

EDUCATION AND FAMILY

# New study shows U.S. parents give their kids an average of 37 dollars weekly

August 06, 2025

Listening



## Warm Up



## Helpful Words and Phrases

Listen and repeat.  
聞いてリピートしましょう。

- 1 **an allowance** ▶ 小遣い  
ex. *Ben spends his allowance on ice cream after school.*
- 2 **financial** ▶ 金銭面の、経済的な  
ex. *The family has financial problems, so they cannot buy a new car.*
- 3 **deposit** ▶ 預ける  
ex. *I deposit my money in the bank to keep it safe.*
- 4 **prepaid** ▶ プリペイド式の、支払い済みの  
ex. *We have a prepaid ticket for the bus, so we can ride without buying a ticket every time.*
- 5 **a debit card** ▶ デビットカード (購入時に即時代金が引き落とされるカード)  
ex. *You can use a debit card to get money from the ATM.*

## Article

Read the article below and answer your tutor's questions.  
記事を読んで講師からの質問に答えましょう。

Font size 文字サイズ **S** **M** **L**

A new study from Wells Fargo found that 71% of parents with children aged 5 to 17 give an average **allowance** of \$37 (about ¥5,500) each week. Most parents believe that having an **allowance** helps kids learn how to spend money. However, 51% of parents say it is hard to talk about money in a way their children understand. Many parents also find it difficult to let their children make **financial** mistakes and learn from them.

**What do most parents believe about having an allowance?**  
*(They) believe that having an allowance helps kids learn how to spend money.*

The study also shows that most parents still give cash as an **allowance**. However, many parents use digital payment methods too. Some send money through apps. Others **deposit** money into a bank account or give their children a **prepaid debit card**. These new ways help children learn to manage money both in cash and online.

**Besides giving cash as an allowance, what are some digital payment methods that parents use?**

**IMPORTANT:** Effective feedback is specific to the student's actual performance.

Copy the easy-to-use template on a NOTEPAD. Use this template to take note of the student's performance all throughout the lesson.

Click to Copy

日本語表示

## Warm Up

2 Mins

- 1 Introduce the article category.
  - *"Today, we have an Education and Family article."*
- 2 Read the title.
- 3 Introduce the Warm-up questions.
  - *"I have a few warm-up questions for you."*
- 4 Ask the questions below.
 

- **When you were a student, did your parents give you money every day?**
  - **Is it common for children to have their own money in your country?**
- 5 Transition to the next section.
  - *"Good! Now let's look at the Helpful Words and Phrases."*

## Helpful Words and Phrases

2 Mins

- 1 Read the instructions.
- 2 Read the first word/phrase and ask the student to repeat. Correct their pronunciation if necessary.
- 3 Read the example sentence and ask the student to repeat.
- 4 Repeat Steps 2-3 with the remaining words/phrases.
- 5 Ask if everything is clear.
- 6 Transition to the next section.
  - *"Great! Let's go to the next section!"*

## Article

6-8 Mins

- 1 Introduce Article.
  - *"Okay, now let's do Article."*
- 2 Read the instructions.
- 3 Have the student read the first paragraph aloud.
- 4 Ask the first comprehension question.
  - ♦ **The student's answer may vary from the given answer. Accept any reasonable answer.**
- 5 Repeat Steps 3-4 with the remaining paragraphs and comprehension questions.
- 6 Ask if the student has any questions about the article.
- 7 Give brief feedback on the student's pronunciation of the article.
  - ♦ **Limit this to 2-3 corrections.**
  - ♦ **If the student made a lot of mistakes, focus on the biggest ones.**
- 8 Transition to the next section.
  - *"Good! Let's go to the next section!"*

Some send money through apps. Others deposit money into a bank account or give their children a prepaid debit card.

Louann Millar from Wells Fargo says an **allowance** is a helpful way for parents to teach money lessons. Every week, parents can use this chance to discuss the difference between needs and wants. Millar explains that children today have different **financial** experiences from their parents. But parents have the responsibility to support and guide children toward smart money habits.

**Who is responsible for helping children learn smart money habits?**  
Parents have the responsibility to support and guide children toward smart money habits.

This material was based on an article by The Associated Press.

## Discussion

Choose a topic and discuss the questions with your tutor.

トピックを選び、質問に基づいて議論しましょう。

### Children's Allowance

- Many parents believe that having an allowance helps kids learn how to spend money. Do you agree with them? Why or why not? Discuss.

#### follow-up questions

- If yes: What skills can children gain from managing their own money?
- If no: Do you think giving money regularly might be a bad idea for some children?

- Many parents say it is hard to talk about money in a way their children understand. Do you think it is easy or difficult for adults to talk about money with children? Why? Discuss.

#### follow-up questions

- If easy: What financial advice would you give to a child or teenager?
- If hard: Was it easy for you to understand how money works when you were younger?

