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Websites can be informative and enjoyable to spend time on. But there are times when having a quick reference to take with you - without printing out a bunch of single pages - can be even better.

With that in mind, I put together this e-book of money-and-kids.com's most popular articles based on the friendly traffic we've been getting.

Feel free to share this e-book with friends and family!

All the best,

*Jennifer*

Editor, money-and-kids.com



## Allowance Advice

**\*\*Allowance Basics for Kids\*\***

**\*\*Allowance for Children\*\***

**\*\*Allowance for Teens\*\***

# Allowance Basics for Kids: Beginning Money Education

The allowance basics for kids are built on the tried and true kid money principle of allowances. Nearly every parent today grew up with an allowance. And nearly every kid has asked for one - usually because their friends are getting an allowance.

But...how do you know when to start giving an allowance? How much should it be? What should kids have to pay for out of their allowance? Should they be required to tithe or save certain amounts out of it? Should it be tied to completing certain chores?

Here are some allowance basics for kids to get you started. Just remember that you will need to adapt any suggestions to fit your family and your goals.

## **Allowance basics for kids - Tip #1: When should kids start receiving an allowance?**

Kids typically don't start to understand what money is until they are 6 or 7. For many this is tied to what they are learning in school. For others, it's just part of their natural development. Until this age, a coin is a coin where pennies have the same value as a new dollar coin. And a \$1 bill has the same meaning to them as a \$20 bill. This is true even if the kids know their numbers.

With that in mind, starting an allowance before this age doesn't help promote money management skills in kids because they don't have the necessary understanding of the value of money. The possible exception to this is younger siblings. This is not because they will learn faster (although many do), it's to keep family peace. There is no harm in giving allowances earlier - as long as the expectations on what the kids will understand and appreciate is kept in line. Also keep in mind that the other allowance basics for kids outlined here likely won't apply to younger kids.

## **Allowance basics for kids - Tip #2: How often should an allowance be paid?**

A weekly allowance is the standard. Going much longer than that, especially for the younger kids, makes it harder for them to understand what they are getting and what it should cover.

This doesn't need to be more specific than a day of the week, but it needs to be the same day of the week every week. Maybe it's after breakfast on Saturday. Be sure to pick a time that can be adhered to without much fluctuation. Weekdays usually are harder to adhere to because there is more stuff going on - getting everyone out the door in the morning, games or practices at night, etc. This will help it get paid on time - and prevent it from being paid more than once.

## **Allowance basics for kids - Tip #3: How much? What should kids have to pay for with their allowance?**

These questions are so tied together that it's easiest to answer them together. When children are younger, they may be expected to pay for very little: the occasional candy bar or soda, stickers or other trinkets, or very small toys. As they get older, kids will be expected to pay for more.

To make allowances successful, kids have to have the right amount of funds to be able to pay for what is expected. Expecting a young teen to pay for school clothes on a \$10 weekly allowance won't work. Just as giving a 6 year old a \$20 weekly allowance and not expecting them to pay for their own CDs won't work.

With that in mind, allowances need to be adjusted based on age *and* on what the allowance will cover. Starting out, allowances can easily be based on age. At the age of 6 or 7, a dollar per year of age seems a little steep. But half of that amount doesn't. It's enough to get the kids started in understanding money and enough to cover the costs of little things that they want.

As kids progress into the ages where they are developing their own tastes and styles, they can be expected to manage more of their own expenses - and thus need more money. This is where age can't be used as an easy way to calculate an allowance - or at least not as

easily. Things like going to the movies, eating out, Starbuck trips and clothing should be taken into consideration.

Some of these details really start to go beyond the allowance basics for kids. If you need some additional suggestions or just want to read more on how much allowance to give, see [our tips for kids](#) and [for tweens](#) and [for teens](#).

#### **Allowance basics for kids - Tip #4: Should parents require tithing or saving from an allowance?**

In this area, probably more than in any of the other allowance basics for kids, parents will need to use their own family values as the guiding principle. This is especially true for tithing.

If your family believes that tithing is a key part of your values and that it is not optional, then having the children contribute in the same manner as the parents makes sense. But, not all children will be willing to part with some of their allowance - even if it's a small percentage. Getting them into a habit of giving is part of their money education.

Savings are less of family principle and more of a financial principle. Kids need to learn to save as early as they can. Their goals at young ages can be simple - toys that cost more than a week's allowance, for example. The key is to teach them delayed gratification so that they can learn to save for larger things later in life. Eventually, these could include a car and part of their college funds.

If you do require that a portion of the allowance is for tithing or saving, this needs to be factored into what kids are expected to pay for and the overall allowance total. Be sure that the net allowance (after tithing and saving) is sufficient to cover the expenses you have agreed that the child will pay. Otherwise, one financial principle is being compromised for another.

#### **Allowance basics for kids - Tip #5: Should an allowance be tied to chores?**

If ever there was a hot debate on allowances, this is it. There are equally compelling arguments on both sides of the question. Your

family will need determine which method works best for you - and revise over time to find the best balance. Here are some things to consider:

- Are you willing to assign chores and keep track of actual performance? This can be a deal-breaker. It can be difficult enough to remember to pay an allowance once a week - it gets much more complicated when measuring performance is attached.
- Do you feel like certain chores are just part of being in the family - and that they don't deserve a monetary reward? In this case, the kids may be expected to do certain things - such as making their beds and keeping their rooms clean - for free. But other chores - raking leaves, shoveling snow - can earn money.
- Don't confuse money management principles with instilling a good work ethic. Often, these do go hand-in-hand. But be sure that you are clear on what you are trying to accomplish in each instance. Teaching the kids that a CD will cost them three weeks' worth of allowance is different than teaching them that there is value in hard work. And, even kids who hold jobs for their money can blow it on frivolous items.

