

**EBOOK SERIES**

# Your Family Constitution

**CHORES, ALLOWANCE &  
RESPONSIBILITY**

[www.yourfamilyconstitution.com](http://www.yourfamilyconstitution.com)



**Scott Gale**

## CHORES, ALLOWANCE & RESPONSIBILITY

Few traits influence a child's transition into adulthood more than responsibility. Happiness, success and independence all hinge on this unique attribute. Responsibility can't be directly transferred or learned from a book. Instead, it must develop slowly over time through applied effort and experience.

Until recently, Karen and I had continually struggled to instill a sense of responsibility in Jack and Max. We couldn't figure out how to counteract a culture filled with convenience, unattainable expectations and immediate gratification.

Our Family Constitution enabled Karen and me to reset expectations and cultivate good habits within Jack and Max. We now have the tools to nurture their growing sense of responsibility. As the kids move closer to adulthood, Karen and I can monitor their progress and eventually let go, allowing life experience to replace parental guidance.

### Chores

Growing up in my parents' home, my sister and I sometimes had to perform tasks that were anything but enjoyable. In hindsight, these jobs provided us with the chance to contribute to our family's overall well-being. Chores taught us that life is more than just a blind pursuit of personal indulgence.

Technology and low-cost/time-saving services have literally reduced the number of chores that need to be done in most domestic households. Dishwashers have eliminated need for traditional hand-washing, drying and stacking of dishes. Reasonably-priced carwashes can be found everywhere. Small yards, compact garages and inexpensive gardeners have turned lawnmowers into an oddity in many suburban neighborhoods.

Despite the lack of absolute necessity for kids to perform chores, I still feel the need to put Jack and Max to work. I can't bear to let my kids leave the house with an inaccurate sense of deservedness.





## GALE METHOD

Karen and I had a couple of false starts when it came to injecting work ethic into our children. When Jack and Max were younger, we assigned them age-appropriate chores, and then insisted they comply. Unfortunately, we gave up each time because of the inconvenience to us. It proved to be much more work to monitor and administer the chores than to just do the work ourselves.

The Family Constitution provided Karen and me with the perfect chance to redirect our efforts. We now attach clear, consistent and escalating incentives to each assigned chore in order to encourage timely performance by the kids. Our Family Constitution outlines

individual responsibility with the language on the following page.

Using this system, we reset Jack and Max's current expectations to include work and responsibility. To prepare them to gradually take on more, we provided advanced notice that they will assume additional chores and greater responsibility with each passing year.

Under the Family Constitution, Jack and Max have become more self-reliant. They may not like some of the mundane work, but they accept it. They won't admit it, but their pride shines through each time we acknowledge another week of continued success.

### HELPFUL HINTS: CHORES

*List Potential Chores*— Before you broach the subject of chores with your kids, note the areas where you most often request their help. My list included: getting newspaper, setting table, unloading dishwasher, vacuuming, taking out trash, wiping bathroom sinks, taking care of dog, and washing dirty clothes. I didn't intend to assign the entire list to Jack and Max. I simply wanted to ensure we had a broad palette of chores to discuss and choose from.

*Think before Supervising*— Chores are meant to build good habits and self-esteem. Don't set your kids up for imminent failure. Select only those age-appropriate chores that your kids can perform *without supervision*. For me, this meant simple tasks for Max (i.e. get the newspaper, put away the silverware) and more advanced ones for Jack (i.e. wash and fold laundry, feed and clean up after the dog). As the kids get older, their chores will certainly grow with them.

*Set Deadlines*— Establish reasonable completion dates and frequencies for all assigned chores. Start by defining how many times per week or month a given task should be completed. Then assign specific days for each. This will allow you foster routines, aiding success for your children and making your family structure easier to manage.

## ***ALTERNATIVE METHODS***

The *Zone Defense* assigns “Chore Stations” or “Zones” to each family member. Each Zone consists of a series of related tasks. For instance, one person cleans the kitchen. Another completes all vacuuming and dusting. Yet another cares for the lawn and garden. The responsible parties complete all *daily* and *weekly* tasks required within their respective zones.

## **CHORES, HOMEWORK & RESPONSIBILITY**

### ***PURPOSE***

To develop strong work ethic and encourage academic success.

