

Should Children Earn Allowances for Home Tasks Part 2

[INTRODUCTION]

[0:00:06.7] ANNOUNCER: Next is Dr. Charlene Wrighton to discuss everything early education about your children or students in our new show, Ed. Talks with Dr. Char.

[EPISODE]

[0:00:21.4] CW: Hello, this is Dr. Char Wrighton and I am going to share part two from the part one that I did last week which is also connected to the part one and part two about children doing chores or tasks. What I'm going to do is I'm going to do a quick recap so that you can get a feel of what was discussed last week had you not been able to listen to it.

By the way, all of our radio shows can be listened to as podcast on the Zoo-phonics website, www.zoophonics.com. Go into the home page and you can see the podcast there and you can also read the transcript that's there as well, it might be easier. Anyway, that's there and available for you. The things that I touched upon, when it comes to allowance, there are questions that parents have to ask themselves.

When I talk about parents, I'm always including grandparents because they often raise the child or help raise the child so therefore they want to be consistent. It would change your philosophy, kids are kids. They shouldn't be doing home chores. Let them have fun, let them play. Or, that you could give the child money and allowance even though they don't do chores and they could still learn how to handle their money but they're kids and they really don't need to have to do any work for it.

Philosophy number three is that the child does indeed receive money for tasks that they do in the home, whether it's feeding the dog, taking out the trash, taking the clothes to the laundry room, putting toys away, et cetera. Number five, which is really my favorite is more of a half and half and that is I get paid for certain chores and then other chores, I do because they're my responsibility for myself or I'm a part of the family, therefore, I participate as part of the family.

[0:02:08.9] Everybody has home chores. Quite honestly, parents don't receive money for doing chores at home. I think children need to see that. They have their job but doing a home chore,

whether it's whoever mows the lawn, then they don't – no one pays them to do that, that's just something they do because it is part of keeping it organized home.

Children do need to learn to have that concept. I feel like it's really important. I'm a very big believer in children growing up to be strong, to have inner motivation, intrinsic value to do things for the sake of doing them, doing things for other people because you care for humanity.

To also be able to hold down a job and be consistent and do your absolute very best and it's been doing your best when boss isn't looking, that type of behavior. You do it just because you know it's the right thing to do. By giving children tasks at home to do, expecting them to clean up their own messes or clean up their own toys for example or picking up clothing and putting it in the laundry basket, et cetera. That's their job, that's what they need to do.

They can also be paid for certain things just because you really want to teach them the value of money and the value of hard work. Really, that is a great part of this whole life lesson. Also, it is really nice for that child to have their own money. It means, you don't have to pay for it, they earned it so they get to spend it.

[0:03:38.0] Again, a lot of valuing is attached to that life lesson. A lot of lessons to be learned here. When we are teaching things to our children, we need to remember to be patient. Make sure that when you're in the teaching mode, it's not when you're raising or rushed or feeling frustrated because that's not the time to try to teach things.

This is something where you want to take joy in the interaction with your child. To sit down and have that eye to eye, heart to heart conversations. Remember, everything that you teach lasts a lifetime. It really does and I cannot impart that enough. We want to make sure you have time to train your child, again, not the time when you're racing out the door, because mostly, likely, your voice is going to be frustrated, that's not a good time to tell them that they didn't do well.

Because that kills motivation. You want to make sure that this time is very consistent and more scheduled and a time where it's more peaceful so that we can do these lessons. Parents must be patient and not have that annoyed voice. Let me just do it. I can get it done faster.

I can get it done better. No child needs to hear that because it's very un-motivating. The child just loses hope, loses a sense of pride which is very important and certainly loses motivation, it's like, okay, fine. You go do it. That's not a good thing to start because try that with a junior high kid or a high school kid later, you're going to be sorry that that was what was taught.

[0:05:06.7] That's almost an impossible one to turn around. It can be done but it's tough. You can train, you can instruct your children, you can be very honest with them in a very calm, matter of fact voice and say, "When you took out the trash today, you made a mess, you need to go back and clean it up. Come on, let's go do it together."

Therefore, the child doesn't feel overwhelmed, the child learns that mom or dad is there to help, or older sibling or grandparents. That we're going to get the job done properly. Again, the task, you know, I like task better than chore. The task should be equal to the child's age, we should start early, we can ask toddlers to do things, just the mere, we don't have to reward them and we don't have to give them allowance when they're one and two years old.

