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# What is pocket money?



- Pocket money is money that you get that you can spend. It may be that your parents and caregivers give a regular amount of money, for example every week or once a month.

- Some families don't give pocket money regularly, they just hand over money to their kids when they want it.

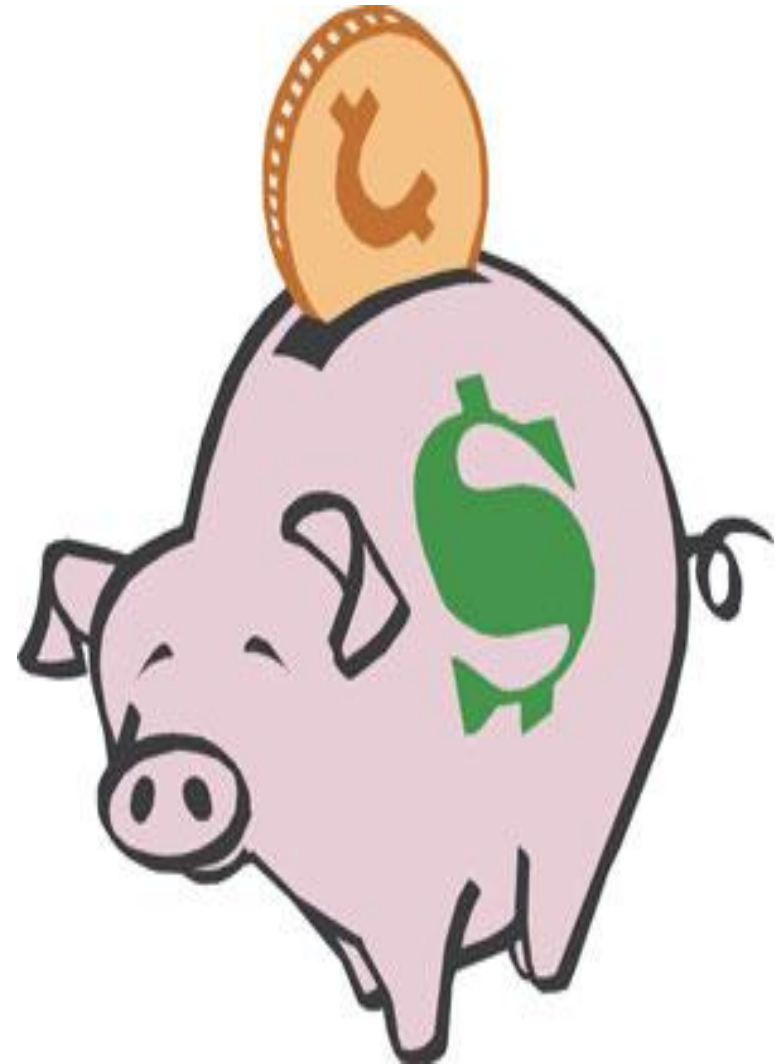




- Sometimes people in the family may give you money for birthdays or Christmas. Some of it may turn out to be pocket money - money that you can spend on what you want.



- But many families start saving accounts for kids and expect part of their pocket money should be saved.



# How much should you get?



- That depends on what your parents/caregivers can afford, how many kids there are in your family and how old you are.



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- A little pre school kid may get a dollar, but older children would get more.
- It also depends on what you and your family decide is to be done with it. You may be given some money for saving and some money for yourself.
- You may be given money but you have to do your chores around the house.



- You may not be given pocket money but you may be paid for each job that you do well.
- Some kids do paid casual work. They may save some, use some to help out the family or keep some as pocket money.



# Managing your money



Many parents give kids pocket money so that they:

- use the money to buy things that they want
- get used to handling money and finding out what things cost
- are responsible for looking after money
- learn to save up for things that they want
- may learn to save part of their pocket money for when they are older
- learn to shop around for the best price.



# Managing your own money can give you lots of choices.



You may choose to buy a school lunch once a week, hire a game or DVD, or negotiate that mum or dad give you a dollar for every dollar that you save, so that you can save up for something special such as a bike.

It's difficult to manage money if you don't get a regular allowance, but even a small amount regularly can soon grow if you are saving hard for something.



