

# Setting Up the Family Chore Project for 16+ year-olds



## Step 1

# Determine Your Teen's Availability for Chores

By this age, it is very important that your teenager understands the important link between hard work and earning money. It is also essential that he/she has significant practice fulfilling responsibilities in a variety of contexts. Therefore, the goal is not only for your teen to complete chores, but also to take on other responsibilities, such as a part-time job or working at needed jobs in the neighborhood. It is important that your teen gains experience fulfilling responsibilities in order to earn money out in the real world before he or she has to live on his/her own, when the stakes will be much higher.

Consider your teen's commitments including school, jobs, sports, clubs, etc. when determining a schedule for you and your teen.

- Consider expected weekly chores and income to allow for flexibility in your teen's schedule. For example, instead of requiring your teen to sweep the floor on Monday, Wednesday, Friday at \$2.00 per day, create chore expectations of sweeping the floors three days a week for \$6.00/week.
- Schedule chores that don't conflict with your teen's other responsibilities. If he/she works a part-time job on weekends, that allows for chores to be done on the weekdays. Alternatively, if he/she has practice/rehearsal after school every weekday, consider chores that can be done on the weekends.
- If your teen has seasonal sports or responsibilities, consider seasonal jobs such as summer lifeguard, fall farm hand, or seasonal landscaping help.



## Step 2

## Get Your Teenager Involved

Ask your teen to make a schedule of his/her responsibilities and create a list of chores that he/she thinks could help increase family productivity. You want to make sure that your teen is considering how to manage time around his/her other commitments, as well as chores that would help benefit the entire family, when creating the list. Also consider that many daily chores at this age are expected and would not be included in chore income. Share your brainstormed list of chores with your teen and let him/her share a list as well. Have a discussion with your teen about which chores are on both lists and which are worthwhile. Remember that giving your teenager ownership in the decision-making process can make a big difference in his/her motivation.

- Discuss the increased responsibility your teen has to contribute toward household chores.
- Explain that many “childhood chores” are now expected responsibilities and your teen may do work that is not paid. However, your teen is more capable of completing weekly chores to contribute directly to the household.
- Consider ways your teen can earn money outside of the house. These can be neighborhood jobs as well as paid positions.
- Look through advertisements or start a conversation when you see a “now hiring” sign to help your teen explore other income options.
- Let teens put in the effort to complete household chores on their own. Even if the chore is not done perfectly at the beginning, your teen will grow in his/her ability to complete the task.
- Help your teenager be proud of the chore he/she has completed and understand he/she will be held accountable for a proper job.



## Step 3

### Create a List of Household Chore Options and Work Options Outside the Home

Use the following list of chores to choose which jobs you would be okay with your teenager doing independently. Go through the list of work options if your teen has time in his/her schedule to work outside of the home for “real-world” income.

- There may be chores on this list, or not on this list, that you expect your teen to do without earning money because it is an established responsibility to help the family in that way. Create a list of those chores. Explain to your teen that he/she is getting older and the expectation is that he/she does that list of chores with effort and responsibility. This project is an opportunity to take on more responsibilities, be accountable, and earn money for completing additional chores.
- Consider your teen’s other jobs and commitments when creating a chore list. If your teen is rarely home for dinner, having him/her participate in meal prep or post-meal cleanup might not be reasonable.



# Household Chore Options for 16+ year-olds

These are chores or responsibilities for the household and family.



## Household Cleaning:

- Sweep the floor
- Collect and take out the trash
- Sort and take out recycling
- Dust
- Clean bathroom sink/counters/toilet
- Kitchen cleanup – wipe down refrigerator shelves, microwave, oven
- Vacuum floors
- Vacuum furniture
- Water plants or flowers
- Wash dishes, pots and pans in the sink
- Load and unload the dishwasher, put away dishes
- Mop the floor
- Wash windows and mirrors

## Food/ Meals:

- Put away groceries
- Go grocery shopping
- Organize the pantry
- Make dinner (x ? nights per week)
- Make breakfast/lunch
- Clean up after dinner, clean table and counters
- Help with dinner preparations
- Clear table space and set the table
- Scrape dishes into trash and put in dishwasher/sink
- Transfer leftover food into Tupperware containers
- Wash the table after meals
- Pack lunch for school
- Unload/empty lunch box, putting items away or in sink/dishwasher

## Laundry:

- Fold clean laundry and put away
- Hang up wet laundry
- Do the laundry (wash, dry, fold)

## Family Relationships:

- Help a younger sibling with life skills as needed (zip coat, put away toys, choose outfit, etc.)
- Help younger siblings with homework or schoolwork
- Babysit or mother's helper. Be responsible for younger siblings. Play games, read, or play (not just watch TV)
- Complete the chore by mentoring or modeling for a younger sibling (ultimately the 16+ year old is responsible for the task)

## Pets:

- Feed pet and clean up after pet
- Clean cage/tank
- Walk the pet, exercise

**Outdoor:**



**Add Your Own** – Add chores that work for your specific family and living situation. For example, if you live on a farm, your teen may collect chicken eggs.