But we do want to setup that, I'm giving you direction type language, receptive and expressive language because the child then is connecting to what we're saying and it's actually doing it. I think that is really critical. What age should we begin allowances and we discuss that a toddler doesn't have a concept of money, doesn't have a concept of numbers really well, we're just starting then, we're just starting to teach one, two and three. One to one correspondence.

Where there's one object to one and there's two objects to two and there's three objects to three. We're just starting there so they don't have a concept. But you could do something different. You could give him a sugarless lollipop, you could give them some kind of a treat, you could give them five minutes of fun.

[0:06:33.0] There are other ways to motivating children without giving them money until they're able to fully understand money and when I fully – I don't mean fully. I'm meant fully for that moment because we're going to teach them little things at a time. Also remember that this is a child's exposure to feeling that they have a choice and that they've got some power here, they've got their cash, they can spend it.

They must spend wisely and that's your job to help them with that leadership, allowing them to buy something that's obviously not going to harm them or something that is going to break immediately, that type of thing. We want to help teach financial understanding and usage and you do that by playing with play money or real money and teaching them counting.

You know, five pennies for a nickel or 10 pennies for a dime. 25 pennies for a quarter, a quarter, four of them make a dollar et cetera. Those are the things that as your child ages, you're going to teach those and they'll also be learning those at school.

Sometimes, parents can't afford giving allowance, sometimes the belt is so tight at the end of the month or the end of two weeks that you don't have that. You can either not do the allowance, you could do something different, it could be game night, it could be trip to the library, it could be taking a walk, I mean, they can earn other things and sometimes those are the most valuable ones, especially when they're connected to doing something with the parent or an older sibling or a grandparent.

[0:07:55.0] You must be consistent no matter what it is, once you set this up, you got to follow through on it because again, children will lose all motivation because frankly, they won't trust you. Yup, I did that chore, you didn't pay me, you didn't reward me, therefore I'm not going to do it again. You don't want to set up that mistrust. That trust has to be built in so that when the child is having a baby sitting job in late junior high, early high school or some kind of a staff job, car wash, whatever it is going into adulthood.

That they have that trust that employer is going to follow through. Tracking how to set it up, it is really important that you have a daily chore chart that the child see or helps fill like if it's a jar or if it's a star, sticker star, whatever it is. They need to participate on it, you can put coins or dollars or I did this for my school and I'm going to tell you a little bit more about that later.

We were in the gold mining era and so I took little nuggets of gravel and I sprayed them gold and so every child had their own poke, their little clock bag that they stored their gold in and each piece was the equivalent of certain amount of money and then they got to go to the store. We'll talk about that later but you can be creative in your home as well.

Do things that they're interested in. I mean, you could have unicorn money, that's what they're interested. Definitely use your creativity and always connect it to something that they're going to enjoy. I like the idea when a child gets a little bit older of giving them and making with them a simple bank book.

[0:09:28.1] So that you can record in for them or they can record how much money, even if it's a tally mark, if they have a dollar, they can just write one tally mark. If they get \$2, they make two tally marks, et cetera. They are watching their bank grow, watching their money, their resources, their revenue, whatever you want to call it, grow. That is really exciting, that motivates children to save for one thing.

You need to teach them what balance means. If you spend money and you take it out of your piggy bank, you do not have as much as you did before and that is a concept that kids don't get right away. They have to understand is that if they spend their money, you're pretty much starting all over again with an empty piggy bank, okay? That has to be understood, it can be a big surprise for kids, they may think that this is like an endless money pit.

Wouldn't we all like that? We want to talk about money, we want to make sure that they understand what money is and what money can do. What it can't do. We've heard money can't buy you happiness, I've seen a lot of people that have tons and tons of money and are not happy people or are sick.

We know that happiness is a concept that is based on joy and love and security and safety and you can't put a price on that. Those are things that you need to include in these discussions. You can discuss that the love of money is the root of all evil. Make sure we don't say that money is the root of all evil because indeed it is not.

