



**Taking Time**  
by  
**Rebecca Escott**

given the money, he should be able to use it as he wishes. A common mistake adults make is to give an allowance and then totally control how it can be used. This doesn't teach the child anything. Another mistake parents make is to rescue the child once she's spent the allowance by giving her cash or loaning her money when "something came up." One of the best learning experiences a child may have is to sit home on a Saturday while all her friends are at the movies because she spent her money on some earrings earlier in the week. Having an experience like this may come back to her when she's thinking about housewarming parties and filling her first home with furniture. Allowing children to experience discomfort in small doses may keep them from very painful financial experiences later on. Parents should discuss what items a child should be financially responsible for. It is reasonable to expect a child who receives an allowance to pay for his refreshments at the movies or at the Little League game. A teen who spends a lot of time "on-line" should be asked to pay a portion of the computer bill (maybe the amount due above

**Boxes of Cereal. Wishing Jars Teach Lessons**  
Last week, by governor proclamation, Pennsylvania recognized Savings and Investing Week. One of the week's goal was to urge adults to teach children about money. Last weekend, while grocery shopping, I saw a boy struggling to read the price of a box of cereal on the top shelf. "How 'bout this one, Dad? How much is it?" I helped him read the price - \$2.99. "No. Whatever kind you pick has to be less than \$2 per box." I was so impressed with that family's rule. The child had freedom to choose a cereal, but he was learning to read prices and make choices within limits.

Children don't have built-in skills. They need to be taught. They learn in two main ways - observation and experience. First, realize that children and grandchildren are absorbing lessons from you by listening to you and watching you. Second, they learn from experience. A common way to give children experience is through an allowance. Most financial educators believe that the amount of an allowance should not be solely tied to doing chores. Each child should receive a base amount of money. She should also complete routine chores. If she wants to earn additional money, she can tackle other, less ordinary jobs. Once

the base charge). This spring as you discuss vacation options, include your children. Set a dollar amount that can be spent. Write down a budget and see how each of the options fits into the plan. This is a valuable planning experience for the child. And if you have never planned for expenses before leaving on a trip, you'll benefit, too. One tool I encourage all families to use is the "wishing jar." This is used when a person really wants an item and has the money for it. Write the item and today's date on a slip of paper and place it in the jar. Wait for 30 days to pass. If the item is still what the person wants most to spend his money on, then consider purchasing the item. With children, often the item has changed. If it has, write the new item down, and start the process again. This is a way to fight against the trend toward immediate gratification. Being able to wait is a valuable quality. One caution I would give parents of older children is to avoid

the urge to co-sign for a credit card. College students are bombarded with credit card offers. If they choose to get a card, it should be based on their own financial assets. And (as often occurs) if they get into credit trouble, they need to deal with the consequences, even if it means starting out their adult life with a blemish on their credit record or being denied a loan because of poor management. Let them learn now. I think Sarah Kornfield, age 10 from Dallas, summed it up well. When asked, "What are the most important things you have learned about money and investing?" she responded, "First, I know to save money for the things I really want. Second, stocks are a better investment than banks. Third, I should not spend all my money on myself but should be willing to give some away. Last, but not least, money doesn't grow on trees - I need a good job!" Obviously, some adults were taking their job of teaching seriously. Take time to do the same.



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