

# Setting Up the Family Chore Project for 11-15-year-olds



## Step 1

## Create a List of Chore Options

Use the following list of chores to choose which jobs you would be okay with your child doing independently (or with some supervision).

- If there are chores on this list that you expect your child 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 child that he/she is getting older and the expectation is that he/she does that list of chores with effort and responsibility. This is a time to take on more responsibilities, be accountable, and have an opportunity to earn money for completing additional chores.



## Chore Options for 11-15-year-olds

### Household Cleaning:



### Food/ Meals:

- ☐ Sweep the floor
- ☐ Collect trash from bathroom, bedrooms, etc.
- ☐ Take out the trash
- ☐ Sort recycling
- ☐ Take out recycling
- ☐ Dust (choose reachable and non-breakable places/items)
- ☐ Make bed
- ☐ Change sheets
- ☐ Clean the toilet
- ☐ Clean bathroom sink/counters
- ☐ Wipe/clean refrigerator shelves
- ☐ Wipe/clean microwave
- ☐ Vacuum floors
- ☐ Vacuum furniture
- ☐ Water plants or flowers
- ☐ Wash dishes, pots and pans in the sink
- ☐ Load and unload the dishwasher, put away dishes
- ☐ Clean up spills or mop the floor

### Laundry:

- ☐ Sort dirty laundry (ex: whites and colors)
- ☐ Fold clean laundry (if new to folding, start with socks, underwear, towels, and pants and advance to shirts and more complex folds)
- ☐ Put clean laundry away in drawers/bins
- ☐ Hang up wet laundry
- ☐ Do a load of laundry put in washer, transfer to dryer

- ☐ Carry the groceries from store or car
- ☐ Put away groceries
- ☐ Organize the pantry
- ☐ Make a simple dinner, 1 night per week
- ☐ Clean up after dinner, clean table and counters
- ☐ Help with dinner preparations
  - ☐ Wash produce
  - ☐ Find ingredients
  - ☐ Rip up lettuce
  - ☐ Season foods
  - ☐ Mix non-hot food items
  - ☐ Simple chopping using kid-safe knives
- ☐ Set the table
  - ☐ Fold napkins
  - ☐ Pour the drinks
  - ☐ Bring out the meal
- ☐ Clear table space
- ☐ Scrape dishes into trash and put in dishwasher/sink
- ☐ Transfer leftover food into Tupperware containers
- ☐ Wash the table after meals
- ☐ Prepare snacks
- ☐ Pack lunch for school
- ☐ Unload/empty lunch box, putting items away or in sink/dishwasher
- ☐ Help make shopping list for groceries and other household supplies
- ☐ Help plan the weekly menu
- ☐ Make simple breakfasts

## Chore Options for 11-15-year-olds

### Outdoor:

- ☐ 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
- ☐ Get mail/newspaper
- ☐ Clean the car – vacuum, wipe windows
- ☐ Clean outdoor furniture
- ☐ Organize shed, garage, or other areas as designated
- ☐ Shovel the sidewalk for others
- ☐ Assist with mowing the lawn and other landscaping, move brush, trim hedges



### Pets:

- ☐ Feed pet
- ☐ Clean up after pet
- ☐ Clean cage
- ☐ Help with grooming – brush, help with bathing
- ☐ Train pet
- ☐ Walk the pet, exercise

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

- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_

### 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 while an adult is in the house. Play games, read, or play (not just watch TV)
- ☐ Complete the chore by mentoring or modeling for a younger sibling (ultimately the 11-15 year old is responsible for the task)





## Step 2

## Decide on the Chore Income

The chore income is the money you give your child for completing chores. By connecting chores with income, children can begin to understand the connection between working hard and earning money. Paying for chores also helps children 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 child in a week. Consider giving this amount to your child as chore income, rather than spending it on the items you usually buy for the child, so he/she can decide how to spend the money him/herself. To make it easier for children to keep track of the money over time, make sure the chore income is given in smaller bills and children keep daily records of how they divide their money into different “accounts.”
- If you give your child 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 child will be learning to manage how it is spent.
- The amount of money given is far less important than the notion that a child 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.



## Step 3

## Get Your Child Involved

Ask your child to create a list of chores that he/she thinks should be completed and increase family productivity. Share your brainstormed list of chores with your child and let him/her share a list as well. Have a discussion with him/her about which chores are on both lists and which are worthwhile. Ultimately, the decision is yours as the parent, but giving your child ownership in the decision-making process can make a big difference in his/her motivation.

