

Session #MB Family Conversation - Allowance and Life Skills



Quote: Gomez Addams: Pugsley, why don't you give up job-hunting and take an allowance?

Pugsley Addams: I wanna work for my money.

[Pugsley leaves]

Gomez Addams: That boy's fallen in with the wrong crowd. – From “The Addams Family” TV Series, 1966

Goal:

Help families develop a plan about allowances and life skills.

Overview:

- a. Plan for a 2 hour session.
- b. Get together with other parents to dialogue about the questions from M2 and discuss Ron Lieber’s book “The Opposite of Spoiled” (especially Chapter 3.)
- c. Middle Schoolers to dialogue with their peers.
- d. Fishbowl together the issues that come up in the separate meetings.
- e. Meet as a family to develop an allowance and life skills plan.

To Do in Advance:

1. Update contact methods - a sign up for email, a google doc with a form for adding phone, email, and snail mail, etc. online. It is important to have a good method(s) for contacting parents about conversations, meetings and notes.
2. Send a reminder to Families and note that it is a 2 hour session.
3. Arrange childcare for younger siblings, if needed.
4. Find a lodestone.
5. Update calendar for Sessions and Family Conversations, if needed.
6. Distribute calendar digitally and in print.
7. Copy Handouts #6 and #7, one for each family, one for each Middle Schooler.
8. Decide who will lead the Middle School group and who will lead the Parent Group.
9. Locate the chalice, LED candle with remote or regular candle, matches and match dish for leaving the spent match in.
10. Index cards and pens for the Fishbowl exercise.
11. Enough chairs for each attendee, plus leaders.

Entering: Play song(s) about money or use my [playlist of Money Songs](#) on YouTube

Suggested songs:

Money by Pink Floyd

Money Makes the World Go Around from the 1972 Show "Cabaret"

I Need a Dollar by Aloe Blacc

Money Can't Buy Me Love by the Beatles

Rich Girl by Gwen Stephani

If I Had A Million Dollars by Barenaked Ladies

Price Tag by Jessie J

Money's Too Tight to Mention by Simply Red

For the Love of Money by the O'Jays

She Works Hard for Her Money by Donna Summer

It's All about the Benjamins by Puff Daddy

Opening to the Family Conversation - Allowance and Life Skills

(7 min.) Welcome and Introductions –

Entire family sits together for the chalice lighting.

Pass around a sign-up sheet for updating contact information.

Light the chalice with words from the Sessions. Invite several middle schoolers to offer the chalice lighting.

Chalice Lighting – light the chalice using the words for the sessions. Use a "repeat after me" format so newcomers can join in the chalice lighting words:

We light this chalice as Unitarian Universalists.	<i>When saying "Unitarian," cup your right hand in a U shape. When saying "Universalists," cup your left hand in a U shape.</i>
This is the church of the open mind.	<i>Touch your hands to your head, then open them outward.</i>
This is the church of the helping hands.	<i>Hold your hands out in front of you, palms up.</i>
This is the church of the loving heart.	<i>Cross your hands flat over your heart.</i>
Together we care for our earth and work for friendship and peace in our world.	

Adapted, with permission, from the UUA Tapestry of Faith program Building Bridges.

Use a remote controlled LED candle, color changing, for "Wow" effect if you have it.

Invite class members to re-introduce their family members and invite family members to check in. Pass around the Lodestone as a talking stone, or use another talking stone.

Extinguish the Chalice:

“We gather the openness, helping and loving into our hearts. [Scoop hands across chalice and bring to heart at each of the words “openness, helping and loving”] Back into the world of do and say, carry it forward into the dawning day/close of day.” [Note: replace the word “day” with “close of day” if your orientation is taking place in the evening.]

(3 min.) Separate into small groups: After the introductions above, excuse younger siblings to childcare. Invite Middle Schoolers to their program. Invite parent(s) and guardians to remain.

(40 min. total) Parent Group –

Preview the structure of the evening.

