



Workbook #1

Name

centsableallowance.com

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Centsable Allowance Course Overview

Watch the Introductory Video to all of *Centsable Allowance*.

 Write down any **“aha” moments** you had.

 Write down any **insights** you do not want to forget as you move through this course.

 Write down **one goal** you have with respect to this course.

Introduction

Watch the *Centsable Allowance 1 Introduction & Structure of this Class* videos.

 Write down any **“aha” moments** you had.

 List **3 aspects of financial savvy** you would like to **teach** your kids over the next several years.

Having Fun Together as a Family

Watch the introductory video to *Having Fun Together as a Family*.

 Write down any **“aha” moments** you had.

On the **following page** complete the **3** Learning Tasks in this Module.

Listing Ways You Currently Have Fun

Simply start **writing down** the ways you **currently have fun together**.

- Write them in **any order** – whatever comes to your mind.

Brainstorming New Ways You Want to Try

Brainstorm new ways of having fun and celebrating that you would like to **try**.

- Don't hold back – let your imagination go!
- You are **not making any commitments** – these are just ideas.

Adding More No-Cost, Simple, Small Ways

List **simple** ways of having fun and celebrating that **don't cost money**.

- Make sure you have at least **5-10** of these.

Ways to Have Fun or Celebrate Together as a Family

Listing Household Jobs

Watch the introductory video to *Listing Household Jobs*.

 Write down any **“aha” moments** you had.

On the **following page** complete the **3** Learning Tasks in this Module.

Listing Daily Household Jobs

Simply start **writing down** the things you and other members of your family do every day.

- Write them in **any order** – whatever comes to your mind.

Listing Weekly Household Jobs

List the things you and other members of your family are **currently** doing that need to be done **one or more times** (but not daily) **each week**, in order for the family to function the way you want it to.

- **Don't worry about who** is doing them, just write them down.

Sanity Check

Think about your typical **week day** from the time you get up in the morning until the time you go to bed.

- Have you listed each family task you do?
- Have you listed each family task that others do?

Think about your typical **weekend** day from the time you get up in the morning until the time you go to bed.

- Have you listed each family task you do?
- Have you listed each family task that others do?

Daily Jobs

Weekly Jobs

Getting Started!

Watch the introductory video to *Getting Started!*

 Write down any **“aha” moments** you had.

On the **following 3 pages** complete the **3 Learning Tasks** in this Module.

Determining Job Criteria

List each child’s name followed by the **Job Criteria** you will use for them:

- Attitude
- Timing
- Standard / Quality

Our Family Job Criteria

On the **following page** complete the **remaining 2** Learning Tasks in this Module.

Preparing Yourself

1. From your Having Fun Together as a Family **list**, **select** and **write down 1-3 fun activities** as **options** to present to your family. Ensure they are:
 - **Simple** and can be done **immediately** (or shortly) after completing the job
 - Something that **everyone** can participate in
 - Costs **no money**
2. From your household jobs list, **select** and **write down 1-3 family jobs** and their related **job criteria** as **options** to present to your family. Ensure they are:
 - **Simple**
 - Something that **everyone** can participate in
 - Done **frequently**, daily if possible.
3. **Think** about the following:
 - Your current family dynamic
 - The ages of your children
 - Your schedule
4. Briefly **sketch out a plan** for
 - How you will **explain** the “**1 set of jobs**” paradigm.
 - How you will **include** the **family in deciding on the first job** and **first celebration** you will do.
 - How you will **explain** the **job criteria** you have chosen.
 - What **phrase** will you use that **describes how you will work together?**
5. **Select and write down a day** to introduce everything.
 - Try to find a day **in the next week**.
 - Make sure **everyone** will be **present**.

Actually Getting Started

After you have gathered everyone and gotten started, **reflect** on how things went and **write down any insights** you gained.

Plan for Getting Started

Start Date: _____

Options for Having Fun

Options for Household Jobs

Phrase you will use that describes how you will work together.

Outline:

Reflections / Insights:

Establishing the Work / Celebrate Cycle

Watch the introductory video to *Establishing the Work / Celebrate Cycle*.

 Write down any **“aha” moments** you had.

On the **following 3 pages** complete the **3 Learning Tasks** in this Module.

Brainstorming / Choosing / Doing

1. **Refresh** your memory by **reviewing** your Having Fun Together as a Family list.
 - **Write down** some options that will allow you to **create a short delay** between working together and celebrating together.
 - You can delay celebrations to:
 - **End of the day**
 - **Every other day**
2. Remember, these need to be **no-cost** celebrations.
 - **Write down** some notes about how you can **guide** your family in **brainstorming** these kinds of options.
 - **Write down** some notes about how you will **present** the idea of adding a short delay for the celebrations.
3. **Choose** and **write down a specific area** of household jobs where you would like to **involve the family more**, if your family is ready for this.
 - Tidying up
 - Breakfast / lunch
 - Pet Care
4. Choose and **write down a day** when you can **gather the entire family** and brainstorm these lists.

