

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

**Karin Nielsen-Saines**



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

**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* *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 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 **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 compartirlo

con el resto de su familia o sus amigos familias que est n dispuestas a cualquier cosa con tal de que su hijo deje de consumir Incluso cuando l se resiste una y otra vez      **American Book Publishing Record** ,2001      **The Sink Or Swim Money Program** John Whitcomb,2016 In this step by step guide Dr John E Whitcomb takes the struggle out of teaching children fiscal responsibility introducing positive spending habits that will last a lifetime Picture this parents Trips to the grocery store with the kids that don t end with overpriced junk food or sulking in the backseat Or this Shopping for back to school clothes without enduring hours of your child begging for the trendiest most expensive sneakers Thanks to Dr John E Whitcomb s 6 step program this could be yours and best of all the habits instilled in your children thanks to this book will give them the skills they ll need to face a scary world full of financial pitfalls as adults It begins with letting go Terrifying as it seems your children learn more with the power of non essential spending in their hands With the freedom to spend as they please and make their own mistakes spending money doesn t become 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 simple choices like when to begin teaching your children about spending calculating their spending budget and finding out a plan that works best for you both 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 readers for every step of their child s financial journey Humorous pragmatic and with options for teens and parents from all walks of life The Sink or Swim Money Program provides essential fiscal lessons that can t be taught in school and teaches positive habits that last a lifetime Previously published as Capitating Your Kids Teaching Your Teens Financial Independence      *Popular Mechanics* ,2000-01 Popular Mechanics inspires instructs and influences readers to help them master the modern world Whether it s practical DIY home improvement tips gadgets and digital technology information on the newest cars or the latest breakthroughs in science PM is the ultimate guide to our high tech lifestyle      **Bulletin of the Atomic Scientists** ,1970-12 The Bulletin of the Atomic Scientists is the premier public resource on scientific and technological developments that impact global security Founded by Manhattan Project Scientists the Bulletin s iconic Doomsday Clock stimulates solutions for a safer world      Working Mother ,2003-10 The magazine that helps career moms balance their personal and professional lives      **Working Mother** ,2001-10 The magazine that helps career moms balance their personal and professional lives      Working Mother ,2001-10 The magazine that helps career moms balance their personal and professional lives      **New York Magazine** ,1997-06-23 New York magazine was born in 1968 after a run as an insert of the New York Herald Tribune and quickly made a place for itself as the trusted resource for readers across the country With award winning writing and photography covering everything from politics and food to theater and fashion the magazine s consistent mission has been to reflect back to its audience the energy and excitement of the city itself while celebrating New York as both a place and an idea      *Indianapolis Monthly* ,2001-12

Indianapolis Monthly is the Circle City's essential chronicle and guide an indispensable authority on what's new and what's news Through coverage of politics crime dining style business sports and arts and entertainment each issue offers compelling narrative stories and lively urbane coverage of Indy's cultural landscape *The Advocate*, 2005-01-18 The Advocate is a lesbian gay bisexual transgender LGBT monthly newsmagazine Established in 1967 it is the oldest continuing LGBT publication in the United States

**Personal Finance For Teens** J. R. Orr, 2023-09-04 Ensure your teen's financial future without overwhelming them with complex financial jargon raise money smart adults Are you worried about your teen's future financial stability knowing all too well that they don't have the needed financial skills to survive adulthood Have you tried teaching them the basics of personal finance only to be met with disinterest or confusion Do you want to help them master personal finance but don't know where to start If so you're not alone As a parent you want your teen to grow up financially independent and secure But in today's fast-paced world it's easy to get caught up in the hustle and bustle of everyday life and forget to teach your teens about the importance of managing money However it's never too late to start Financial skills can be acquired even without a background in finance or economics Even better you don't need to enroll your kids in any formal institution or class All you need is a reliable guide that will provide you with easy to understand insights and actionable steps to help your teen gain control of their financial future And with this teen friendly personal financing manual your kids will discover all they need to navigate the complex world of money management Inside you will discover Simple hands on easy to follow personal finance concepts to master that your teen will actually enjoy reading boring financial lessons no more Tips and tricks for budgeting saving investing and planning for retirement your teen can quickly start using right away no need to wait until they're in their 20s or 30s to start building a solid financial foundation Avoid the dangers and pitfalls of Student Loan Debt from ruining your teen's financial future by making sure to use this debt correctly or avoiding it altogether Inspiring stories that will show your teen how the importance of financial responsibility plays out in the real world A step by step guide to helping your teen create a financial plan for the future to ensure their financial independence Practical strategies for building and maintaining good credit that your teen will need in the future discover ways to establish a strong credit history and avoid bad debt Creative ways to earn money and build wealth with guides on how to apply for a job or start entrepreneurship Tons of engaging interactive activities that will keep your teen interested and excited to know more about finances who says learning can't be fun and educational at the same time And much more Your teen still has a couple of years to go before adulthood but why not prepare them now for what lies ahead The earlier they start the more their money management skill grows So don't let your teen fall trapped in common financial mistakes that plague so many young people today Gift them the true path to financial independence today If you want to prepare your teen for the financial challenges ahead then scroll up and click Add to Cart right now *The Key* Marjorie L. Anderson, 2013-02-06 Marjorie Anderson shares her financial expertise and wisdom with today's teens and their parents by helping them learn to make wise money choices