### ***DEFINITIONS***

- Drop- any failure to complete an assigned chore or other obligation on time.
- Week- Sunday to Saturday

### ***RULES & PARAMETERS***

- Each family member shall be accountable for completing his or her chores, homework and other responsibilities on time, as defined on the Chore Chart (See Appendix 2)
- No television or video games shall be allowed until all daily chores and responsibilities have been completed.
- Chore Chart shall be reviewed at each weekly family meeting to assess performance by each individual.

### ***REWARDS***

- One week without a Drop:
  - ◆ Full allowance (Jack- \$8.00; Max- \$5.00).
- Two consecutive weeks without a Drop
  - ◆ Full allowance; and
  - ◆ Sleepover with friend at our house or theirs.
- Eight consecutive weeks without a Drop
  - ◆ Full allowance; and
  - ◆ Choice of family activity.

### ***CONSEQUENCES***

- One Drop during a week
  - ◆ Loss of ½ of allowance.
- Two or more Drops during a week
  - ◆ Loss of entire allowance.
- More than two Drops
  - ◆ Loss of television and video games for one day for each additional Drop.

The *Rotation Method* periodically shifts responsibilities among various family members. The swap may involve individual chores or entire Zones. Whatever the case, each person completes their assigned tasks for a finite period of time. At preset intervals, everyone involved in the rotation moves on to the next set of chores in the cycle.

*Show'em How it's Done*— Demonstrate each chore to your kids before having them do it on their own. Teach them how to be efficient and set clear expectations about the quality of work. After you've shown them how to do it, watch them do each chore themselves and provide instruction until they are able to do the work correctly. Not only will the jobs get done better, you will also eliminate the “I can't do it” argument from the start.

*Keep the Chart in Plain View*— In the interest of clarity and ease, my family's Chores and Responsibility Chart permanently resides in our kitchen. It hangs in plain view. Any of us can easily glance at it for reference or to check our progress. Routine may one day eliminate the need for reference, but seeing the chart reminds each of us of our obligations.

## Allowance and Money Management

Financial habits ultimately leave a lasting imprint on lifestyle. Like math, music or athletic ability, some people have a natural ability to manage money well. Others must learn to be successful.

Before we release our kids into the world as adults, Karen and I would like to ensure that Jack and Max have good spending habits and sound financial sense. The Family Constitution allows us the opportunity to assess each kid's approach to money, then provide guidance where needed.

### HELPFUL HINTS: ALLOWANCE AND MONEY MANAGEMENT

*Always Make the Payroll*— Pay allowances on time. Early on, I found myself without the right change on allowance day. Before we had a regular family meeting, sometimes I just forgot. The kids would float the question “Why should I do my chores if I'm not getting paid?”

Today, I stash my secret spot with a load of \$1.00 and \$5.00 bills, as well as a few roles of quarters. I replenish the allowance money well before it runs out to ensure I can always make the payroll.

*Age, Allowance and Responsibility Grow Together*— In our household, allowance increases with age and responsibility. As Jack and Max get older, they'll each be expected to do more work around the house. In return, they'll receive additional income to satisfy their ever-growing personal needs. For example, at age seven, Max now puts away his clean clothes. When he's nine, he'll fold them, as Jack did at that age. Finally, at ten he'll be in charge of washing, folding and putting away his own clothes. His allowance will be bumped up each year to recognize the additional responsibility.

### GALE METHOD

We first tried to teach Jack about money when he was six. We wanted him to start early, then learn over time how to prioritize value and make wise spending decisions.

So, we launched chores and allowance simultaneously. Unfortunately, Karen and I didn't clearly define the rules. We failed to effectively associate the money with the work, thereby dooming our lesson from the start. We promptly retreated to reevaluate our plan.