[0:10:53.1] We as parents earn our paycheck and that paycheck pays our bills, it is critical. It's just the placing too much importance on money so that we spend too much time working for and not enough family time or we're sacrificing too much for it, we're sacrificing our health for it or we're just willing to do anything to gain it and that is really important to teach children. Because you think that there's not going to be any temptations down that junior high, high school or college line but there are people get in trouble for it all the time. We also want to teach

me versus other people. One of my favorite things is having four different banks, this is something that we did with our children, I had said before, it wasn't my idea, I love the idea.

I just felt like it was so important but because we tithe 10% to our church, we built that into the system. Our children had their own money that I had four different containers. They had their own money and they had their picture on it. They had savings account so you put picture of a bank or big dollar sign sets. They're savings. That means, it's not touched and then they have, you could put a container with picture of family and friends on it and that's their money that if they want to buy the family some ice cream, maybe you go out and you but a three or \$4 container of everyone's favorite ice cream and you go home and eat it.

That child has purchased it for that family. Can you imagine how good they feel as they're eating it with you? That they did that for you, it's a wonderful concept and I love that. Also, giving back to the world, the community, God, whatever your concept is. That 10%, I really liked, that was biblical, that's what we followed but they might find a worthy cause that they want to give to and it could be children who are sick or it could be animals that they want to protect.

[0:12:52.6] Even their little bit of money really helps and it also makes them feel terrific. When you're setting this whole thing up, you want to teach children. If they go out and they buy something, you want to teach them to keep that receipt. Receipts are something that adults don't do very well, it's like, we'll shove a receipt in a purse or a sack and we'll never look at it again.

But a person who is money manager, who watches, they're really careful and the first thing you want to teach your children is clerks make mistakes. They might punch the wrong key and all of a sudden, instead of \$5, you're paying \$6. You want to teach them to check and to be careful and keep that receipt. What happens if that thing breaks right away? You want to be able to take that receipt with a broken toy or whatever it is and take it back to the store and get a replacement.

Another important life skill to teach. Because your hard earned money, you as a consumer and we're going to teach them how to be a good consumer, a smart one, you have the right to have what you paid for and that is really important. Teach them about the receipts, it's got the date on it, it's got each item how much it cost, it has the total, it has the tax.

Now, something children need to be taught about taxes, this is like a grandmother issue, very interesting because not only do I go through it with my children but there's also that – I have taken my grandchildren in with their money, maybe perhaps money I gave them for a birthday. They'll go spend some and spend it all of a sudden, they're not realizing that there is a tax that is on top of the cost of the object that they just bought or the objects that they just bought.

[0:14:36.3] They need to learn about the tax because they have to save money to pay that tax or else they cannot take the thing out of the store. So again, it's another very, very important life lesson. So I would have a receipt, a little envelope, plastic envelope, something that is organized and safe where they could literally be keeping their receipts in this organizer and you could label them so that they can see what they are spending their money on.

Here are toys, here are school supplies, here are clothes, here is food, here is treats, whatever you want to do and so that they can tuck the receipts and that is a skill like a said, so many adults don't even have and so we are going to be talking about what makes us have wants and desires? What is that that is deep inside human beings where we see something and we want it and then we have to figure out how to get it? So how much is it going to cost?

What amount of work do I have to do to equal purchasing that? So again life lessons that are critical for adulthood. You want to plan, so I like walking around the store with a child and think, "Okay you are earning money right now." So this is while you are just setting up your system and you are going to walk around and do several stores. Don't just do one or take them to Walmart and go through several sections. Maybe it is the treat section, maybe it is a clothing section, maybe it's the toy section.

Maybe it is the electronic section depending on the age of the child. Again, for little guys, you could take them to the dollar store because now you get a lot of things. If they have five dollars in their wallet or purse, they know that they can buy or plan for that tax or you can chip in for the tax that they can buy five items and so again, it is a really simple way of helping children to understand this. This item cost this dollar because of everything in the dollar store costs one dollar.

It is pretty straight forward and easy, easy concept and so it is a wonderful place to start the process. Walking around making decisions like say for instance, they are walking around Walmart or even a TJ Max in the toy section or whatever, they can realize how much things cost and now, they have to plan for, they have to save for it. If something costs five dollars, it might take me a couple of weeks to earn five dollars and so I am going to have to wait.

