



How much, and from what age

There is no correct amount. There is an amount small enough that you'll still be paying it in a year, and large enough that spending it badly actually stings. Start here and stop worrying about it.

AGE	A WEEK'S ALLOWANCE	WHAT CHANGES AT THIS AGE
4–5	2 – 5	Money is a thing you swap for a thing. Pay in coins they can hold and count.
6–7	3 – 7	They can wait a week. This is where saving for something becomes possible.
8–9	4 – 9	They can compare prices, and they will notice if you are inconsistent.
10–12	5 – 12	Give them a category to own — snacks, or small gifts — and let them run out.
13–14	7 – 14	Bigger amount, longer gap. Monthly teaches more than weekly from about here.

Where those numbers come from. They are the old rule of thumb — somewhere between half their age and their age, each week, in whatever currency you spend. It is arithmetic, not research: adjust for what things cost where you live, what their friends get, and what you can pay every single week without resenting it. Consistency is the part that teaches. The number is not.

Then split it in two

60%

Base

Arrives whatever happens. This is the half a child can plan around — and you cannot learn to budget an amount you can't predict.

40%

Earned

Only from jobs a grown-up approved. This is the half that makes the link between effort and money visible in the same week.

A nine-year-old, 7 a week

Pick the number first, then divide it.

Base, paid every Saturday

4.00 Theirs regardless. Not a reward, and never taken away.

Earned, six jobs at 0.50

3.00 Do all six and it's 7.00. Do none and it's 4.00.

When they blow the lot

Say nothing and let it be boring. The cheapest lesson in money your child will ever get costs 7 and arrives on a Tuesday.

Don't fine them

Deducting allowance for bad behaviour turns money into a punishment and quietly cancels everything else it was teaching.

Raise it on their birthday

Once a year, on a date they already expect. It ends the negotiation before it starts.

Child Allowance

How much, by age · childallowance.app/learn

Set the base and the job rates once. The app does the adding up.