that will impact their future To fully discover how much the material in this book was needed the Author surveyed 100 middle and high school students about a variety of financial topics The full survey and findings became the basis for the book Every teen household should have a copy of this book If it is taught at an early age it becomes a habit Thomas middle school It is needed to jumpstart teens on basic money principles Jasmine sophomore Financial skills are vital in learning to manage a household when you become an adult Calvin junior It prepares students for when they are on their own Travis senior It is needed so you can learn how to manage your money before it s a necessity Anna sophomore If you teach your family how to live and how to manage their finances early in life they will take the knowledge with them and in turn pass it down to their children and their children s children Marjorie L Anderson      *20 Biblical Conversations about Money: Teach Your Teen Financial Responsibility* Jennifer Rasmusson,2019-01-18 This book is a great resource for teaching teens and young adults how to manage money It is designed to be a conversation starter between teen and parents but can be used independently It gives solid biblical advice on topics such as working hard paying your bills federal taxes budgeting giving spending and saving Each Conversation is followed with Scripture for additional study and includes suggested tasks to help your teen start managing money right away There is also room for personal notes and ample work space to complete the suggested tasks The author wrote this book to help teach her own children how to be financially responsible Every young adult should have their own copy to keep      **The Ultimate Guide for Saving Money for Teens** Nathaniel Jones,2023-09-13 Are you a teenager or a parent looking to empower your teen with the essential skills needed to navigate the complex world of money Look no further This comprehensive guide is your key to financial success and independence Why This Guide is a Must Have for Teens Master Your Money Discover practical real world strategies to save and manage your money like a pro From budgeting tips to smart spending this guide covers it all Financial Education Equip yourself with invaluable knowledge that is rarely taught in schools Learn the secrets of building wealth making smart investments and avoiding common financial pitfalls Save for Your Dreams Dream of owning your first car traveling the world or pursuing higher education This guide provides step by step plans to make those dreams a reality Financial Responsibility Develop lifelong money management skills that will set you up for success in adulthood Understand the importance of credit debt and financial responsibility Financial Freedom Imagine a future where you re in control of your finances free from financial stress and uncertainty This guide will show you the path to that bright future Invest in Your Future Don t miss out on this opportunity to invest in yourself The financial lessons you learn today will pay dividends for the rest of your life Why Wait Act Now Financial success starts with the right knowledge and the right tools The Ultimate Guide for Saving Money for Teens is your roadmap to financial freedom It s not just a book it s an investment in your future      Capitate Your Kids John E. Whitcomb,2000 Walks parents painlessly through the steps needed to teach their children financial responsibility With humor a realistic approach Whitcomb includes lesson plans contracts      **Money Moves Curriculum Guide: the Official Wealth Code for Teens**

Isaiah Stewart, Jamila T. Davis, 2025-03-07 Money isn't just something you spend it's something you grow The Money Moves Curriculum Guide transforms financial literacy into real world action giving teens the tools to build wealth not just earn money Designed for classrooms youth programs and self paced learning this guide breaks down key financial lessons with engaging activities and practical exercises What You'll Learn Budgeting Saving Master your money without feeling broke Credit Debt Learn how to build credit and avoid financial traps Investing Basics Make your money work for you even while you sleep Entrepreneurship Turn your side hustle into a thriving business This isn't just a curriculum it's a game plan for financial freedom Whether you're an educator mentor or student the Money Moves Curriculum Guide provides step by step lessons to help young people take control of their money and their future Get Started Teach the Wealth Code Today

## Adopting the Track of Phrase: An Psychological Symphony within **Sinnk Or Swim Money Program A 6 Step Plan For Teaching Your Teens Financial Responsibility**

In a world taken by monitors and the ceaseless chatter of instant interaction, the melodic splendor and psychological symphony developed by the prepared term often disappear into the backdrop, eclipsed by the relentless sound and disruptions that permeate our lives. However, situated within the pages of **Sinnk Or Swim Money Program A 6 Step Plan For Teaching Your Teens Financial Responsibility** a wonderful literary value filled with organic emotions, lies an immersive symphony waiting to be embraced. Crafted by an outstanding musician of language, that fascinating masterpiece conducts visitors on a psychological trip, skillfully unraveling the hidden melodies and profound influence resonating within each carefully constructed phrase. Within the depths of the moving evaluation, we shall discover the book is key harmonies, analyze its enthralling writing model, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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