

Allowance Systems

Children over the age of 6 can profit from an allowance system. There are at least six good reasons to create a chore/allowance system for your elementary school children.

1. To learn about work-money relationships.
2. To provide legitimate means for obtaining their own spending money.
3. To learn about appropriate shopping decisions.
4. To learn about the importance and benefits of saving money.
5. To provide parents with a good reason for denying children's requests for money (i.e. "No, that's an extra. You must buy that with your own money.")
6. To motivate the child to complete chores.

Steps in Creating an Allowance System

1. Chores: There are an endless variety of household chores that can be identified. Some are appropriate for allowance systems. Follow these criteria in selecting a chore:
 - a. Select a household chore, not a personal chore. Children should not be paid for personal chores (picking up their room, putting their clothes away, etc.).
 - b. The child should be able to do the chore reasonably well with only minor supervision.
 - c. The chore should need to be done daily or weekly.
 - d. The children should be allowed to choose their own chores.
 - e. The children should be allowed to change their chores if they wish. However, do not allow frequent changes (more than weekly).
 - f. Typical "good" chores are:
 - i. Washing the dishes
 - ii. Setting the table.
 - iii. Clearing the table.
 - iv. Putting dishes away.
 - v. Sweeping the kitchen or dining area floor.
 - vi. Vacuuming the living room, hall, family room, bedrooms.
 - vii. Cleaning the bathroom.
 - viii. Mopping the kitchen floor.
 - ix. Emptying wastebaskets
 - x. Taking out the garbage
 - xi. Yardwork (be specific).
2. Allowance
 - a. The amount of the allowance given to the child should reflect their age and the chore requirements.

- b. Actually give the children their money, in cash, at least once a week.
 - c. Require that each child keep their own money in a designated bank or savings place. Permitting young children to keep money in their pockets is not a good idea. Let them take money from their bank or savings place when it is appropriate.
 - d. Make sure to give children opportunities to spend their money.
 - e. Try not to restrict how allowance money is spent. Let children learn about spending by experience. You can make suggestions but try to communicate the decision is theirs to make. Certainly DO NOT require children to spend their allowance on basics (clothes, food) or save it. Allowance is for the “extra” of life.
3. Chore-Allowance Relationship
- a. Chore completion is a family obligation. It is not a choice. If a child refuses to do their chore when reminded, use compliance routines to motivate obedience.
 - b. If chores are completed up on reminder, even if a warning was necessary (“If you don’t start setting the table right now, you will have to go to Time-Out”), the child is given their allowance for the day.
 - c. If Time-Out was necessary to motivate chore completion, the child receives no allowance for that day (and still must do the chore or go back to Time-Out)
 - d. If, for some reason, there is no opportunity to complete the chore that day (for example: vacation, family ate at a restaurant, rainy weather), the child does not receive their allowance. A substitute chore may be offered. However, completion of the substitute task should be a choice for the child. The child should be allowed to refuse the task.

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