



# Family Currency:

Teach your kids to manage  
money early

Jemia Cunningham-Elder  
Fit Your Life Into Your Life®



# My Kids...

3 very different children

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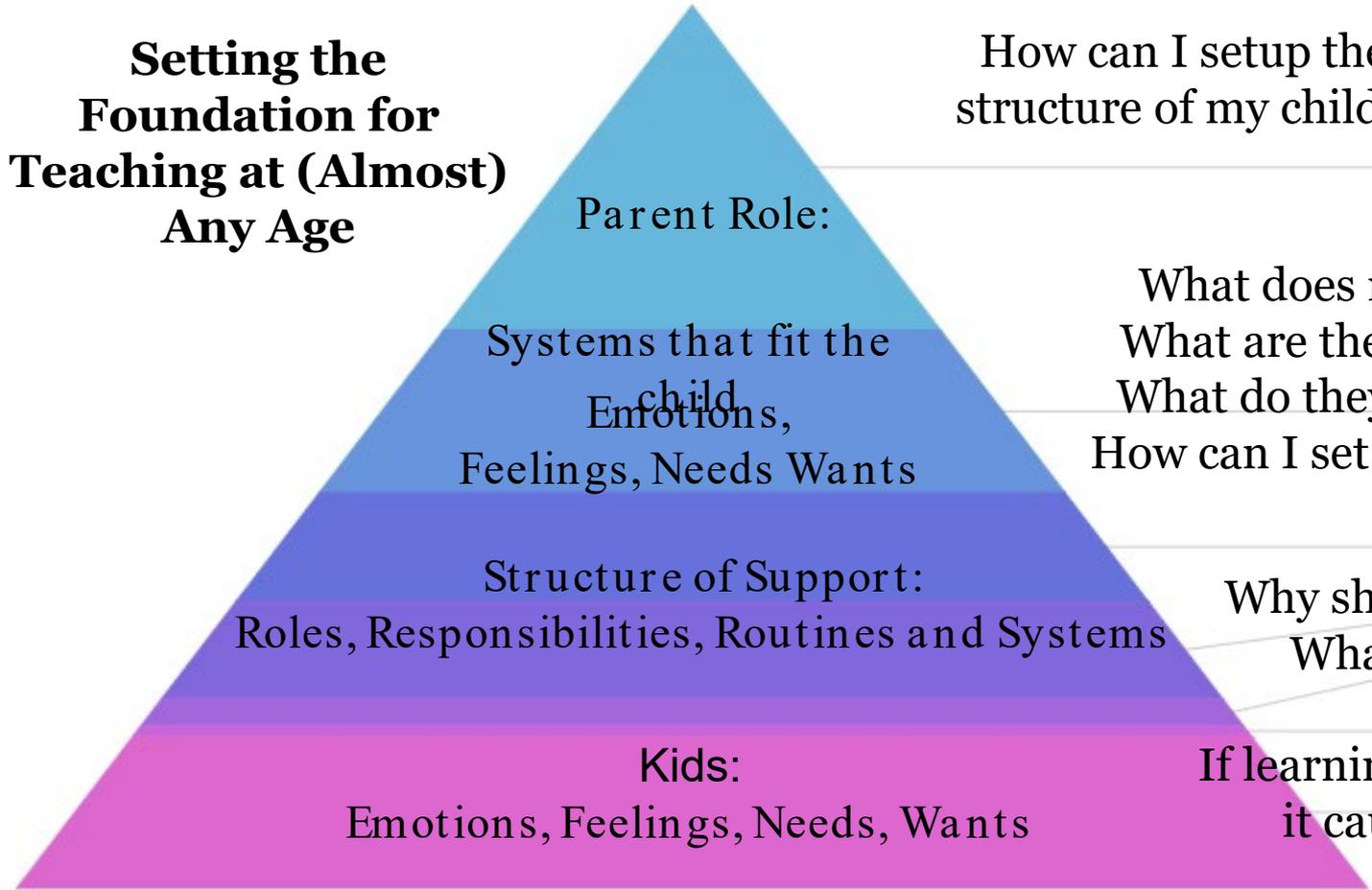
3 very different learning styles

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3 very different goals

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**Setting the  
Foundation for  
Teaching at (Almost)  
Any Age**



How can I setup the space within the structure of my child's learning ability?

Parent Role:

Systems that fit the  
child  
Emotions,  
Feelings, Needs Wants

What does my kid want to do?  
What are they capable of doing?  
What do they need to be taught?  
How can I set them up for success?

Structure of Support:  
Roles, Responsibilities, Routines and Systems

Why should my kid care?  
What is their goal?

Kids:  
Emotions, Feelings, Needs, Wants

If learning to count is tough  
it causes shut down



# Creating Currency:

1. Cut up scrap pieces of paper and sign them with your name (so that they cannot be forged by your kids) each signed piece of scrap paper is worth 1 family dollar
2. Give the currency a name (Example: J Family Dollars)
3. Setup a way for your kids to earn the family dollars
4. Create a list of activities/items that can be purchased with family dollars
5. Collect the dollars from your kids when they purchase their activity/item

Children do not need to know  
*how* to count dollars and  
cents, they just need to  
understand the concept!

# The Order of Operations: Solve the Money Problem

**Kids Needs:** Get your kid bought into the idea by asking them for their personal goals or for what would make them feel good

**Roles and Responsibilities:** Let your kids know what their part is in earning the “family account”

**Routine:** Set a pay period and have them create a space to save

**System:** Help them prioritize and let them know when they can trade in their funds

# Things I've Learned:

## Parent:

- Have a signature or something to avoid forgery
- Only use one currency at a time to avoid inflation
- Set rules about when currency can be redeemed
- Set rules around forgery and honesty

## Tools for the kids:

- Write their goals and keep them visible
- Create a bank out of a cereal box
- They are responsible for putting it into the box (not parents)



# Family Currency:

Q&A

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