your job, let your word be your bond. If you make a promise to your child, keep it.

2. The parentless child. The decline of the American family can be directly traced back to the rise of the two-income household. To get the "right house" in the "right neighborhood," they need just a little more money. So Dad works 60-70 hours per week and is often out of town. Mom works 40 hours per week and has long commute times to and from work. Morning time is a blur. Dad's in a rush to get to the airport.

Mom's in a rush to get the children ready so she can beat the traffic. The family does not assemble again until sometime around 6 p.m. on the way to soccer practice, karate and gymnastics. Dinner isn't eaten at a table but is quickly woofed down as Mom zooms through a drive-thru. By the time the lights go out, everyone is exhausted.

This is far from a healthy family life. Is the exhaustion and depravation really worth it? We are not certainly condemning every two-income household. It's a necessity for some, and the family can be fine. But if the motive is primarily to work to support a greater lifestyle, something is amiss.

3. Missing the small things. When your humble author here had his first child, my father said he was going to give me his best advice for parents: "Don't miss the small things." That is all he said. It took several years to figure out what he meant.

As parents, we tend to put a great deal of emphasis on the big moments, but life really happens during everything in between. Random moments of joyous laughter. Inside jokes that come from a great deal of time spent together. These moments are the bricks for creating strong family foundations. If dad builds a hugely successful business and a good name for himself, what he misses in the meantime are all the small things at home. Build what will last—your family.

4. The materialistic child. When family existence revolves around money, the end result is children who are skewed heavily toward materialism. Money becomes the family religion. Is this positive parenting? When you held your newborn girl in your arms, you dreamed many things for her. It's doubtful any of those dreams included a shrill-voiced teen girl screaming at you for the credit card. Did you dream she would demand a brand new BMW on her 16th birthday? Placing money at the center of your family life leads only to disciples of the deity you have created.

5. Disregard for those in need. Every closet, cabinet, nook and cranny in your home is at full capacity with “stuff.” You don’t even know what most of it is. Meanwhile, just down the road, a child is eating ketchup packets for his dinner. It goes without saying that’s an unacceptable reality.

We should already know how to help children in need. Yet in most cases, we just don’t seem to get it. We hold on to things we will never use when we could share. Wealth should be shared, not by force, but by generous hearts that see a need and offer a solution. A heart that loves money at the core has great difficulty giving things away. To be a successful family, you need to be able to embrace generosity.

6. Loss of sleep. Time is money, right? Who needs sleep? In our quest for the almighty dollar, we give up many things, but the first to fall is generally sleep. However, the first advice most parenting articles will give is to make sure everyone in the family gets the proper amount of rest. The right amount of sleep is essential to our health and happiness. The pursuit of money is relentless. The man on the chase usually does so with blurry eyes and a yawn when nobody is looking. Love of money has many consequences.

7. Stressed to the max. Money worries create high levels of stress. Stress is a killer. Just as with lack of sleep, stress is highly detrimental to your health. It also spreads itself to many other areas of your family life—an unpleasant demeanor toward your wife and children, for starters. Money is at the root of more divorces than any other factor. That’s something to think about.

8. One-trick pony. The man obsessed with financial matters is generally a one-dimensional individual. But life is about experiences and the wisdom gained from them. Your mother made you take piano lessons because she wanted you to be a “well-rounded person.” Remember? You can talk all day about why the market will stay above 11,000, but can you hold an intelligent

conversation on any other subject outside of money matters? Even if you can, you will quickly grow bored with it and guide it back to your comfort zone. Mom didn't raise you to be a one-trick pony.

9. Justification. Sometimes we use the need for money as a justification for escape from an unhappy marriage or family situations we do not understand. As an example, a man with a special-needs child may use the real problem of education costs as a justification to work extra hours to meet the need. The reality is that he could make other adjustments to absorb the additional costs. He could cut off the cable television or drop the gym memberships. Instead, the man focused on money will chose being gone more as a solution. Escape. Are you using money to run away from your troubles?

10. The company we keep. There are many types of parenting. There are many ways to come to the same successful outcome. There are just as many ways to mess things up. The people we surround ourselves with have an enormous influence on the type of person and parent we are. Generally, when money is at the forefront of our existence, we are surrounded by those of like minds as well. Consider the company you keep. Are there diverse and varied schools of thought? Do they challenge you as person and not just as a breadwinner? When you begin to surround yourself with high-quality, well-rounded people, you will begin to see your own life take the same shape.

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