



Bank of Allowance Givers: Raising Financially Savvy Children

Lori Wolf

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In this age of recession, it is vitally important to teach our children basic money management skills. The Bank of Allowance Givers (BAG) system will help you teach your children strong money management skills, with an emphasis on saving instead of spending. Through their own real life experience with their own allowance money, your children will learn the pitfalls of high interest credit, and the importance of not spending more money than they have in their BAG account. With the BAG system you will:

- Discuss with your child what chores must be done each week to earn an allowance.
- Choose an allowance day (payday) and amount.
- Negotiate with your child good and bad interest rates.
- On payday, your child will enter the amount of earned allowance into the included register.
- After a while, your child can learn the downside of bad interest by making a credit purchase.
- And much, much more. . .

Tips are also offered to help you improve your own finances. Do you find yourself surprised by high credit card bills? With BAG you will learn how to stop spending beyond your means and get your finances under control. Working alongside your child, if you so choose, you can model good money management skills. At the end of this process, your child will understand the importance of saving money, and will ultimately be a good—if not great—money manager. These skills learned at an early age will serve your children well later on when they go to college or move out on their own. They will not blindly incur credit card debt or enter into high interest loans, because they will understand the true costs of accumulated interest. So come on, commit yourself to teaching your children to be savvy savers and wise spenders. Implement the BAG system in your home, and be proud of yourself for teaching these fundamental money management skills to your children. This is vital knowledge that will serve them well the rest of their lives.

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Ricardo Hempel:

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