[0:17:03.4] So that teaches delayed of gratification, which again is a very mature and adult concept. It is not easy. Everybody would like to have things right now. We used to have things on layaway. We would purchase things on layaway when I was growing up. My family could not go out and buy a refrigerator with any cash that they had because they didn't have that kind of extra cash. So they had to save for it whether it is a new washing machine or whatever it was they have to save for it.

And so what they would do is they would pick out what they wanted and they would pay monthly on it and then there would be a balance. So every month that bill would go down and down and pretty soon, they were able to go get that refrigerator or that washing machine or whatever it was. We don't really have the layaway plan but we have our credit cards and credit cards is instant. Now, we don't have to wait for anything and I think it's taken away a lot from character development.

I feel like we have really robbed ourselves as adults for the possibility of waiting for something, which means I am really going to cherish it. I have worked hard for this. I have waited a long time for this. I am going to cherish it and so it really removes that. We are in a real throwaway society. We don't have to wait for anything, we can buy it instantly whether we could afford it or not and there's crazy like a fox, as soon as a person gets into college, you get your first letter that says apply for this credit card.

They don't tell you, what they do tell you because they have to but it is fine print so you don't bother reading it, they are not going to tell you that the interest rate is 25% on unpaid bills. They don't remind you too much on penalties. They want you to get in debt. That is how they make their money and so it just seems like such a terrific thing for a young person to have because it is again, instant clothing, instant whatever I want, I can go anywhere and I can have what I want now.

[0:19:08.9] I don't have to plan or save for it. So if you create these lessons in children much earlier then you are going to sidestep that whole concept and that children will be far more physically responsible for saving and for delaying and if they do have a credit card, they are much more likely to be smart with it especially if you teach them how to save the receipts, how to read their monthly bill. If they are going to have a checking account they have to know how to write a check properly.

They need to be able to write it in their ledger book, what is the balance? I just spent \$50. I no longer have a \$150. I have a 100, that's my balance and they have to keep subtracting. So these are all important critical skills and yes, the high schools do touch upon it but it is so late. The room and fast and they don't have the interest and sometimes it becomes – they are just on such a fast track. So it might not become a life lesson at that point.

When you go shopping, you want to discuss sturdy versus breakable. You want to be able to let them know that if you don't pay very much for it chances are it is not going to last and there is a saying that says, you get what you pay for. So therefore teaching that early is definitely helpful and unfortunately and sadly, children have to go through kind of a sad loss where something that they purchased breaks and now they don't have it anymore and they need to go buy it again if they want it.

And it is painful, it is uncomfortable but it is also one of those really important life lessons. So you are teaching children how to plan and how to analyze "Is this going to be worth it? If I pay five bucks for this or \$10 or even 20, is it going to last me?" Because that is a lot of money for a little guy. So is this going to last? Is this something that I am going to still be interested in by the time I've got the money to buy it? So these are all questions.

[0:21:09.7] Now it's time to go shopping. The child has the money and the wallet or a purse. You are going to make sure that they are saving the receipt. You are going to make sure you're going to talk about taking good care of it. Sadly our generation, so much is given to them that the concept and I hear it way too often is that if it breaks it doesn't matter. I'll just get another one. My mom will just buy me another one or my dad will just buy me another one or grandma.

It doesn't matter who it is and there's that thought is I don't have to take care of it because if it breaks I will have another one right away and so again, what we're doing by this type of training

we are really shifting that off of mom dad by everything that they are paying for some of their stuff as well. Of course, you are going to keep buying stuff for them and you are going to treat them to stuff. Something that we did when our children were really basically in junior high.

Because each one of our children worked, my eldest son worked with his dad when he did building a roofing, he did a lot of cleanup. He learned how to roof fray young in life. By the time he was in high school, he had his own landscaping business, weed eating etcetera. The girls, they were old enough. They did all my Zoo-phonics sales when they were starting about seven years old. They learned to work the calculator, bag things, talk to the people, explain things and so they did that for quite a long time.

And so then they would get jobs outside of the family as well. So they were taught really early in life that having their own money was definitely that power thing that they were able to make choices but what was really important for the parent-child relationship was and this came up very early with our firstborn is that I was really happy to buy him Sears double padded knees so they didn't worn out and he wanted designer. This was the era where you were no longer satisfied with Sears clothing.