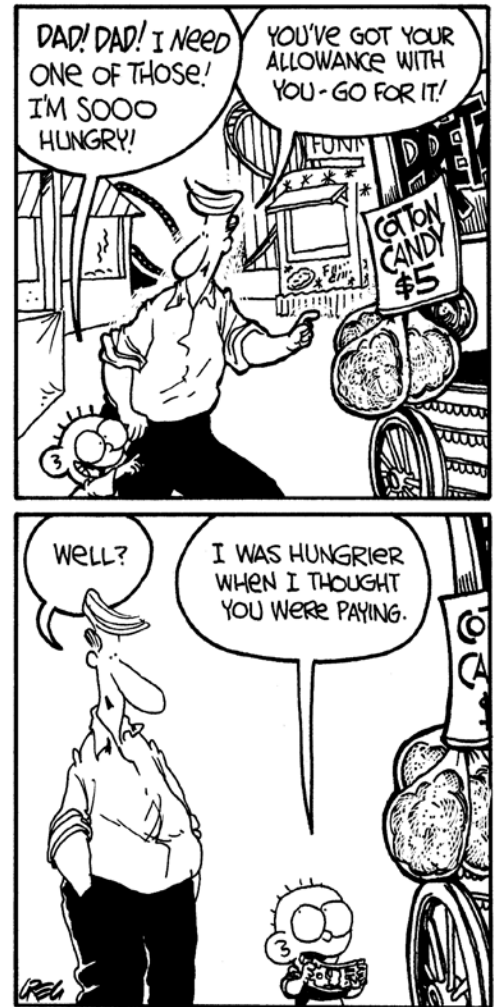
A couple of years later, Karen and I offered both Jack and Max the opportunity to earn money in exchange for performing specific chores (i.e. washing the car or cleaning the back yard). It was a good plan in theory, but unfortunately, Jack and Max had no clear motivation. Money didn't equate to purchasing power at the time because we restricted their spending. We told them how and when they could use their cash. A full piggy bank meant nothing.

The Family Constitution introduced a new alternative, as described in the "Chores, Homework and Responsibility" excerpt on page 87 of the book. Jack and Max received allowance each week they completed their chores on time. If they strung consecutive weeks of success together, they could also earn a variety of other rewards, depending on the length of the streak.

Likewise, they faced escalating consequences when they didn't meet their obligations. Since failure to perform did not excuse Jack and Max from their respective responsibilities, they generally chose to reap full benefit by completing their work as scheduled.

In order to enhance commitment, Karen and I stimulated Jack and Max's need to earn money. After our Family Constitution became official, we stopped paying for "extras." We no longer spontaneously indulged Jack and Max with toys, video games or snack food. If they wanted something, they could pay for it.

Jack and Max now distinguish between Mom and Dad's money and their own.



They discern value and spend accordingly. They still occasionally ask me to buy them something; however, I respond to them each time with the same answer...“How much money do you have in your wallet?”

### ***ALTERNATIVE METHODS***

The *Investment* system provides kids with an allowance and a choice. A child can either accept their allowance in cash or “invest” it in the Bank of Mom and Dad. If paid currently, he receives the “face value” of his weekly allowance (for example- \$5.00). “Investing” the allowance defers payment; but, like a real investment, the money earns interest.

\$5.00 invested in the Bank of Mom and Dad may become \$10.00 in six months. This system requires that the “Bank” offers a very high “yield” to induce saving. 4.00% may be a great interest rate for a real bank account; but turning \$5.00 into \$5.20 over the course of a year will not get most kids’ attentions.

The *Allocation* method breaks up allowance into categories (i.e. charity, savings and spending money) and distributes cash based on a formula. A \$5.00 weekly allowance may be divided-up as follows: \$1.00 donated to charity; \$2.00 invested in the Bank of Mom and Dad; and \$2.00 put in the piggy bank. The key to a good learning experience is to channel enough money to the piggy bank to allow for meaningful spending decisions and to explain the significance of the portions that get channeled elsewhere.

Thank you for your interest in *Your Family Constitution* Ebooks. If you enjoyed this Ebook and would like to read more, please visit [www.yourfamilyconstitution.com](http://www.yourfamilyconstitution.com) to learn about the book, *Your Family Constitution; A Modern Approach To Family Values and Household Structure*, as well as related tools and services to make parenting easier and more rewarding.

**Inside *Your Family Constitution*™ you'll learn...**

- The four most overlooked signs that your household is becoming “out of control”...and a step-by-step process for correcting problems and appreciating family time.
- How to determine which important traits you most want to pass on to your children...and how to effectively transfer those qualities in a fun and meaningful way.
- How to assess your emotional availability to your family...and how to make adjustments to ensure you have the time for what matters. An in-depth look at the 3C's (clarity, consistency and commitment) that every family needs to run smoothly.
- Inside tips on how to understand what motivates your kids...and how to use this information to find “win-win” solutions that really work.
- Ten fun and healthy activities that your family members can enjoy together...that don't need to be plugged in.
- The keys to anticipating “big kid” and teenage issues...and a method to solve challenges before they become topics of concern.
- Common symptoms of entitlement in today's youth culture...and how to teach your child the difference between “learn” and “deserve” before it's too late.

Thank you again for taking interest in *Your Family Constitution*.

Sincerely,



*Your Family Constitution*

**“Enjoy Parenting to the Fullest and Raise Great Kids”**