



Activities to Make the Family Chore Project Succeed for **3-5-year-olds**

Step 1





Create a Chore Chart and Plan a Regular Check-in

Use this time to discuss with your child which chores he/she completed and check them off on the Chore Chart. As your child becomes more familiar with this process, empower him/her to check off completed chores on the Chore Chart independently, which will help your child practice tracking his/her own progress.

- During these check-ins, focus your praise on the strategies your child used to complete a chore or the number of times he/she tried without giving up.
- Be sure to highlight how the chores helped the family to focus on your child's development of a sense of family responsibility.
- These check-ins will also give you the opportunity to explore why your child may not have done some or any chores on a particular day.
- Use the sample Chore Chart below as a guide. If your child is a developing reader, consider using pictures in addition to the words to name the chore. Your child might enjoy drawing the pictures.
- At first, choose chores that can be done daily. Once your child is comfortable with the daily routine and with using a calendar, you can add weekly chores. Start with one chore a day and work up to more.



Sample Chore Chart

Chore	SUN	MON	TUES	WED	THURS	FRI	SAT	Notes
<p>Wiped table before and after dinner</p> 	★	★	★	★	★	★	★	
<p>Filled pet water bowl</p> 	★	★	★	★	★	★	★	
<p>Put away toys</p> 	★	★	★		★	★	★	Did not want to put away toys on Wednesday
<p>Set the table with napkins, forks, and spoons</p> 	★	★	★	★	★		★	Ate at a restaurant Friday night

Blank Chore Chart

Chore	SUN	MON	TUES	WED	THURS	FRI	SAT	Notes

Step 2

Prepare for Payday

Be prepared for the conversations that may come up when Payday arrives. The regular check-ins should make Payday less surprising for you and your child, but the conversations that arise can have an important impact on your child's success with the Family Chore Project. It's good to be prepared to explain the direct connection between chores (hard work) and the chore income (earning money).

If your child completed the daily chores, praise your child by naming the specific strategies he/she did to achieve this goal. This helps make your child aware that those strategies were effective and reinforces the idea that he/she should keep doing them in order to continue earning the full chore income.

- Reinforcement examples:
 - ◆ “I noticed how you checked the chore chart after dinner each day to make sure you weren't forgetting any chores that were on your list.”
 - ◆ “It was really great how you came to set the table as soon as you saw me start cooking dinner so I never had to remind you.”
- Remember, to earn the full income, chores don't have to be done perfectly, but your child must show considerable effort toward completing all agreed-upon chores each day.



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- If you find that your child went above and beyond expectations that week, consider giving a bonus.
 - A bonus could be extra income or a treat that is motivating to your child. When you give your child a bonus, make sure to use positive, specific language to make sure children understand why they are being given extra.
- If you find that your child has not earned the full chore income for the week, be prepared to explain calmly and clearly that the consequences for not completing the agreed-upon chores is earning less income. At first your child might be frustrated if he/she doesn't receive income for each day.
 - Use positive reinforcement to help your child focus on what went well ("You earned 7 quarters this week and I know you can earn even more next week!").
 - ◆ Talk about what went well and how that can be replicated for other chores or on other days to help your child reach the full chore income the next week.
 - ◆ Example: "You did a great job wiping the table, and I noticed that you put the dirty rag in the right place afterwards."
 - ◆ Talk about what went wrong too. Offer suggestions for how to work through problems that got in the way so your child can be successful with all chores each day next week.
 - ◆ Example: "I noticed that you forgot to set the table before dinner. When you see me starting to cook dinner, that's a reminder for you to start setting the table."
 - If your child is refusing to do chores, chore income should be reduced accordingly. However, carefully consider why your child is not earning the full income.
 - ◆ Consider revisiting the chores chosen to see if changing the required chores solves the problem.
 - ◆ Make sure to ask your child to share his/her perspective on why the chore income was not earned.
 - ◆ Use the lessons section to find ways to motivate your child and remind him/her of the benefits of earning income.

Step 3

Explore the Three Types of Savings

- By practicing saving money, rather than spending it all right away, children develop the self-control required for waiting to get a reward.
 - Practicing this skill with money can help kids transfer it to other contexts, like school and home life.
 - A future version of your saving-savvy child just might think: “I should put my toys away before I eat my snack.”



Emergency:

- ◆ Give your child an example of a time you needed to use Emergency money in order to solve an unexpected problem. For example, buying a new tire after getting a flat.
- ◆ Your child should save here until they have a full month's income saved, just in case something happens, like getting sick and not being able to do chores.

Fun:

- ◆ Your child can (but doesn't have to) spend his/her saved money here.
- ◆ Share some examples of what you like to buy with Fun money, such as a special sweet treat or going to see a movie.
- ◆ Let your child know that some treats cost more than others, so he/she might need to let the money sit here for a couple of weeks for more expensive items. Don't forget to give examples, so your child has a solid understanding of what different items cost.

Long-term:

- ◆ This is a great chance to talk about how some things cost a lot of money, and you need to save money over time to get them. Sometimes people need to save for years for very big things, like houses, cars, and college.
- ◆ Your child will keep adding to savings over time to help with long-term goals, like saving for college or buying a home.

Step 4

Create a Budget

Spending the time to create a budget with your child will help you model the thinking that goes into financial decision-making. It will also set clear expectations for what children should be doing with their chore income, giving them a target for their spending.

- Your child might not be aware that some things in their household cost money each month, such as electricity, water, communication needs, food costs, etc. You can demonstrate this fact by pretending to use things and pointing out their usage.
 - Turn on a light switch and tell your child, “We are using electricity now and it’s ok, but we will need to pay for it. We should turn it off when we aren’t using it, and that will save money.” You can also demonstrate this by turning on the water tap, turning on a computer, turning on a gas stove, using your cell phone, etc.
 - Look at a grocery store flyer or a website for an online grocer. Point out the costs of food, and remind them that foods need to be replenished as they are used. “We use a gallon of milk each week, so we need to plan to buy more next week.”
 - See if your child can help think of other things that might be monthly costs for you. You can take a walk through your house and see what you both can find. By explaining this now, children will begin to develop an awareness that things will regularly cost money when they are adults, and they can begin to plan for them.



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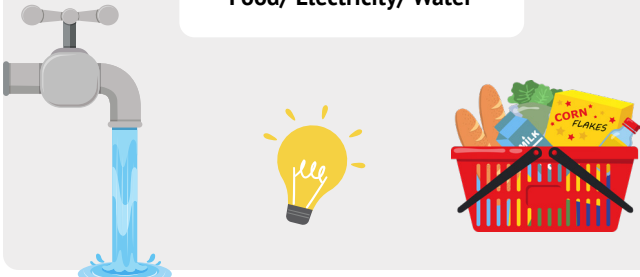

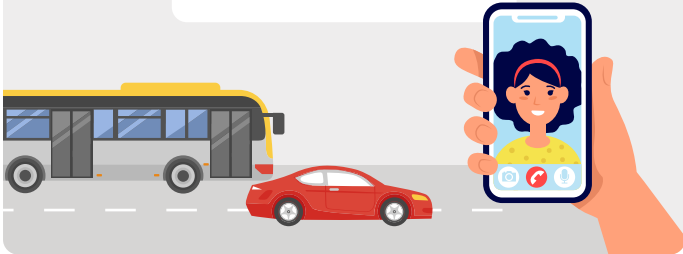



- You might also want to consider encouraging your child to set aside some money for “sharing” that can be used to help others. This extra savings might be used to donate to charity, buy holiday gifts for those in need, contribute food to a local food bank, etc. Children enjoy helping, and they can probably think of times when they shared with others and when others shared with them. You can give examples of things your child has that others might not have, such as enough food to eat or a warm coat in the winter, and gently tell him/her that not everyone has these things. Let him/her know that helping others is kind and thoughtful, and ask if he/she would like to set aside some money to help.
- Use the sample budget shown below to help children decide how much money to allocate to each of the savings jars and how much to pay you for their household contribution. Please keep in mind your child’s rate for their chores when choosing how much money to place in each category.



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Sample Budget, using quarters for pay.

