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**Is Your Child Ready For an Allowance?**

**By Heidi Hoff**

**Is Your Child Ready For an Allowance?**

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Children think money grows on trees. Maybe not literally, but they sure think there is a never-ending supply of it. They see you at the grocery store pushing a cart overflowing with the week's groceries; you hand the cashier a piece of plastic and suddenly it's all yours. People come to the door asking for money to support a charity and it magically appears from the bottom of your purse as if you were pulling a rabbit from a hat. Instead of "mama" or "dada", "checkbook" might have been your child's first word. It makes no sense to them then, that every time they ask for something they'd like from the store the answer is usually no. How do you teach the value of money to a child?

Is an allowance the answer?

Many parents think that giving an allowance is a good way to teach their children about money. There are two schools of thought on this issue. One theory is that the child completes a few agreed upon tasks and receives a small payment at the end of the week. Then, if he sees something he'd like in a store, he would be told to save his allowance in order to purchase it. Some people feel that this sets the child up for a "what will you give me if I do it" attitude and soon everything you ask him to do has a price attached to it. Others feel children should learn that in order for a family to reap the rewards, each member of the family should take part in the upkeep of the household. When there is a mess, clean it up. When there is laundry to be folded, lend a hand with the folding or putting it away. When there is yard work to be done, everyone can pitch in according to his or her ability and work together towards a common goal. Then, when the child does see something in a store and asks to have it, the answer is usually yes. I was a believer in the first example, until I put it to the test.

My experience

Our daughter Emily is four. Out of the blue she started to make her bed every day after she got up. It won't last long, I thought, but day after day she dutifully did it to the best of her ability. I seized the opportunity to teach her the value of money, because like most four-year-olds, she thought every toy

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she saw on TV was well within our means. I started giving her an allowance of 25 cents a week to see what would happen. The first month she would get very excited when Fridays came around and she would get her shiny quarter. As I handed her the money I would always say: "you did a good job this week honey, you were a big help to mommy around the house." I would describe certain instances where she had volunteered to help me and I told her how much I appreciated her thoughtfulness. At first she put her allowance into her piggy bank, sometimes emptying her cache and playing with it. But little by little the money started losing its value. I would find the quarters left on the kitchen counter where it would stay until I put it into her piggy bank for her. There were also weeks when I forgot to pay her but I always positively reinforced her good behavior. I discovered that money means nothing to her and my praise means everything.

The outcome

Perhaps my experiment with giving Emily an allowance didn't turn out quite the way I expected, but it

did teach me a lesson about what meant more to my daughter. When we go to the store and she asks for a particular toy, we weigh it out. If we agree that it's affordable and it's been a while since she's had anything new, then I will buy it for her. The only exceptions are educational materials or books. These I will always purchase for her without question. I have found this to be the best solution for us.

Heidi Hoff

Editor, Preschool Planet

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## **The Giving Jar**

**By Rachel Paxton**

Giving with a happy heart. If you teach a child to give with a happy heart you will raise a child who will never hesitate to lend a helping hand. Children enjoy helping others, especially if they see their parents doing the same. When a child's basic physical and emotional needs are met, they are willing to share almost anything they have with someone in need.

My daughter wanted to help others from the time she was old enough to understand what it was she was doing. Before she was old enough for an allowance she helped me go through her outgrown clothes and toys to give away to charities. At Christmastime we would shop together for needy families (she looked forward to this as much as picking out her own gifts). And this doesn't mean we weren't needy ourselves. When my daughter was young I was a single mom working and going to college, and I was barely able to make ends meet. What little we had left over, however, we used to help others. I am convinced that this act of helping others took my daughter's focus off of our own circumstances and created a passion in her for helping others. She always had food to eat and clothes to wear—she did not sense a lack in her life and so was willing to freely give anything she had.

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As my daughter got older and started getting an allowance, she started spending her own money. She spent her allowance on family Christmas and birthday presents (however small), started tithing, and started contributing to charities of her choice. My daughter's allowance is relatively small, compared to some of her friends, but that doesn't keep her from making contributions, no matter how small, to people and organizations she wants to help. Now that she's old enough to babysit, she has even more money to decide what to do with. She decides what to spend on herself, what to save, and what to give to others.

Our family recently came up with an idea of how we could work together to save up some money to help others. I am forever picking up loose change around the house, on the floor, in the car, and in the bottom of my purse. We decided to start a "Giving Jar" where we could deposit our spare change, and then as the occasion arose, we would use it to help others. We all pooled together our spare change and we already had more than \$15. I placed the jar on the kitchen counter and put a big label on it that says "Giving Jar." It has motivated us all to save more and is also a great conversational piece!

Don't think you have to have a lot of money to give others a helping hand. Any amount, no matter how small, develops in your child the gift of a giving heart.

Originally published at Suite 101. Rachel Paxton is a freelance writer, mom, and owner of four home and family web sites. For complete resources for the Christian home, visit her web site at

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