

## **FAMILY LIFE EDUCATION LESSON PLAN**

**Framework for Life Span Family Life Education:** Family Resource Management

**Audience:** University or secondary students or community class.

**Topic:** Managing Children's Allowances

**Learner Outcomes:** After completing this session, participants will be able to:

1. Describe 5 allowance plans and possible effects on children and youth.
2. Decide on a goal for a child's allowance and choose one allowance plan based on the goal and parents' values.
3. Explain why an allowance plan was chosen.

**Resource:** Bredehoft, D. J., Giving Allowances (2011). In R. E. Keim & A. L. Jacobson, A. L. (Eds.). *Wisdom for Parents: Key Ideas from Parent Educators*. Whitby, ON, Canada: de Sitter Publications.

### **Introductions:**

"How many of you receive(ed) an allowance?" (Ask for show of hands.)

"Do you know why your parents chose to give you an allowance?" (Ask for a few volunteers to share.)

Today's lesson will help you understand more about allowances and how to choose one to fit your values and goals for parenting.

### **Overview:**

#### **Introduction of lesson:**

Ask "what was your reaction to reading the chapter, Bredehoft, D. J., Giving Allowances?"

#### **Establishment of set:**

Hold up dollar bills.

Tell about Anders, age 14, and his spending needs. Should his parents give him an allowance or just hand him money when he needs it?

### **Facilitated Learning Activities:**

- I. **Question and Answer Review:** Types of allowances and possible effects on children/youth.

Name each allowance plan and ask participants to respond with possible consequences to child/youth.

1. Free ride plan
2. Budget plan
3. Allowance with required responsibilities plan
4. Free ride with incentives plan
5. "You've got to be kidding me" plan

Conclusion: Each plan is based on what parents value (e.g. time). If parents are playful and intentional, allowance plans are also based on their goals for their children.

## **II. Application Activity**

Decision making: Students pair up and pretend to be parents, choosing ages of children.

1. Talk about values they would like to instill in their children/youth through an allowance plan, e.g. sharing with less fortunate.
2. Decide on goals they have for their children/youth's allowance plan.
3. Choose the plan that fits values and goals the best.
4. Rehearse explaining to their children/youth why they made the decision.

### **Check for understanding:**

Role Play: With the group watching, volunteer pairs role play telling their children about their allowance plan and why they decided on it. Group members are asked to give feedback, e.g. Ask – "Will the children understand their parents' values and goals?" (or other questions)

### **Closure:**

To quote Bredehoft, "Marketers are coming after your children's dollars whether you have prepared them or not!" "High stakes are on the line."  
High stakes are on the line for children's development and learning and parent-child relations as well.

### **Plan for Evaluation and Follow up:**

Find resources on the internet for teaching children money management .  
Bring to the next session and be prepared to talk about how parents can us.