

THE NAVIGATOR

Charting your Course for a Purposeful Life
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Unmotivated Rich Kids

We all want our kids to grow up to have good lives. And while the definition of a “good life” is highly personal, there are some assumptions we can make.

The good life necessarily is based on liking what we do, so a good job, a profession of our choosing, is essential. The definition of a job is certainly wide, and includes being a parent, volunteer work, and many creative options. It is important to ask ourselves from time to time: When I wake up tomorrow morning, do I want to do what I am going to be doing tomorrow? In order to define life as good, the answer needs to be “yes!” most of the time.

The same is true of the people in our lives. Do I have deep, trusting relationships in which I give and receive love? Some people need only one or two of these relationships, and that is fine. It just needs to be the right fit.

We need to have good health in order to have a good life, so there is some measure of taking care of ourselves in order to maintain good health. This encompasses physical health, emotional health, and mental health. It is pretty easy to assess the health of those we live with, but what about our own? The example we set for the kids in our lives is the most powerful influence on how they will take care of themselves.

What does this have to do with unmotivated kids? Unmotivated kids are completely missing the link between these basic assumptions and their own lives. Sometimes they vaguely assume that all of the components of the good life will simply be theirs when they are adults, that there is nothing one needs to bother working for. But more likely, they are not even thinking about their future. Teenagers are notorious for living in the present and for doing what they feel like doing in the moment.

So, an essential part of the foundation we provide for them is the example of seeing the adults in their lives motivated, enthusiastic, and purposeful. But, as many of us know, there is more to it. Setting an example is just the easy part.

The toughest part is giving them *less*. It is so counterintuitive, since it feels good to be generous. We even like to and get to give them things we didn't have ourselves. However, showering our kids with gifts of money and things is the easiest way to de-motivate them. So what's a conscientious parent to do? Teach your kids to live on very little. And yes, this means that you may need to scale back some of those lush vacations, fancy cars, dinners out any ol' time, fancy clothes just because you want them and want them for your kid. But living in abundance unfortunately is the killer of motivation.



The Navigator is a quarterly newsletter for all who have an interest in wealth. The rich really are different, but not in the ways most people think. Many envy the wealthy and presume they have no problems, but in fact, they face unique psychological challenges. Thayer Willis, LCSW, wealth counselor, speaker and author of *Navigating the Dark Side of Wealth: A Life guide for Inheritors*, helps her clients develop the meaningful lives we all treasure.

And what about education? Why don't they appreciate the education we provide for them? They have no perspective on this. Of course we have them in the best schools, but they have never been in poor schools, and they take these excellent schools for granted. It is easy for parents to look at the foreign students, even the students from modest backgrounds, whose parents understand the advantage of education and see kids who are making the most of their education. Yet the rich kids are looking for ways to have fun, looking for trouble, trying to get out of doing their schoolwork, with nary a thought about the future. Parents worry that by the time they wake up and realize they need to make a life for themselves, educational opportunities will have passed them by.

Lack of motivation looks like laziness. Remember, laziness is almost always a complex feeling. Often apparent lack of motivation is merely covering up fear. Fear of not being good enough, fear of failure, even fear of success. Sometimes people who look lazy are actually tired. This should be explored since there can be a legitimate medical problem which needs to be addressed. Behind the apparent lack of motivation is a good kid, who needs someone to believe in him or her.

Well, the fix is not easy. It just isn't. After checking for any medical problems, the kid's fear is the likely culprit. Keep having dinner together, keep opening the lines of communication, keep your availability up for that unplanned moment when your kid will open up a little. In addition to your availability and clear guidelines, provided by parents, there needs to be less access to distractions, stuff, money. And the discipline to hold back on gifts is very difficult for most wealthy parents. Yet, ironically, it is the only way to encourage these kids to build character.

Then, when life surrounds your kid with more unmotivated kids, the weight is almost impossible to buck. You can tell them "we become like our friends," and adults know this is true, yet to most kids it is mildly interesting in a different way than parents intend it to be. While your kid may entertain this advice briefly, it is only to assess whether it is indeed likely that if they can get around the popular kids, will they become popular? The answer is...possibly. There are many more factors in that equation. Parents usually bring up this advice as a warning, but kids don't worry about such negativity.

So, what to do? Steps you can take to light the fire inside your kid:

1. Example, example, example. Be sure to let your kid see your motivation.
2. Give your kid less stuff. Teach him/her to live on very little.
3. Create opportunities for your kid to be with motivated kids. Do not expect this to be easy or to be met with enthusiasm. Just do it.
4. Give praise and encouragement for any and all jobs well done. Kids may not show you one glimmer of appreciation for this, but do it anyway. Reinforce good behavior. Ignore the bad behavior as much as possible, with exceptions for safety issues. Because your kid does look up to you and what you say *makes a difference* even if he/she says the opposite.

Hang in there. These kids need parents to help them navigate the maze of temptations, discouragement, and their own fears. Your support on their journey to adulthood is the most precious gift you offer. You can provide the circumstances for their motivation to grow.

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