



Pro Kinship for Kids

Kinship Link

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Children and Money

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Money can sometimes be a source of conflict between parents and children. It can also provide many opportunities for parents to help teens increase their knowledge of personal finance and learn important life skills.

Allowances and Earnings

To build money management skills, children need money to manage. Having a regular allowance helps children take responsibility for their spending decisions and encourages independence. Youth with a regular allowance can learn to plan ahead to anticipate spending needs and make choices about what's most important to them.

When setting the amount of an allowance, parents and children need to agree on what the allowance will cover. For example, a teen might be expected to use allowance money to pay for school lunches, school activities and supplies, haircuts, minor clothing purchases and entertainment expenses. Younger children might be expected to cover only minor clothing purchases and entertainment expenses. Set the amount of the allowance to cover the basic expenses you

agreed upon plus a little discretionary spending money. This will require your children to plan and make choices to get the things they want.

Employment outside the home - whether it's babysitting, lawn mowing, or a job at a business - helps youth acquire useful skills and experience. As a parent, you will want to set guidelines regarding the number of hours worked per week and make sure the workplace is safe and well supervised for your child. Likewise, you would also want to set some guidelines for spending and saving those earnings, such as saving a fixed percentage from each paycheck. Parents can also help children set some longer term goals that will require regular savings and is the big goal of their savings plan.

Making Spending Decisions

Most of the money youth get is spent on things such as entertainment, clothing, cosmetics, transportation, and recreation. While living at home, children are able to spend large amounts of money on nonessential purchases. They can develop from this

behavior unrealistic, materialistic lifestyles that will be very difficult to continue when they move out on their own and become responsible for basic necessities, such as food, rent, and utility bills. It is important to discuss these needs with your children.

Resist the temptation to tell youth how to spend money. Parents can help teens develop more realistic spending habits by asking them to make a spending plan. Start by having your teen calculate expected income like tallying up weekly allowance, money earned from part-time jobs, and gifts they receive. Next, help your teen identify longer-term goals they have like a new computer, hobby equipment, a car, or money for a college education. Have them figure out how much must be allocated to savings each week for them to reach their goals and how much is available for other spending areas. Youth, like many adults, often don't know where their money goes. Suggest that your teen keep a log of all their spending, at least for a few weeks. This really helps them see what they are spending money on and how they can save.

Table Rules for Family Meals

Here are four simple rules to try to encourage better family meals.

1. **No Electronics** - Make a family pact to turn off the TV and put phones away at dinnertime to better connect with each other and have fewer distractions during the meal.
2. **Establish Routine** - Choose a consistent time to host dinner every night and assign age-appropriate tasks like setting or clearing the table and food preparation for all members of the family.
3. **Acknowledge Achievements** - Use this time together to recognize family members' weekly accomplishments, big and small, and express gratitude for each other's presence.
4. **Conversation Starters** - Develop a list of fun prompts to discuss

over dinner, like sharing favorite childhood memories or answering a series of "would you rather" scenarios. You can delegate a different family member to kick off table talk each night. Here are a few more ideas to try over dinner:

Foodie Feelings

- * If you could only eat three foods for the rest of your life, what would they be and why?
- * What is the most unique thing you have ever eaten?

Family Fun

- * If you could trade places with your parents for a day, what would you do differently?
- * Where would you like to go on a vacation with your family?

Dream On

- * What is something you want to learn to do and why?
- * If you could invent a holiday, what would it be?

School Small Talk

- * What is the most interesting thing you have learned in school this week?
- * If you could teach any school subject, real or pretend, what would it be?

Get The Giggles

- * Would you rather always have to enter rooms by announcing your name, or always leave rooms with a cartwheel?
- * Would you rather swim in a pool of chocolate pudding or strawberry ice cream?

Recognize Kindness

- * What is one way you helped another person today?
- * What is the nicest thing a friend has ever done for you?



Time in the Kitchen

Making meals with your family is not only a fun and engaging activity, cooking together can also provide numerous benefits for both kids and adults.

Better Bonding

In today's, fast paced world, it's easy to get caught up in work, school, and extracurricular activities, leaving little time for bonding. Spending time together in the kitchen provides a chance to slow down and enjoy each other's company. This time in the kitchen can be a great way to begin and continue family traditions and explore family culture. The family time may encourage continued kitchen participation from children as they become teenagers.

Life Skills

Children can learn important life

skills from cooking to carry throughout their life. Measuring and mixing ingredients are math and science teaching moments, while small muscle skills develop from cooking tasks like mixing. Recipe and nutrition labels offer reading comprehension opportunities, and as children get older they can take on more complex tasks, like chopping vegetables, or developing topping combos to encourage culinary creativity and independence.

Healthy Habits

When making homemade dishes you can avoid the preservatives and excess salt and sugar found in store bought and processed foods. Homemade dishes offer your family control over nutritious ingredients like whole wheat flours, fibrous veggies, lighter

cheese, more fruits, and leaner meats. Involving children in the cooking process often leads to a greater willingness to try new foods and flavors. Having a garden is another way to increase healthy habits, because as children grow the foods themselves they take pride in their work and will be more willing to try their vegetables. It is another way to spend time together as a family as well and get some family physical activity and talking time.