# There are lots of lessons to learn when you have pocket money



- If you spend it all at once, then there is no money until your next 'pay day'.
- If you make bad choices then that's tough! You'll be more sensible next time.
- If you break something when it isn't an accident you may have to pay back the cost of it.
- If you are saving for something and don't put that money away first, it takes a very long time to get what you want (because you have usually spent your money on something else).
- If you borrow money, you have to pay it back.

# What kids say

- "I have to do 10 chores a week to get pocket money." **Jacob**
- "I don't have to do chores but I get \$1 a week anyway." **Haydn**
- "I get \$6 a week, it goes up with my age." **Rachel**

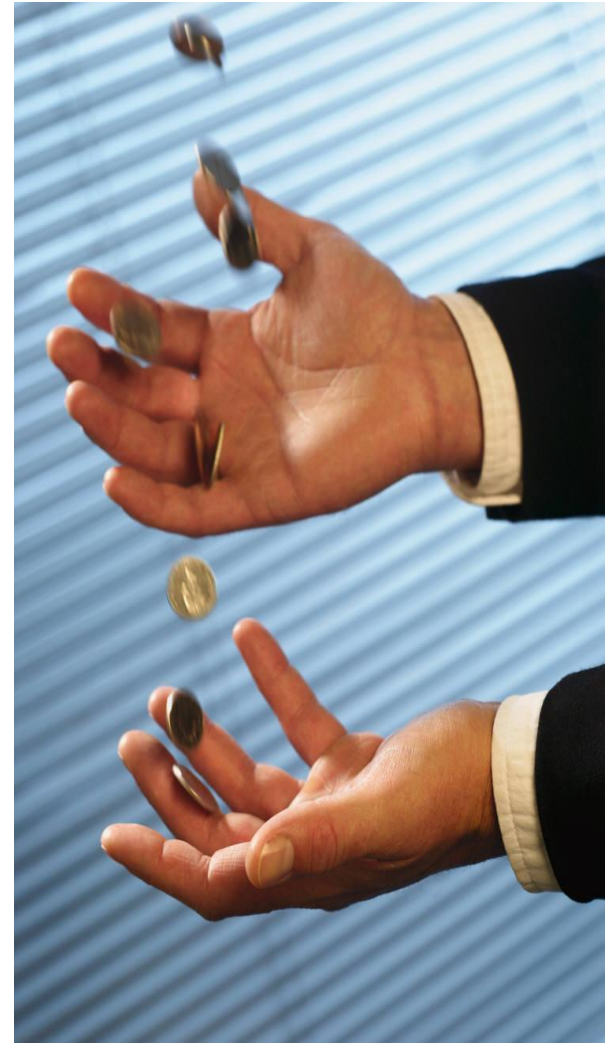






- "Every week, if I get my homework done and my diary signed I get \$10. Every 4 weeks I put some in the Bank, the rest I can save or spend." **Bethany**
- "I get \$10 a week for doing chores. I don't get it if I don't do the chores." **Amy**
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- "I get money sometimes, so I put it into my piggy bank and I use it when I need to." **Matilda and Alex**
- "I don't save any. I spend it when I go shopping." **Amber**
- "We put birthday and Christmas money into the Bank, but we spend pocket money." **Nathan, Anthony, Sam and Tess.**



Most of the kids thought that having regular pocket money might be a good idea because they said it would help them to understand money better.



# Dr Kate says

- "Some families may not have enough money to give their kids any pocket money. If your family is struggling at the moment then you can help by looking for the best value, being extra careful when checking change and not getting upset if your friends have money and you don't.
- Money is great to buy things with but it can't buy the most important things in life."




## Discuss in pairs and answer the questions:

- How much pocket money should teenagers of your age get?
- How much pocket money do you get?
- What do you need pocket money for?  
Make a list of five things.
- Saving money is a good idea, isn't it?
- Are you good at saving?



# Источники информации:

- <http://www.cyh.com/HealthTopics/HealthTopicDetailsKids.aspx?p=335&np=289&id=2235>
- <http://www.google.ru/search?q=pocket+money&hl=ru&newwindow=1&prmd=imvns&tbm=isch&tbo=u&source=univ&sa=X&ei=0rWqT5K7BYWD-wbllJWfCg&ved=0CJgBELAE&biw=1280&bih=851>



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