

Tips:

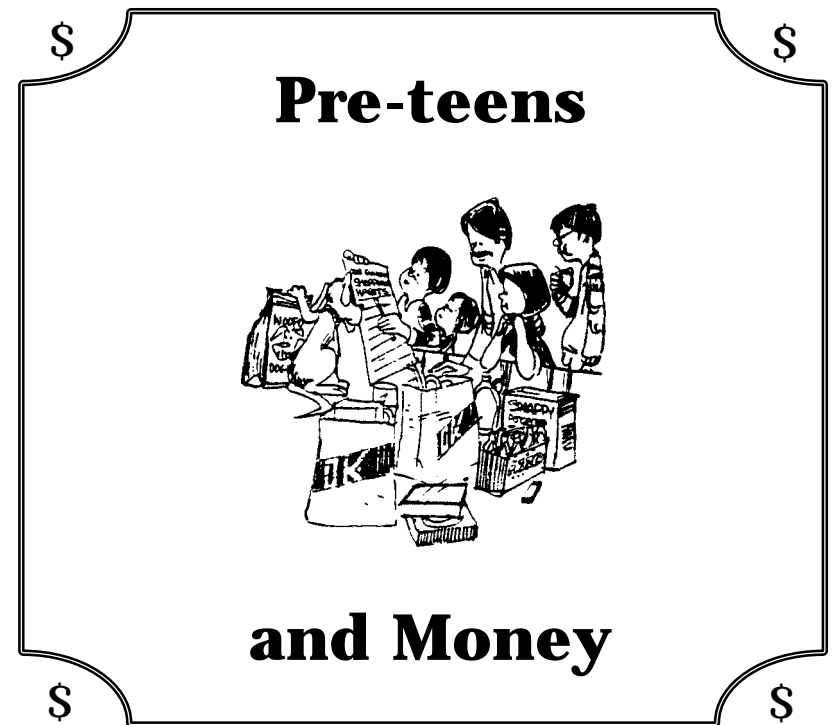
- The pre-teen can earn extra money by doing extra chores or some outside jobs.
- Babysitter clinics or other training for jobs helps the pre-teen learn the value of training for a job.
- Encourage pre-teens to plan for use of allowances and earnings.
- Youth activities, such as 4-H, provide a chance to learn skills—including record keeping.
- For more information, contact your local UW-Extension Family Living or Youth Development staff.

Prepared by Carolyn Krueger and Laurie Boyce, Family Resource Management Specialists, University of Wisconsin-Extension. This information is published by the University of Wisconsin Cooperative Extension Service in cooperation with the USDA and Wisconsin counties. UW-Extension provides equal opportunities in employment and programming, including Title IX and ADA requirements. 8/96



Family Living Programs

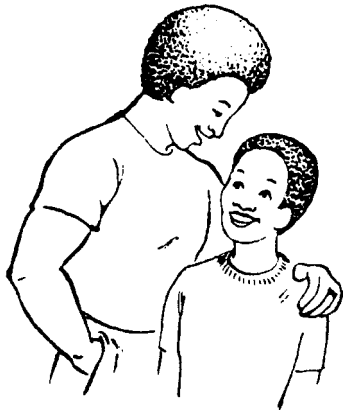
CM04: Pre-teens and Money



Afford Healthy Food Choices with DOLLAR SENSE

How can I teach my pre-teen about money?

A first step is to talk with your pre-teen about money. Also, listening to your pre-teen helps him know he is important.

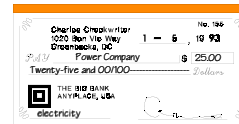


Next, get your children involved in managing family resources. They can:

- help set priorities
- help make purchase decisions
- help find ways to save money
- understand why there are limits to spending

Pre-teens enjoy the chance to do adult-like activities. They can do many tasks for adults, with supervision.

Pre-teens can learn money management skills by:



Needs
• school supplies
• 2 doz. pencils
• crayons
• loose leaf paper
Wants
• gym shoes
• backpack



- Balancing checkbooks
- Writing checks for you to sign.
- Writing out shopping lists
- Helping to think through family **wants** and **needs**.
- Planning for spending their own money.
- Developing a personal record keeping system
- Using catalogs to make purchases or figure how much to budget for a purchase.
- Making some grocery or other purchases for the family.
- Clipping coupons to help save money