- A new study says 71% of parents with 5 to 17-year-old kids give about \$37 (about ¥5,500) a week in allowance. What do you think about this (ex. it's too much, it's enough)? Discuss.

#### follow-up questions

- How much do you think is the appropriate allowance for kids this age?
- If you had \$37 a week as a child, what would you have done with it?

### Smart Money Habits

- What do you think are some smart money habits (ex. saving money, having a budget)? Discuss.

#### follow-up questions

- What is the most important money habit to learn? Why?
- What do you think will happen if people don't practice good money habits?

- How did you learn about your money habits (ex. from my parents, from experience)? Discuss.

#### follow-up questions

- Do you believe making financial mistakes is the best way to learn smart money habits?
- Do you agree that parents have the responsibility to support and guide children toward smart money habits?

- There are new ways to help children learn to manage money, both in cash and online. Why do you think it's important to learn how to manage money online? Discuss.

#### follow-up questions

- What can happen if someone is not careful when using money online?
- How is managing money online different from using cash?

## Discussion

10-12 Mins

- Introduce Discussion.
  - "Okay, now let's do Discussion."
- Read the instructions.
- Read the topics and ask the student to choose one.
  - If the student cannot decide, choose a topic for them.
- Ask the first line of questions for the chosen topic.
- Ask the follow-up questions to make the student produce more.
  - You can add your own follow-up questions and comments to make the conversation natural.
- After your discussion for the question is done, give brief feedback on the student's vocabulary, grammar, and/or pronunciation.
  - Limit this to 2-3 corrections.
  - If the student made a lot of mistakes, focus on the biggest ones.
- Repeat Steps 4-6 with the remaining questions for that topic.
- If time allows, repeat Steps 4-6 with the other topic.
  - "We still have time, so let's do the other topic too!"
  - Continue as time allows. You do not have to ask all the questions.
- Transition to the last section.
  - "Well done! Let's go to the last section!"

## Feedback

### PERSONALIZED FEEDBACK

#### RANGE

表現の幅  
語彙をどの程度使えるか

#### COHERENCE

一貫性  
論理的な話し方ができるかどうか

#### PHONOLOGY

音韻  
発音が相手ににとって聞き取りやすいか

### PERSONALIZED FEEDBACK GUIDE

#### Focus on...

#### example feedback

<b>RANGE</b> the ability to use a wide variety of vocabulary	<b>words</b> the student <b>learned</b> + <b>words</b> the student <b>misused</b> or <b>struggled to produce</b>	overcharge - set the price too high  plus tax - used for prices that don't have tax included
<b>COHERENCE</b> the ability to speak logically and at length	the <b>length</b> of the student's <b>answers</b> + whether or not the student used <b>connectors</b> to link sentences	You: Gave short answers. Better: Expand your answers by adding more details.  You: Did not connect sentences. Better: Use connectors like "but" and "because" to link

## Feedback

3 Mins

- Introduce Feedback.
  - "Okay, now let's do Feedback."
- Give feedback on the student's range, coherence, and phonology using the template below.
  - Refer to the Personalized Feedback Guide for more information.
- Wrap up the lesson.
  - "You did a great job! Thank you very much for today."

**REMEMBER:** Effective feedback is specific to the student's actual performance.

Use this template to give the student feedback.

Click to Copy

\*Personalized FEEDBACK\*

		sentences together.
<b>PHONOLOGY</b> the ability to pronounce and stress words/sentences understandably	<b>pronunciation mistakes</b> + <b>unnatural stress</b> of words/sentences	investigation [in-ves-tih-GAY-shun]  You said: BECAUSE of this, ... Better: Because of THIS, ...

\*RANGE\*  
[word] - [meaning]

\*COHERENCE\*  
You:  
Better:

\*PHONOLOGY\*  
[word] [pro-nun-see-AY-shun]

You said:  
Better:



PREVIOUS  
**Del Monte, the 139-year-old canned fruits and vegetables company, seeks protection against debt problems**  
Business

NEXT  
**Wildfire on Greek island of Crete affects hotels and homes**  
Science and Environment



Other Categories

**BUSINESS**

Hollywood restaurants are now made for photos as much as for food

**HUMAN INTEREST**

**NEW** What to know about Spain's 'Tomatina' festival

**LIFESTYLE AND ENTERTAINMENT**

Y2K fashion is back. Can you earn money from selling your old clothes?

**SCIENCE AND ENVIRONMENT**

**NEW** Green spaces keep neighborhoods cool in hot weather

**SPORTS**

**NEW** Beijing holds its first robot games



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- Business
- Education and Family
- Human Interest
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- Science and Environment
- Sports

会社情報

- 情報セキュリティ方針
- 個人情報保護宣言
- 利用規約
- 特定商取引法に基づく表示
- サイトマップ
- 運営会社
- 採用情報
- お問い合わせ