

# Kids + Finances Seminar- Handouts



## Part I: Chores, Jobs, Work

Building good habits around chores sets the stage for responsibility, character, and lifelong success. Connecting privileges to chores helps our kids develop perspective, because great privilege can lead to gratitude or entitlement. **In proportion to the privileges we give our kids, we ought to give them responsibility.**

### I. Building a Great Plan for Chores

1. Pick an accountability system (white/magnet board, chores chart, stick jars, **Skylight**).
2. Identify privileges and consequences.
3. Develop a chores contract or plan.
4. Hold a short, upbeat, and memorable family meeting.
5. Roll it out right away!

#### A Chores Contract & Memorable Meeting

A good contract sets clear expectations and prevents constant nagging. It should take into consideration common obstacles while including:

- When chores are due and clear expectations.
- The importance of a positive attitude from kids **and parents**.
- Guidelines for asking for help.
- How and when consequences will be applied.
- **Have a Meeting!** Keep it short - Keep it upbeat - Have printouts - Share responsibilities and expectations - Allow time for questions -Start right away!

### II. Jobs in the Home and Work Outside the Home

As kids grow, encourage them to take on work opportunities beyond the home. This helps them learn independence, responsibility, and the value of money.

- **Outside work should pay more than in-home chores.**
- Teach safety and preparedness for different situations.
- If kids choose not to work, allow them to experience boredom—it is healthy.

### III. Getting a “Real” Job

- During the school year, 15 hours or less per week is recommended.
- Summer is a great time for more hours.
- Choose jobs with real responsibilities—not just standing around on phones.

### IV. Be a Great Boss!

Model the kind of boss you’d want in your own life. Kids will remember how you led them.

### V. Technology Boundaries

Chores go better with fewer distractions. Have a tech plan. Limit screens f