Weekly Chores: 21 Possible Weekly Income Total: \$5.25

Expenses	# of Quarters. Draw pictures to represent the coins if your child is still learning to count and recognize numbers.	Amount
 <p>Food/ Electricity/ Water</p>	<p>2</p> 	<p>\$.50</p>
 <p>Phone/ Transportation</p>	<p>2</p> 	<p>\$.50</p>
<p>Sub-Total:</p>	<p>4</p> 	<p>\$1.00</p>
Savings	# of Quarters	Amount
 <p>Emergency Savings</p>	<p>2</p> 	<p>\$.50</p>

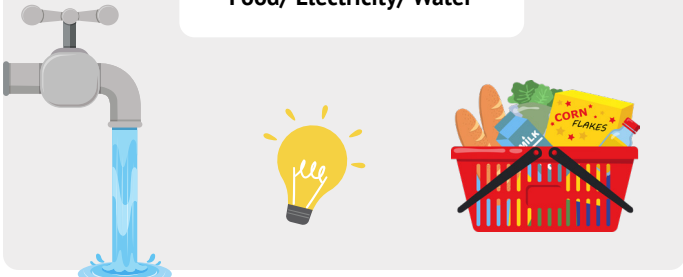
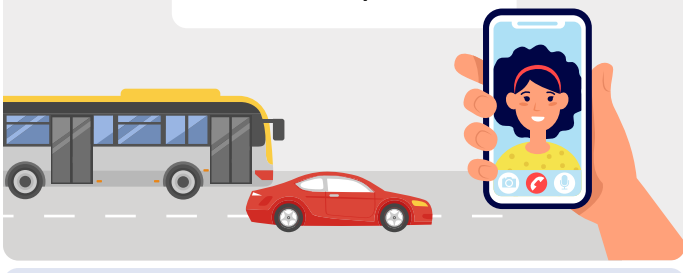

Activities to Make the Family Chore Project Succeed for 3-5-year-olds

Savings	# of Quarters	Amount
 <p data-bbox="337 394 748 478">Long-term Savings</p>	<p data-bbox="922 426 959 474">2</p> 	<p data-bbox="1255 426 1357 474">\$.50</p>
<p data-bbox="337 684 748 768">Fun Savings</p> 	<p data-bbox="922 930 971 978">10</p> 	<p data-bbox="1255 936 1385 984">\$2.50</p>
Giving	# of Quarters	Amount
<p data-bbox="337 1457 719 1541">Sharing</p> 	<p data-bbox="922 1545 959 1593">2</p> 	<p data-bbox="1255 1545 1357 1593">\$.50</p>




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Blank Budget

Weekly Chores: _____ Possible Weekly Income Total: _____

Expenses	# of Quarters. Draw pictures to represent the coins if your child is still learning to count and recognize numbers.	Amount
<p data-bbox="365 520 706 598">Food/ Electricity/ Water</p> 		
<p data-bbox="365 863 706 940">Phone/ Transportation</p> 		
<p data-bbox="462 1255 592 1291">Sub-Total:</p>		
Savings	# of Quarters	Amount
 <p data-bbox="446 1606 738 1669">Emergency Savings</p>		

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Savings	# of Quarters	Amount
 <p data-bbox="446 415 748 478">Long-term Savings</p>		
<p data-bbox="337 684 748 762">Fun Savings</p> 		
Giving	# of Quarters	Amount
<p data-bbox="337 1461 719 1539">Sharing</p> 		

Step 5

Introduce Entrepreneurial Activities

At some point, it's likely that your child will want to spend more money than he/she has and can't wait long enough to save the desired quantity. Rather than just giving her/him the money, encourage your child to think of entrepreneurial ideas for how to earn the money. If your child needs inspiration, share some ideas below with him/her; but encourage your child to make this project about something he/she is sincerely motivated to work on. Remember that you can help children with small tasks in order to set up, but they should be doing most of the entrepreneurial activity by themselves. For example, for a lemonade stand, the adults can cut the lemons and help with pouring, but the child should be squeezing the lemons, adding the sugar, stirring, selling the product, and cleaning up afterwards.

Entrepreneurial Activities

- Asking for an extra chore for the week
- Lemonade or hot chocolate stand
- Making and selling cards, beaded necklaces, slime, holiday ornaments, or another craft they already have the materials for
- Growing and selling vegetables or flowers from his/her garden
- Helping a family member with a task

Entrepreneurial Activities that Give Back

- Making a craft in exchange for donations to the local food bank
- Singing holiday songs for donations to the local senior center
- Making a pledge that for every new toy he/she gets, he/she will donate an old toy