1. Discuss the Life Skills Inventory and the Allowance Questions
2. Gather to Fishbowl
 - a. A Fishbowl is a dialogue technique. The group is split into two smaller and distinct subgroups (such as parents and middle school participants), who convene separately and come up with questions and comments for the other group, which are written on cards.
 - b. The participants regather and exchange cards, and form two circles, one subgroup inside the other, both of them facing inwards. The inside group reads a card and discusses it, while those in the outside circle listen but do not speak. Each question or comment is discussed in this way, making sure everyone in the inner circle has a chance to speak. The circles are then reversed.
 - c. The fishbowl will run for half an hour. The moderator stops the discussion in the fishbowl circle and invites those not in the inner circle to offer their thoughts and comments on what they are hearing in the inner circle.

(20 min.) Life Skills Inventory

1. Hand out the Life Skills Inventory.
2. Invite parent(s) to check the skills they think their child does, would like to do, and would have no interest. (3 min)

- a. How might this introduce changes in their family structure?
 - b. Jot down some notes to share.
3. Large group – (15 min.) Reflect on the Inventory and what it means.
 - a. Write comments and questions for the Fishbowl for the Middle School group on index cards.

(20 min.) Allowance Questions

1. Hand out the Allowance Questions.
2. Invite parent(s) to read the questions (3 min)
 - a. How might this introduce changes in their family structure?
 - b. Jot down some notes to share.
3. Large group – (15 min.) Reflect on the Questions and what they means.
 - a. Write comments and questions for the Fishbowl for the Middle School group on index cards.

(40 min. total) Middle School Group –

Preview the structure of the evening.

1. Discuss the Life Skills Inventory and the Allowance Questions
2. Gather to Fishbowl
 - a. A Fishbowl is a dialogue technique. The group is split into two smaller and distinct subgroups (such as parents and middle school participants), who convene separately and come up with questions and comments for the other group, which are written on cards.
 - b. The participants regather and exchange cards, and form two circles, one subgroup inside the other, both of them facing inwards. The inside group reads a card and discusses it, while those in the outside circle listen but do not speak. Each question or comment is discussed in this way, making sure everyone in the inner circle has a chance to speak. The circles are then reversed.
 - c. The fishbowl will run for half an hour. The moderator stops the discussion in the fishbowl circle and invites those not in the inner circle to offer their thoughts and comments on what they are hearing in the inner circle.

(20 min.) Life Skills Inventory

1. Hand out the Life Skills Inventory.
2. Invite the Middle Schoolers to check the skills they do, would like to do, and would have no interest. (3 min)
 - a. How might this introduce changes in their family structure?
 - b. Jot down some notes to share.
3. Large group – (15 min.) Reflect on the Inventory and what it means.
 - a. Write comments and questions for the Fishbowl for the Parent group on index cards.

(20 min.) Allowance Questions

1. Hand out the Allowance Questions.
2. Invite the Middle Schoolers to read the questions (3 min)
 - c. How might this introduce changes in their family structure?
 - d. Jot down some notes to share.
3. Large group – (15 min.) Reflect on the Questions and what they means.
 - a. Write comments and questions for the Fishbowl for the Parent group on index cards.

(30 min.) Regather the Middle Schoolers and Parents together. Move the chairs to form two circles, one subgroup inside the other, both of them facing inwards. Exchange cards.

Review the rules for the Fishbowl Technique. Flip a coin to decide who starts inside first.

- The inside group reads a card and discusses it,
- Those in the outside circle listen but do not speak.
- Each question or comment is discussed in this way, making sure everyone in the inner circle has a chance to speak.
- The circles are then reversed.

Move the chairs into one large circle and ask for comments from anyone in the group about what just happened. What did you learn? What made you think?

Gather by families.

(5 min.) Discuss the Life Skills Inventory together. What did you learn? What made you think? What skills would you like to work on?

(10 min.) Allowance Questions. Start a Family Conversation about Allowance. Use the questions on the Allowance Handout. You need not finish an entire plan. The intention of this exercise is to start a family conversation, not complete a whole plan.

(5 min.) Gather for comments in the large group.

Invite the younger siblings to join the group for the Closing.

(5 min) Closing:

Move the chairs into a circle.

What one skill from the Skills Inventory are you going to try to learn first?

Ending:

Remember: We learn about being a person who is smart and good about money. In other words, a person with:

Curiosity
Patience
Thrift
Modesty
Generosity
Perseverance
Perspective
And Gratitude.

Ending Echo Chant:

Flea
(Echo)

Flea, Fly
(Echo)

Flea, Fly, Flow
(Echo)

Koomalotta Koomalotta Koomalotta Veestay
(echo)

Ahh no-no-no no not dahveestay
(echo)

Eeny meeny dessa meeny do whatcha wanta meeny
(echo)

Beet billy oaten doaten bobo se watten tatten.
repeat: Beet billy oaten doaten bobo se watten tatten. Shhhh!

[One YouTube version of the song](#)
[A YouTube version with hand motions](#)

Handout #M6 – Allowance Questions – The Opposite of Spoiled, Chapter 3.

- a. What rules might govern your allowance and the “Spend/Save/Give” containers?
- b. Are there some items you will not be allowed to use your Spend money on, which do not align with your family’s values?
- c. How and when will your parents give you your allowance, so you can divide it into these categories? They may need to plan ahead each week.
- d. Will you receive a raise as you gather more responsibilities such as purchasing your own clothes? Or paying for a fancier drink at a restaurant?
- e. Will your parents consider interest on the savings if you leave it for a longer time?
- f. Does savings include money for college?
- g. What about gifts from grandparents, etc.
- h. What did you think of separating family chores from allowance? Do you want to reflect on this with your parents?
 - i. 87% of families tie chores to allowance
 - ii. Ron Lieber of “The Opposite of Spoiled” suggests that allowance should not be tied to chores. Allowance is a way to learn to handle money. There are many other ways to learn to be responsible about work. Plus, then everyone contributes to the household chores freely. Your parents don’t get paid for chores after all.
- i. How will you and your parents’ balance spending, using the Wants/Need Continuum?

Handout #M7 Skills Inventory for Middle Schoolers

These skills are a compilation of several sources about what middle schoolers should know how to do.

- ***Place a check next to the skills which you already do.***
- ***Place a star next to the things which you would like to learn.***
- ***Place an “x” next to anything you have no interest in learning.***

- ___ 1. Make a meal once a week for the family.
- ___ 2. Wake yourself up on time.
- ___ 3. Do laundry.
- ___ 4. Pump gas.
- ___ 5. Make a fire.
- ___ 6. Fish or hunt.
- ___ 7. Use a pocket knife.
- ___ 8. Pack your own suitcase.
- ___ 9. Order at a restaurant.
- ___ 10. Go grocery shopping.
- ___ 11. Practice self-defense.
- ___ 12. Take public transportation.
- ___ 13. Learn First Aid
- ___ 14. Complete Babysitting Certification.
- ___ 15. Know how to stay cool without air conditioning.
- ___ 16. Know how to stay warm without central heating.
- ___ 17. Plan an outing.
- ___ 18. Stay home alone.
- ___ 19. Look after younger siblings.
- ___ 20. Iron clothes.
- ___ 21. Read labels on food.
- ___ 22. Know basic directional skills (N, S, E, W)
- ___ 23. Know basic hygiene – keeping clean and healthy.
- ___ 24. Know how to make potable drinking water.
- ___ 25. Get up, get dressed, and get washed on your own each morning.
- ___ 26. Make your own breakfast.
- ___ 27. Make your own school lunch.
- ___ 28. Get to school on your own.
- ___ 29. Do your homework.
- ___ 30. Pitch in with household cleaning.
- ___ 31. Choose your own electives and extra-curricular activities.
- ___ 32. Talk to teachers to ask for help, to ask questions about grades.
- ___ 34. Are there other skills you have or would like to learn i.e. sewing?

- a. How might you and your parents work out a way to learn the skills from the inventory that you put a star next to?
- b. What privileges and responsibilities will be given/granted as you mature?

Compiled from the following sources

[10 Things Your Kids Need to Be able to do on their own by Middle School with Elizabeth Stitt, October 18, 2015](#)

[12 Basic Life Skills Every Kid Should Know High School by Parenting](#)

[The Survival mom's 32 survival skills your child should know and be able to do](#)