[0:22:57.8] So he wanted something different. He wanted designer tennis shoes and so what we said was, "This is what we are going to give you for this and if you want something else, you are going to have to pay the rest of it and that's how we did with all three children and it was important for them and they fully understood that. They fully understood that if they wanted something, they needed to save for it that our job was to keep them fed, sheltered and dressed.

And that other things and of course, our presence and our gifts but the other things if they wanted something then they could earn it. My son earned skis, he earned stereo for his truck when he was in high school and so they paid their insurance. They paid for their cars. So you're just developing such great values when you start so young. Setting up a home store, I'm going to do this really quickly because time is almost up on this one too.

And then we are going to couple it with the student store that I did in my school, my classroom. I went out and I purchased toys and I did it with my kids. Now when I'm a teacher, I went out and bought toys that I felt boys and girls would like and of course their age group. When I am with

my child, I want them to pick up stuff that they would really like to earn. They're not going to want to earn something that they have absolutely no interest in.

So I want to make sure that they are helping because that gives them by-in, that they are helping. Now they have a store. I put it on the shelf and we price it. I can either put the price at the store, charge us for it or I can give them a small discount so the money goes a little further. In our school we didn't give real cash. We give poker chips or gold nuggets or points or stickers, whatever it was either one of those. That way, once they did a week's worth of choice they could go purchase a toy with their own revenue, whatever form of revenue it was.

[0:24:43.7] They could go, some of the suggestion would be small toys, bubbles, jump ropes, balls, books, school supplies, clothing, even a cute shirt that they're really interested in. A dinosaur, a train, a unicorn, et cetera and again, Dollar Store, Walmart, TJ Max and then you want them to be able to see it. If it is in the student store, you can put in the closet and open up once a week or you can let them look at it once in a while so that they keep that motivation going.

In the home, I would suggest that it would be tucked in the cupboard where they can't reach it or on a shelf that they can't reach but they can see. You want to continually remind them and so as to motivate them. So here's one more thing and I find it highly motivating and it was also a lot of fun and remember, we did our bank books. The older the child that is when we start doing the bank books so that they actually could figure out the math and they were actually beginning to do their own writing down.

And then once when I taught in high school in special education, I created checks and they had to write out their own check. I was their bank and so the skills were really, really important. Here is a question for you, should the child borrow against his own bank account? And so here's the thing that you need to set up with the child. You'd better be consistent on this. Certainly, if the child wants to, you know we do that as adults but they absolutely have to pay it back.

And you might add with a little bit of interest because that is real life. You can talk to them about interest is paid when you use a credit card or when you borrow money from a bank, you have to pay back a certain amount of what you borrowed. A percentage and you don't have to get into

the weeds with this one with little guys but you have to say, “Well then I will loan you this but you need to give me this” the cost of the object and a little tiny bit more.

[0:26:29.6] So that they realize that there is a cost to borrowing because that is real life. All these kind of things are really critical for life skills and the whole idea behind this is to not only have your children have skills to take with them in junior high, high school and college or when they're off on a career or travelling, whatever their choices but that they are motivated to work hard for what they want. If you make even college too easy, we just paid for the college.

I paid for everything that college person doesn't have that “I did it myself” feeling and certainly partially it's fine because we want our children to concentrate on studying and learning and getting their degree but we also don't want them working constantly. So there's that half and half thing that you want to be able to support them but it still gives them the concept “I did this myself” and it's a wonderful concept and they're going to need it their whole life. So you are doing them a world of good.

[END OF DISCUSSION]

[0:27:25.3] So if you have anything to add to this, I love to hear from you. Please give us a call on our 800 number, 800-622-8104. You can email me at char@safarilearning.com or char@zoo-phonics.com, Char is spelled Char and I love to hear from you. Your feedback, your thoughts, even if you don't agree there's always a lot of room for discourse. Bye-bye.

[OUTRO]

[0:27:55.2] ANNOUNCER: That was Ed Talks with Dr. Char. You've been listening on KAAD-LP Radio live on 103.5 FM or streaming online at kaad-lp.org. If you would like to have Dr. Char answer any of your questions, please email your question to dr_char@zoo-phonics.com.

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