Plan for Brainstorming / Choosing / Doing

Start Date: _____

Options for Having Fun

Options for Household Jobs Areas

Outline:

On the **following page** complete the **remaining 2** Learning Tasks in this Module.

Creating a Weekly Cadence

1. **Choose** and **write down** a **day of the week and time of day** that you think would work well for your family to gather for just a **few minutes each week** to go through the **Brainstorm / Choose / Do** cycle.
 - It may take a **few tries** to find the best time.
 - Some weeks might require **different timing**.
 - **Recognize** also that some weeks it **simply will not happen**. 😊
2. **Determine what changes are needed and write them down.**
 - The **age/maturity** of your children is what drives the **need for change**.
 - The **younger** your children, the more you will want to **keep things the same**.
 - The **older** your children, the more you will want to look at **broadening** your household **jobs** and **varying** your **celebrations**.
3. **Write down** some celebrations that allow you to continue to **establish delays**.
 - Delay celebrations to the **end of the day** or **every other day**.
 - You will find a **timing** that **works well** with your family over time.
 - Remember, **younger children** need more **immediate** celebrations for a **longer** time.
 - **Older** children can handle **longer** delays more **quickly**.
4. **Write down** several **jobs** that are **simple and small** to begin with.
 - When learning anything **new**, it is best to **go slowly** at first.
 - There is a huge **temptation** to **add jobs too quickly**. The danger is that this can cause **overwhelm** easily.

Getting the Hang of It

Take some time to **reflect** on how working together is going and write down your thoughts. You might find it helpful to **answer some of the questions listed in the Learning Task**. If you are working with your spouse, this is a good time to have a **discussion** with them.

Plan for Creating a Weekly Cadence

Possible Day and Time: _____

Changes Needed:

Options for Having Fun with a Short Delay

Options for Simple and Small Household Jobs

Reflections / Insights:

Getting Started with Money

Watch the introductory video to *Getting Started with Money*.

 Write down any **“aha” moments** you had.

On the **following 3 pages** complete the **3** Learning Tasks in this Module.

Selecting an Accountability Method

Sketch a job chart that you think you would like to create.

Sketch of Our Family Job Chart

On the **following page** complete the **remaining 2** Learning Tasks in this Module.

Preparing Yourself for Spending Money Together

1. **Write down** what **options** you are considering for the **Family Wallet**.
2. **Write down** what **options** you are considering for holding the **Family Bank**.
3. **Refresh** your memory by **reviewing** your Having Fun Together as a Family list.
 - From your list, **select 2 or 3** fun activities that **have a small cost** to start with. Ensure they are:
 - **Simple** and can **easily** be done
 - Something that **everyone** can participate in
4. **Determine** if you want to **add a Family Job**
 - When you **introduce a cost** for your celebration, it is often a **good time** to **add** a family job.
 - If you are **already doing 2 or 3 family jobs** together, you might **not** want to add one.
 - From your household jobs list, **select** and **write down 2 or 3 family jobs** as **options** to start with. Ensure they are:
 - **Simple**
 - Something that **everyone** can participate in
 - Done **frequently**, daily if possible

Actually Getting Started with Spending Money Together

After you have gathered everyone and gotten started, **reflect** on how things went and **write down any insights** you gained.

Plan for Getting Started with Money

Start Date: _____

Options for the Family Wallet.

Options for the Family Bank.

Options for Having Fun with a Small Cost.

Options for Household Jobs to Add

Outline:

Reflections:

Establishing the Work / Earn / Celebrate Cycle

Watch the introductory video to *Establishing the Work / Earn / Celebrate Cycle*.

 Write down any **“aha” moments** you had.

On the **following page** complete the **3 Learning Tasks** in this Module.

Brainstorming / Choosing / Doing with Money

1. **Refresh** your memory by **reviewing** your Having Fun Together as a Family list.
 - **Don't share this list** as you want everyone's input.
 - **Write down** a few ways that **cost small amounts of money** to **help you guide the conversation** as needed.
2. **Refresh** your memory by **reviewing** your household jobs list.
 - Where you would like to **involve the family more**, if your family is ready?
 - Write down a few jobs to help you guide the conversation as needed.

Creating a Weekly Earning and Spending Cadence

Write down any reflections you wish to note after creating your lists together as a family and doing the Work / Earn / Celebrate Cycle.

The Next Step...

Write down any reflections you wish to note after pondering whether your family is ready to move on to the next level.

Options to guide the conversation for Having Fun

Options to guide the conversation for Household Jobs Areas

Reflections: