

# TRAINING SELF-REGULATION WITH POCKET MONEY IN DAILY LIFE FOR AGES 4-12



Success in school, an apprenticeship or in a job requires a different but very important set of skills than the knowledge learned at school. Handling challenging situations is sometimes difficult for children, as the specific areas of the brain responsible for self-regulation are not yet fully developed. Self-regulation is not innate but must be taught in everyday situations.

As a parent one of your roles is that of being a teacher. Kids need and have many years to practice these skills which have a major and direct impact on most aspects of their lives. It is therefore helpful to train them using non-abstract, comprehensive tools that appeal to various senses, and which we encounter repeatedly in day-to-day life.

## LIFE SKILLS

Delayed gratification  
Impulse control  
Social skills  
Frustration tolerance  
Allocation of resources  
Planning  
Goal setting



## EFFECT ON SCHOOL AND FAMILY LIFE

- ✓ The children are able to better regulate their emotions
- ✓ They are less impatient and react less impulsively
- ✓ They show more stamina in school and keep on task
- ✓ They handle failures better and show less discouragement
- ✓ They can set goals or targets, plan and allocate resources
- ✓ Their self-esteem improves as a result of being able to work towards a goal, to wait and control their impulses and be more self-sufficient

## CHALLENGES

Advertising, Peer pressure  
Digital media  
Distractions, Temptations



## SOLUTION

Parents should model self-regulation in daily life, using real life tools which the children can see and take into their hands, to help their kids build these important life skills that lead to self-control

### Educational Tool #1 = Pocket money

Money impacts us all, is neutral and the perfect training aid for working towards goals, keeping on tasks and delaying gratification



It involves emotions (joy of anticipation/pride to reach a goal/fun) and various senses:  
tactile - they can take it in their hands  
visual - they can see progress

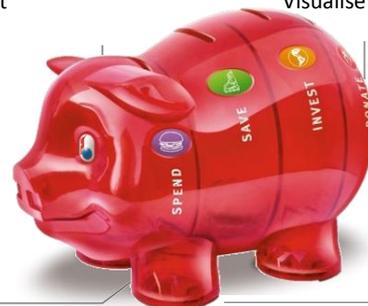
### Educational Tool #2 = Kinder-Cash piggy bank

#### Four chambers help to:

Set priorities  
Budget  
Plan

#### Stickers help to:

Reflect on wants / needs  
Visualise / set goals  
Decide



#### Transparency helps to:

Wait  
Stick to plan  
See money grow / go

#### Donate chamber #4 helps to:

Contribute  
Develop empathy  
Put the "do" in donate



**Kinder-Cash.com**

Life skills training for kids

Our recommendation for continuing after the 12th birthday: jugendlohn.ch

Gestaltung: www.infografik.biz

elternbildung.ch  
formation des parents.ch  
formazione dei genitori.ch

