

Setting Up the Family Chore Project for 5-7-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 those chores are already an established responsibility to help the family, create a list of those chores and explain to your child that some work is a required contribution to the family, while other chores are extra. If he/she takes on added responsibilities, he/she can earn money, or income, for completing the work.



Chore Options for 5-7-year-olds

Household Cleaning:	Food/ Meals:
<input type="checkbox"/> Sweep the floor <input type="checkbox"/> Collect trash from bathroom, bedrooms, etc. <input type="checkbox"/> Dust (choose reachable and non-breakable places/items) <input type="checkbox"/> Clean up/organize toys <input type="checkbox"/> Organize kids' books on bookshelves <input type="checkbox"/> Make bed <input type="checkbox"/> Clean bathroom sink/counters	<input type="checkbox"/> Help carry light bags of groceries from store or car <input type="checkbox"/> Put away groceries <input type="checkbox"/> Help with dinner preparations <ul style="list-style-type: none"> <input type="checkbox"/> Wash produce <input type="checkbox"/> Find ingredients <input type="checkbox"/> Rip up lettuce <input type="checkbox"/> Season foods <input type="checkbox"/> Mix non-hot food items <input type="checkbox"/> Simple chopping using kid-safe knives
Laundry: <ul style="list-style-type: none"> <input type="checkbox"/> Sort dirty laundry (ex: whites and colors) <input type="checkbox"/> Fold clean laundry (especially towels, pants, underwear, and matching socks) <input type="checkbox"/> Put clean laundry away in drawers/bins <input type="checkbox"/> Hang up wet laundry 	<input type="checkbox"/> Set the table <input type="checkbox"/> Scrape dishes into trash and put in dishwasher/sink <input type="checkbox"/> Put away refrigerated items from the table <input type="checkbox"/> Wash the table after meals <input type="checkbox"/> Prepare simple snacks <input type="checkbox"/> Pack lunch for school <input type="checkbox"/> Unload/empty lunch box, putting items away or in sink/dishwasher <input type="checkbox"/> Help make shopping list for groceries and other household supplies <input type="checkbox"/> Help plan the weekly menu
Outdoor: <ul style="list-style-type: none"> <input type="checkbox"/> Rake leaves and/or scoop leaf piles into bags <input type="checkbox"/> Help shovel snow <input type="checkbox"/> Water plants/flowers <input type="checkbox"/> Pull weeds <input type="checkbox"/> Get mail/newspaper <input type="checkbox"/> Help parents wash car 	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. <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____
Pets: <ul style="list-style-type: none"> <input type="checkbox"/> Feed pet <input type="checkbox"/> Clean up after pet 	

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, so he/she can decide how to spend the money him/herself.
- 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 you give 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.



Step 3

Get Your Child Involved

Share your list of chores with your child and the amount he/she will earn. Have a discussion with him/her about which chores he/she is most interested in and which would be most helpful to the family.

- It's ok if kids can't yet do some of the chores completely independently. If they do them with supervision or are a "helper" to an adult or older sibling, that can count as completing the chore.
- 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.



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.
- 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 a time, once your child consistently succeeds in completing the original list.



Step 5

Decide on a Payment Schedule

- Explain to your child the income amount he or she will receive.
 - The agreed-upon income can change over time, especially if your child takes on more 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/schedule to prepare your child for the real world, where payday cannot be moved earlier to accommodate special requests.
- 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.



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.

- Set up a jar or piggy bank for each of the saving categories:
 - Emergency
 - Fun
 - Long-term
 - If you plan to encourage your child to set aside funds for Sharing (charitable giving), create a jar for this purpose too.
- Make sure you pay in smaller bills so your child can split the money into the various savings jars, etc.

