

***BEAUTIFUL SAVIOR
LUTHERAN SCHOOL
PRESENTS:
PEARLS OF LOVE AND LOGIC***

Special Thoughts on Raising Kids

Allowances

“Kids learn more about using money wisely when we allow them to feel the consequences of using it unwisely.” This is a direct quote from one of Jim Fay’s parenting tapes. He often talks about the wisdom of giving children weekly allowances. Allowances can serve many purposes.

Many parents find it helpful to provide an allowance for children once they reach the age of five or six. The money comes each week on the same day in an envelope which reads, “From Mom and Dad with Love.” The amount of the allowance is not as important as consistently following the rules.

Rule number one is that the child does not earn the money. Jim Fay warns that children should not be paid to do their chores. Being paid for chores robs a child of the dignity of holding up his or her fair share of the family workload. Children who do not have to do this can often become hard to live with during their teenage years.

Rule number two says that the child is allowed to spend, save, or waste the money as he or she sees fit. The catch here is that once the money is gone, there is no more until the next “payday.” When Sally says, “I want some bubble gum, but I don’t have any money,” the best

parental reply is, “That’s sad, but don’t worry. There will be more on Saturday.” This is a wonderful opportunity for Sally to learn from her mistakes and for the parent to make a very easy decision.

Rule number three states we never take away money when our children forget chores. That may sound suspicious, but Jim reminds us that instead of taking the money away, we should allow children to pay someone else to do their chores. He says children should go first class anytime they can afford it. An allowance gives them a chance to be just like adults and to hire others to do what they forget or don’t like to do.

When Roger forgets to mow the lawn, a parent can then say, “No problem, Roger. I’m sure you can hire your little sister to do it. Why don’t you check to see how much she will charge. I’m sure your allowance will cover that. If you run into a problem I’m always looking for a part-time job, but you might want to remember that I charge adult wages.”

The allowance also makes it possible for parents to say, “Would you rather clean up your room or hire me to do it for you?” Questions like these cause children to be so busy thinking that they have less time to be angry.

Rules for Allowances

- 1. The child does not earn the allowance.***
- 2. We never take it away.***
- 3. No restrictions on its use.***
- 4. It comes on the same day of each week.***
- 5. Once it’s gone, it’s gone!***

