



7. SWEARING AND DISRESPECTFUL LANGUAGE If the teenager is too big for time outs, or a time out is not possible, the parent can be compensated for having to listen to the teenager's mouth with a fine. The message is: feel free to do it, but I'll feel a lot better about having to listen and put up with it if I am compensated.

8. FINES, LATE FEES, MISSED APPOINTMENT CHARGES ETC Any expenses a teenager creates due to poor choices should be taken care of by the teenager WHAT IF THE TEENAGER HAS NO. MONEY? "NO PROBLEM!"

C) ALLOWANCE

Allowance begins when children are five or six years old. We give teenagers allowances because we want to teach them money management. Children who have to struggle with money not only become more financially responsible, they also become more responsible in all areas of life. In fact it has been found that children with good money management skills tend to manage their jobs at school better too.

Several helpful tips on allowances will help teenagers make the most of this terrific learning experience.

TIP 1: TEENAGERS DON'T EARN THEIR ALLOWANCE That means we do not pay them to do their chores. Being paid for chores robs them of the dignity of holding up their fair share of the family workload. The only time we'd pay them for chores is when they do our chores, that is, if we don't want to do them.

TIP 2: PROVIDE ALLOWANCE AT SAME TIME EVERY WEEK This can be done with pay envelopes. Place the cash, plus a small invoice indicating the breakdown of the funds:

1) ALLOWANCE:

Fun Money

Lunch Money (for extra lunchtime treats)

Bus Money

Clothing (*Teenagers*)

Other

Total