- Let kids put in the effort to complete these chores on their own. Even if the chore is not done perfectly at the beginning, your child will grow in his/her ability to complete the task.
- As your child gets older, he/she should be able to complete many of the chores easily, so make sure he/she is working to complete the chore well. Help your child be proud of the chore he/she has completed and understand that he/she will be held accountable for doing a proper job.
- Emphasize that as your child gets older, he/she has more responsibility and greater ability to complete various chores.



## Step 4

## Choose the Chores

Based on your discussion with your child, choose a reasonable number of chores for your child to complete across the week.

- Think about whether the chores require daily completion (wiping down the table after dinner) or weekly (putting away clean laundry) to help you choose the right number of chores.
  - Be clear with your child about the expectations for how often these chores should be completed.
  - Consider color-coding the chores into “daily” and “weekly” categories or using images or symbols to note the differences visually and quickly.
  - Work together to choose one or two more challenging chores or ones that require more responsibility or accountability.
  - Let your child take on appropriate responsibility and independence for his/her age and set goals for how to increase independence and/or responsibility over time.
- Select the type and quantity of chores that work within your child’s schedule each day, especially if your child is new to taking on chores. Consider adding chores, one at a time, once your child consistently succeeds in completing the original list.
- Look at your child’s schedule and discuss how he/she may have other responsibilities such as practice, homework, or scheduled events. Talk about time management and how, even though the child may have other responsibilities, this does not mean that they can neglect their chore responsibilities at home.



## Step 5

### Decide on a Payment Schedule

- Explain to your child the fixed total chore income amount. Then gather your child'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 each chore will add up equal to the total chore income.
  - The agreed-upon income can change over time, especially if your child takes on more chores or if your child decides to complete more challenging or independent chores.
- Work with your child 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 child to enter paydays on a calendar (digitally or in print) to help him/her practice being organized and to incorporate finances into planning. Talk about ways to keep a calendar and how to share calendars digitally.
- Explain to your child 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 child understands that the chore income is directly tied to the agreed-upon work/chores.
  - Your child 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 child 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.





## Step 6

## Set up a Place to Save

The most practical way for a child at this age to begin saving is to physically put the money into a jar or piggy bank, where he/she can see it and return to it to make sure it's still there. As your child gets older, he/she may want to use envelopes, wallets, or file folders to keep bills and balance sheets.

- Set up a jar or envelope for each of the saving accounts:
  - Emergency Account
  - Short-term Account (think of this as a “checking account”; this money is available to use).
  - Long-term Account – establish an interest rate with the condition that the child cannot take the money out until a certain age.
  - If you plan to encourage your child to set aside funds for Sharing (charitable giving), create a jar for this purpose too.
- Consider color-coding the jars for an easy visual reference.
- Make sure you pay in smaller bills so your child can split the money into the various savings jars, etc. Encourage your child to count smaller bills and “cash in” for larger denominations when possible. This will help you consolidate the savings and still have small bills to distribute each week.
- Consider discussing and/or setting up passcodes or some sort of lock to access the saved categories. This will help your child understand the value of security.

### Set up an “at-home bank”

- Create an “at-home bank” where your child needs a passcode or key to access money because they must make transactions through you as “the banker.” This bank can be used for long-term accounts that earn interest.

- Discuss what interest is and how it can help your child save in the long run. Different bank accounts can have different interest rates. You can decide upon an interest rate with your child.
  - Explain that a higher interest rate can earn more money, but the higher-interest account is not accessible until a certain age. This is long-term savings set aside for college or adulthood.
  - Explain that the other account has a lower interest rate, but that your child can use this money to plan and buy items when he/she wants.
  - How does interest work? The easiest way to calculate interest is to take the percentage rate, 2%, and show it as a fraction:  $\frac{2}{100}$ . This equals 2 hundredths, 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 child does not believe it, calculate 2% of a larger amount. What’s 2% of \$1000?  $0.02 \times 1000 = 20$ . \$20 is almost half of your weekly chore income – that’s a lot of work! Your child can multiply decimals or fractions and check with a calculator.
- You may also consider the possibility of setting up a real bank account for your child at a local bank. If you choose to do so, discuss the account with your child. Include your child in the decision. Go to the bank together and learn about how savings accounts work at the bank.