- Rake leaves and/or scoop leaf piles into bags
- Blow leaves
- Shovel snow – clear the walkway or driveway
- Clean snow off the car
- Water plants/flowers
- Pull weeds
- Clean the car – vacuum, wipe windows
- Organize shed, garage, or other areas as designated
- Mow the lawn and other landscaping, move brush, trim hedges

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# Work Options Outside the Home for 16+ year-olds

Some of these can be jobs arranged within the neighborhood or connections; others may require special skills, may be seasonal, or may require a more formal application.



## Yard work/landscaping: Retail:

- Rake leaves for neighbors
- Mow lawns
- Trim hedges, landscaping, clear brush for other people
- Shovel driveways and sidewalks

- Movie theater attendant
- Cashier
- Clothing store worker
- Bookstore
- Amusement park attendant

## Neighborhood helper:

- Pet sitter
- Dog walker
- House sitter
- Car washer
- Newspaper delivery person
- Pool cleaner
- Gardener/landscape assistant

## Youth Services:

- Babysitter
- Nanny
- Camp Counselor
- Tutor
- Day care assistant
- After-school care assistant

## Restaurant Jobs/Food Service:

- Host/Hostess
- Dishwasher
- Table busser
- Ice cream server
- Smoothie maker
- Barista/coffee shop worker
- Deli or sandwich maker
- Grocery bagger
- Cashier
- Grocery employee who stocks shelves
- Waiter/Waitress

## Fitness and recreation:

- Lifeguard
- Swim coach/teacher
- Assistant coach
- Gymnastics coach/helper
- Martial arts assistant/coach
- Work at a gym/ cleanup /front desk
- Dance teacher/helper
- Golf Course worker

**Other:**



**Add Your Own** – Find and add jobs available in your area, or seasonal jobs such as working at a farm in the fall, working a ski lift, working at a football or baseball game.

- Music teacher – give lessons (piano, other instrument)
- Clerk
- Receptionist
- Paid internships

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## Step 4

## Decide on the Chore Income

The chore income is the money you give your teenager for completing chores. By connecting chores with income, teens can begin to understand the connection between working hard and earning money. Paying for chores also helps teens develop a lifelong habit of working in order to earn money, which is critical to success in life.

- Consider how much money you usually spend on your teen in a week. Consider giving this amount to your teen as chore income, rather than spending it on items you usually buy for the teen, so he/she can make spending decisions him/herself.
- If you give your teen the same amount of money for completing chores that you would normally spend on him/her during the week, you will be paying the same amount, but your teen will be learning to manage how it is spent.
- To mimic a more realistic pay schedule, you may want to consider paying your teen every two weeks.
- The amount of money given is far less important than the notion that a teen must practice taking responsibility for financial decision-making with whatever quantity of money is given.
- Know that when setting the income total, you will get some money back for household expenses. This might affect the total you choose.
- Remember your teen's total income will be based on his/her chores, job, and any other outside work.
  - If your teenager has a job outside the home that is demanding of his/her time, he/she may be unable to do chores for additional income. You can still support your teen to track his/her finances and budget.



## Step 5

### Make a Work Plan Choose Household Chores and Add Outside Work or Jobs

Based on your discussion with your teenager, choose a reasonable number of chores for your teen to complete across the week that pairs well with any current or proposed jobs and outside work.

- Consider what jobs your teen already has, if any. Decide if he/she will pursue more outside work and how to pursue them.
  - Discuss whether or not an application is required. Does your teen possess the necessary skills or job? Will he/she need references?
  - Discuss how to reach out through connections (friends, neighbors) to discover work opportunities.
- Some chores may be done once a week or more times a week, but give your teen some responsibility and time management for completing agreed-upon chores.
  - Be clear with your teen about the expectations for how often these chores should be completed.
  - Work together to choose one or two more challenging chores or jobs outside the household.
  - Let your teen take on appropriate responsibility and independence for his/her age and additional commitments and set goals for how to increase independence and/or responsibility over time. For example, your teen might rake leaves for one neighbor, then the whole block; and then look for seasonal jobs working for a landscaper.
  - Consider chores to have a per-week expectation to help your teen work around his/her schedule. For example: clean up after dinner 4 times per week = \$4.00 instead of clean up on Tuesday-Thursday.
- Select the type and quantity of chores that work within your teenager's schedule each week, especially if your teen is new to taking on chores or has a job or other commitments.
- Look at your teen's schedule and discuss his/her other responsibilities such as practice, homework, other jobs, or scheduled events. Talk about time management and how, even though he/she may have other responsibilities, that does not mean he/she can neglect chore responsibilities at home.

