

expat **LIVING**

# KIDS'

*Guide*

**SCHOOLS**

*Activity ideas*

**HEALTH**

**HOLIDAYS**

*Furniture*

*Babies, Toddlers, Tweens & Teens*

# Editor's Letter

Since the editorial team at *Expat Living* started blogging on the magazine's website almost a year ago, we've discussed topics from food and holidays to pizza, sex and massage (the latter three covered in one all-encompassing blog courtesy of Verne Maree). But no matter how humourous, how catchy or how *titillating* our blogs may be, nothing garners readers' attention like our posts on children.

Family matters are important for a large portion of the expat community. And since raising kids can be a baffling experience in your own country, let alone a foreign one, we made sure to pack the *2012 Kids' Guide* with useful material that will appeal to parents no matter where you are in your parenting journey.

Mums-to-be – check out our tried-and-tested cures for morning sickness and pregnancy pampering treatments. New parents – jot down our homemade baby recipes and learn about the fine art of baby whispering. Those with older kids – read on for the latest in party ideas, weekend activities, pizza parlours (as judged by the kids, of course) and teen hangouts.

For those of you who are new in town, we talked to long-time expat mums to get their advice on everything from their favourite dentists to their preferred prams for navigating Singapore's planes, trains and buses.

We hope you find the suggestions, recommendations and ideas in this year's *Kids' Guide* helpful. If so, drop us a line – we'd love to hear from you.

All the best to you and your family from the *Expat Living* team,



*Monica helping four-year-old Japanese expat, Yu, to practice his English skills*

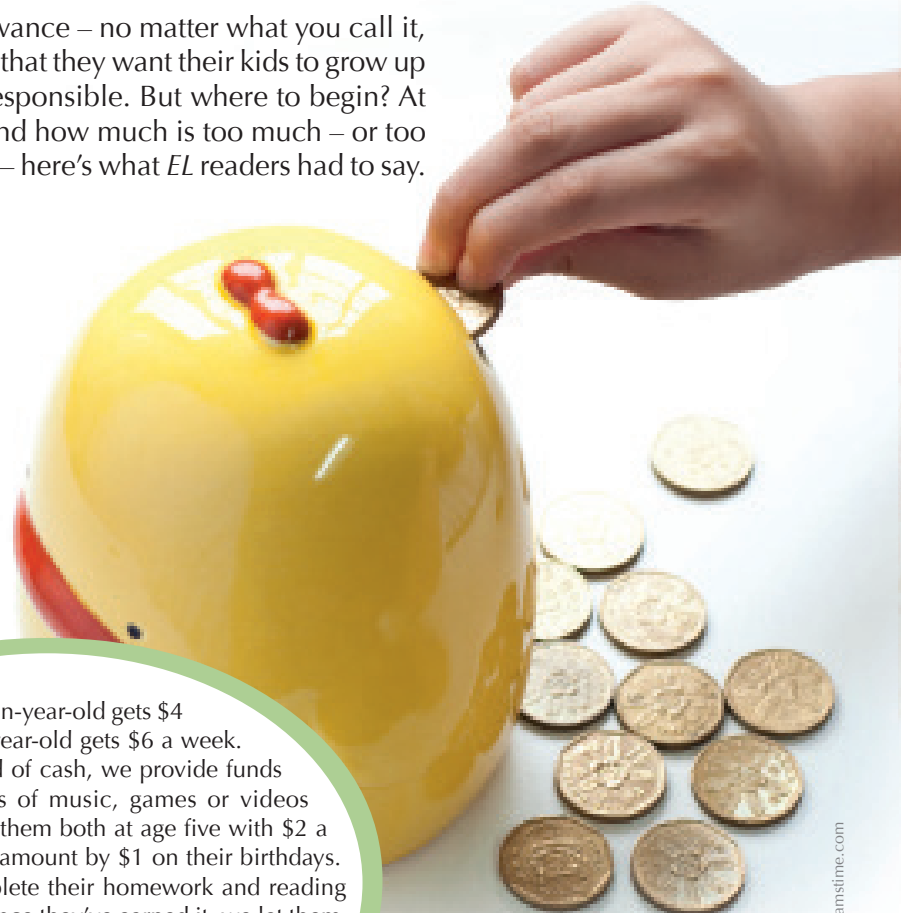
*Monica*  
Monica Pitrelli  
Editor

For more on our blogs, visit [blog.expatliving.sg](http://blog.expatliving.sg).

