## For Your Information



The dilemma of children's allowance is one that every parent faces. The decision of whether or not to give an allowance, how much to give, and what the allowance may be tied to is something that is decided in every family. Attitudes toward allowance vary, and the pros and cons are a continual source of debate.

## **PRO**

- 1. Allowances teach children to spend, save, and budget wisely.
- 2. Children will learn to make wise purchases and choose what they will spend money on.
- 3. Allowances teach children to plan ahead.
- 4. Children learn independence and a sense of responsibility when they have their own money.

## CON

- 1. Children will just waste money on candy and junk.
- 2. Items children buy may not be what parents would choose.
- 3. Money can easily be lost or stolen.
- 4. Children should be expected to help without being paid.

It is generally accepted that an allowance is a good way to teach children money management. The amount of an allowance should be based on the age and needs of the child, and what the child is expected to pay for. Usually children are asked to do regular household chores, and may earn extra money by doing special jobs such as washing the car or cleaning the attic. Also, it is important that allowances not be used as rewards and punishment. Allowances are about money, not good grades or misbehavior.



In our fast-paced life most families live by a schedule, checking the calendar before planning any new activity. Individual evening activities must be planned, after-school transportation arranged, and weekend outings must be fit into a time slot. Sometimes it becomes necessary to just stop, reevaluate, and take time out for the family.

Ask children what they would like to change in their lives, and most will say they would like to spend more time with their families. Time is the important factor, not extensive planning or expensive trips. Quite often family activities can be arranged which are enjoyable for all, simple to plan, and cost little.

Choose a day, (or a couple of hours), and check out some of the following activities.

- 1. Pack a lunch and picnic in the park.
- 2. Take a family bike ride around the neighborhood.
- 3. Go to the library and share an interest in books.
- 4. Take a walk downtown.
- 5. Take a hike in a park or forest and enjoy the trails.
- 6. Visit the zoo.
- 7. Plan a trip to a farm.
- 8. Visit historical sites and landmarks.
- 9. Go fly a kite.
- 10. Go roller skating or ice skating.
- 11. Plan an outing to a bowling alley.
- 12. Try a new sport together.
- 13. Try some new transportation: bus, ferry, boat, etc.
- 14. Play a game.
- 15. Begin a new project or hobby.