

A 6-STEP PLAN FOR TEACHING
YOUR TEENS FINANCIAL RESPONSIBILITY

THE SINK OR SWIM MONEY PROGRAM



- Give your kids **control** of the money
- Create a realistic monthly **budget** together
- Let them make **mistakes** because they will
- Help them **learn** to anticipate, plan, and be responsible with money
- Enjoy a new level of trust and **shared experience**

DR. JOHN E. WHITCOMB

Sinnk Or Swim Money Program A 6 Step Plan For Teaching Your Teens Financial Responsibility

Scott C. Dulebohn



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The Sink or Swim Money Program John E. Whitcomb,2016-08-21 A step by step guide to teaching kids fiscal responsibility and instilling positive spending habits that will last a lifetime Children don t know much about money they just know what they want like overpriced junk food and the most expensive sneakers But learning a little financial wisdom can set them on a path that will make their futures significantly better and allow them to navigate a scary adult world full of spending pitfalls In this book Dr John E Whitcomb provides a six step program to do just that It begins with letting go Terrifying as it seems your children learn more with the power of non essential spending in their own hands With the freedom to spend as they please and make their own mistakes spending money becomes not an argument but an important lesson in priorities But they won t be alone in the wild with a pocket full of cash Whether for school clothes or hobbies teens and parents can sign a contract detailing the limits of their spending that work for each of them From day to day decisions all the way to the milestones of adulthood opening their first checking account college savings and getting their first car Dr Whitcomb s application of the capitation method prepares them for every step of their financial journey Explains Whitcomb s original and systematic technique for teaching kids how to manage money responsibly Publishers Weekly Previously published as *Capitating Your Kids Teaching Your Teens Financial Independence* *Capitate Your Kids* John E.

Whitcomb,2002-06-25 Based on the capitation method used in the health care field Dr John Whitcomb s six step program begins by giving kids control of the money parents would normally spend on them Families design and sign a contract detailing their mutual responsibilities and parents agree not to interfere with their children s fiscal choices Teenagers need to know about money management yet these skills are not taught in schools but through real life experience and here is a proven method to put your kids financial heads on Humorous and realistic this step by step plan explains How to calculate the first budget When to start teaching children about money How many times to expect a child to lose his ATM card in the first year three And other invaluable lessons *The Sink Or Swim Money Program* John E. Whitcomb,2002 Shows parents how to train their teenagers in money management starting as early as age 13 so that by the time they leave home they can budget shop frugally and wisely handle their own bank account operate an ATM card progress to larger budgets and even manage a credit card Hijo, eres un adicto D'Anne Burwell,2023-10-11 Nadie habla de las familias de los adictos En los

medios de comunicaci n nos cansamos de escuchar testimonios de personas famosas que hablan de su experiencia con las drogas Son historias tremendas de mucho sufrimiento y en el mejor de los casos de superaci n Pero d nde est n todas esas familias que viven el mismo horror mientras acompa an al adicto Esta es la historia de una madre valiente que lucha por entender qu le pasa a su hijo y que en el camino se enfrenta a su propia dificultad para aceptar que este consume drogas Es la misma historia que viven d a d a cientos de miles de familias en este pa s Familias que hoy sufren la adicci n de un hijo que est n perdidas porque no existen recursos en los que apoyarse que sienten miedo de verbalizar lo que sospechan de

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