Front Cover: Hart Tan, Tomato Photo; taken in an alleyway in Joo Chiat as a surprise gift for Daddy. [www.tomato.sg](http://www.tomato.sg)

# COMMON CENTS for kids

Pocket money, allowance – no matter what you call it, most parents agree that they want their kids to grow up to be financially responsible. But where to begin? At what age do you start and how much is too much – or too little? We asked around – here's what *EL* readers had to say.



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Our seven-year-old gets \$4 and our nine-year-old gets \$6 a week.

Sometimes instead of cash, we provide funds for online purchases of music, games or videos via iTunes. We started them both at age five with \$2 a week, and we raise the amount by \$1 on their birthdays. The children must complete their homework and reading to receive the money. Once they've earned it, we let them spend it as they wish. Initially they bought small toys, but now they are more likely to save for a more expensive item. And, we deduct \$1.50 every week for their Club Penguin online subscription, too.

*Nellie, Holland*

“We believe that they need to know that earning money is a value it's not just about getting something for nothing.”  
— *Becky*

My kids are aged nine and 11, and they both get \$10. We started giving them an allowance two years ago. They have to complete chores around the house, such as picking their clothes off of the floor, making their beds, emptying the dishwasher, setting the table, mopping the floors, raking the yard and going grocery shopping with me. We believe that they need to know that earning money is a value – it's not just about getting something for nothing. We also require that half of the money be saved; the other half can be spent with some parental guidance.

*Becky, US*

When my daughter was around seven years old, I started giving her an allowance. She is ten years old now, and I give her between \$2 and \$10. I don't give any to my five-year-old though. I usually reward my ten-year-old depending on the task. I set a target for her, and when she achieves it she gets a bonus amount. I want her to earn the money and save it for things that she wants to buy. I feel it gives her a sense of accomplishment and makes her realise the value of money.

*Himani, US*

My kids are six and eight years old, and we haven't started pocket money yet, mainly because of the lack of chores. Having a full-time helper means these opportunities are limited. But we intend to start next year. My eldest child has asked for pocket money so that she can save for an iPod.

My plan is to start with \$1 per year of age and raise the amount on each birthday. They will have a small list of chores that they must help with. Otherwise, the money is forfeited or reduced. This may be tough, but it's a way of learning responsibility and repercussions. A token amount must be saved and put toward future large wishes. The remainder can be spent on instant gratification.

*Kate, Australia*

Mine are too young (under 4) for pocket money but we do put money into a savings account for each of them every month.

*Harriet, Ireland*



My sons are six and seven years old. Depending on their tally marks every Sunday, they stand a chance to earn a maximum of \$10 each. The amount must be earned by working. We chose age-appropriate jobs for them to encourage their independence and teach them responsibility. They earn points for eating their breakfast, brushing their teeth, taking their plates to the kitchen after eating, cleaning their room, doing their homework and cleaning their room. They also get check marks, which means they lose 10 cents if they argue or disobey us or our helper.

We started this system a few years ago when the children started asking for things they wanted when we were shopping. We thought \$10 was age-appropriate – not too little or too much. We will gradually raise the amount as they age to match the price of the things they desire. Our children can spend the money on whatever they wish, but we encourage them to save and get something they can keep rather than spend it on junk.

*Leslie, US*

“If they misbehave as teens, we withhold the money. They soon realise that life stops with no money!”  
— Julie

We started giving our children allowances when they turned five years old. From ages five to 11, they received an amount equal to their age – at five they got \$5 and so on. From 12 to 14, they received \$20 per week. And, when they turned 15, the amount jumped to \$100.

I read an article about giving children responsibility for money at a young age. They don't have to complete any chores to receive the money, as the idea is more about teaching them to manage it. I only buy clothes, food, drink and transport, so they must save for anything they would like to buy. They are free to do as they like, but they soon realise how quickly it goes. At five years old, my daughter wanted to buy a pink bag, and when we got home to collect the money from her, she would not part with the money and asked me to return the bag!

If they misbehave as teens, we withhold the money. They soon realise that life stops with no money! 📌

*Julie, Australia*