## Step 6

## Decide on a Payment Schedule

- Explain to your teenager the fixed total chore income amount. Then gather your teen’s input on the money earning decisions – which chores should earn more money and which should earn a smaller amount, based on the difficulty or frequency of the task. Make sure the amount designated for household chores will add up equal to the total chore income.
- Explain that your teen can earn more income by doing work outside the household. If your teen wants to babysit or do yard work for neighbors, discuss how to determine a rate to charge for the service. Help him/her plan how many hours he/she can work and ways to network and find jobs. Your teen may be able to arrange a weekly babysitting job, but many times the job may not occur regularly.
  - The agreed-upon household chore income can change over time, especially if your teen takes on more chores or decides to do more work outside the house.
  - The agreed-upon chore income does not include paychecks from outside jobs. If your teen takes on an outside job, the household chore income and chore amounts may decrease. Your teen is still responsible for recording and budgeting with income made from other jobs.
    - ◆ Explain how to understand a pay stub.
      - ◆ If your teen gets a job, is he/she getting paid by the hour?
      - ◆ How often does he/she get a paycheck?
      - ◆ Look at a pay stub together, and discuss the taxes taken out.
      - ◆ Can your teen figure out the gross income? (This is the total they earn.) And the net income? (This is the amount of money they take home.)
      - ◆ If your teen gets tips or commission or gets paid in cash, he/she should record this income as well.
      - ◆ Are your teen’s hours set or flexible?
- Work with your teen to set a payment schedule on which you both agree. It is important to keep to the agreed-upon payday. Explain that he/she can’t “get paid” early because in the real world, payday cannot be moved earlier to accommodate special requests. Work with your teen to enter paydays on a calendar (digitally or in print) to help him/her practice being organized and begin



to incorporate finances into planning. Talk about ways to keep a calendar and how to share calendars digitally.

- If your teenager has a job, consider the option of following the same pay schedule so all income can be budgeted and tracked together.
- Explain to your teen that if he/she does not complete the agreed-upon chores, the chore income will be reduced accordingly (skipping chores will lead to earning less money for that week.)
  - It is important to be consistent with this expectation so your teen understands that the chore income is directly tied to the agreed-upon work/chores.
  - Your teen may want to “make up” work he/she has missed. This is something you can talk about together and emphasize that some chores have a specific place and time. If your teen neglected a chore, such as cleaning the table, then he/she must realize that someone else had to do that work instead. Explain that every choice has a consequence, just as every action has a result. Talk about what might happen if your teen was hired to mow the neighbor’s lawn on Saturday and he/she did not mow it. Not only would he/she not get paid, but may not be hired again.



## Step 7

## Set up a Place to Save

The most practical way for a teenager to begin saving is to use a bank account or credit union account. If your teenager has a job, he/she may be required to have a bank account. If you choose to open an account, consider the following

### Set up a bank account

- When setting up a bank or credit union account for your teenager, discuss it with him/her. Include your teen in the decision. Go to the bank together and learn about how savings accounts work at the bank.
- Set up a bank account for each of the savings accounts:
  - Short-term Account (or “checking account”; this money is available to use).
  - Savings Account – for longer-term savings.

If opening a real bank account does not work for you and your teen, consider physically putting the money into envelopes, wallets, or file folders. Keep balance sheets to help teens develop an understanding of the banking system.

### Set up an “at-home bank”

- If using physical money, make sure you pay in smaller bills so your teen can split the money into the various savings ‘accounts’, etc. Encourage your teen to count up smaller bills and “cash in” for larger denominations when possible. This step will help you consolidate the savings and still have small bills to distribute each week.
- Create an “at-home bank” where your teen needs a passcode or key to access accounts because they must make transactions through you as “the banker.” This process will help teens understand the value of security.
- This bank can be used for long-term accounts that earn interest.
- Discuss what interest is and how it can help your teen save in the long run.

- Different bank accounts can have different interest rates. You can set up interest rates of 2% and 5%, or decide upon interest rates with your teenager.
  - Explain that a higher interest rate can earn more money, but the higher-interest account is not accessible until a certain age. This account represents long-term savings set aside for college or adulthood.
  - Explain that the other account has a lower interest rate, but your teen has more flexibility with how and when he/she uses this account.
  - Consider doing research with your teen on current interest rates and talk about the importance of “shopping around” when it comes to opening savings accounts.
  - How does interest work? The easiest way to calculate interest is to take the percentage rate, 2%, or 0.02. Multiply this by the amount of money in the account.
    - ◆ For example:  $0.02 \times \$50 = \$1$ . This means that 2% of \$50 is \$1. This may not seem like a lot at first, but explain how it is almost like “free” money. The interest is income you earn by just leaving the money in the “bank.” The money will accumulate over time. If your teenager does not believe it, calculate 2% of a larger amount. What’s 2% of \$1,000?  $0.02 \times 1000 = 20$ . “\$20 is almost half of your weekly chore income – that’s a lot of work!” Your teen can multiply decimals or fractions and check his/her work with a calculator.