If you do decide to tie to an allowance to chores, get a system in place. The biggest part of the challenge is to come up with a list of chores and then tracking them.

### **Allowance basics for kids - Tip #6: Are advances on the allowance allowed?**

The recommended answer here is "no." Advances don't help promote the ideas of money management or delayed gratification. They can also be a nightmare to track payback on. If you do decide to have exceptions to the "no advance" rule, try these tips to make it easier:

- Allow only advances that can be paid back in a certain timeframe - say one month's worth of allowances.
- Allow advances only for very special or unique events - not material possessions. Events are experiences that can last in memories for a very long time. They are also less likely to be available while the child tries to save money - think about

that concert that you remember still today. The iPod or computer will still be around 3 or 6 months from now while they save their money.

- Charge interest - maybe. This really depends on the child and what you are trying to teach them. Generally, adults have to pay interest on money they borrow. But giving up their allowance for a month to pay the advance back may be enough of a lesson in borrowing without tacking interest onto the end. If you are going to charge interest, make it a round number - like \$1 - instead of a percentage. The lesson is still the same without the complications of compounding.

#### **Allowance basics for kids - Tip #7: Can the allowance be lost?**

Even if the allowance isn't tied to chores, determine if there are any circumstances that would call for an allowance to be given up. Our recommendation is that discipline be handled separately from the allowance.

The purpose of an allowance is to teach money management, not to provide another avenue for punishment. However, if a child breaks an item that needs to be replaced, they can be expected to pay for the damage out of their allowance. That is a money management and life lesson. After that, any discipline beyond paying for the damage should be handled separately.

#### **Allowance basics for kids - Tip #8: Can the child use the money anyway they want?**

If you are going to require that the child set aside some of their allowance for tithing or saving, be sure that is communicated. Other spending limitations should be carefully considered - although a veto is appropriate for anything in violation of your family principles or that could be harmful. This is the opportunity for kids to learn money management without risking their food and shelter in the process.

#### **Allowance basics for kids: Moving forward**

The key to kids' allowances is to get started - although it is never too late to start teaching kids about money. Revise as you go along based on what you learn and on areas where the kids are struggling or doing well ([see our guidelines by age for kids](#) and [for tweens](#) and



[for teens](#) for some helpful tips.) These allowance basics for kids should just be the starting point for a great money education for your family.

# What is a good allowance for children?

So you've decided to give your child an allowance, but you don't know the **best allowance for children**? There are no hard and fast rules, but here are some suggestions and things to keep in mind.

## Lay the ground rules

Before you get fully into how much the kids will get, be sure that everyone is on the same page about the allowance basics. These are simply the ground rules to help avoid disagreements later. Check out our [allowance basics page here](#) for more information.

## So...how much allowance should kids get?

The easiest way to approach an allowance for children is to pay is based on the child's age. Situations may vary but here are some general guidelines from when you start giving an allowance up through age 10.

In this age group, how much allowance the child receives can be based entirely on their age. This assumes that the child is responsible for only minor expenses that are discretionary.

The goal in giving an allowance for children is to introduce them to having their own money and learning how to spend it - and to save it for larger purchases. With that in mind, here are some potential calculations to use:

- One quarter for every year of age. At age 6, this would be \$1.50 per week.
- One dollar for every year of age. At age 6, this would be \$6 per week. Wow!
- One-half dollar (or fifty cents) for every year of age. At age 6, this would be \$3 per week.

The last option probably gives the best balance between having enough money to make it feel tangible and actually be able to do

something with while not providing so much that the child is overwhelmed. Those are the things you want to balance.

Also, don't fall into the trap of giving too much allowance and then offsetting it by increasing what the child should pay for. This can be overloading kids with responsibility that they are not ready for.

Instead, think of these ages as though they are on **allowance training wheels**. In this stage, how much allowance they get is less important than getting a system in place and starting to have the kids manage some of their own money.

Remember that these are only guidelines and suggestions to get you started. The key is to take these and adapt them for your family so you can figure out *for you and your family* how much allowance to give to your kids.

What if your kids are ready for the next step - what if they are tweens? Take a look at our [tween allowance page](#). If you've got full-fledged teenager, check out our [allowance tips for teens](#).

# Allowance for Teens: How much?!

An allowance for teens can be a tricky thing to determine - even if you've been at the allowance game for years. There are all-new expenses and uncharted responsibilities to cover. Where do you start? There are no hard and fast rules, but here are some suggestions and things to keep in mind.

## **Lay the ground rules**

Similar to the steps you followed when they were kids, be sure that everyone is on the same page about the allowance basics by checking out [our allowance basics page](#).

## **So...how much allowance do teens get?**

While how much allowance younger kids get can be largely based on age, allowance for teens isn't quite as simple. Yes, the complexity of teens extends to their money matters, too!

## **What gets included now?**

Now the questions on the allowance for teens can really start to get tough. That's largely because the difference between discretionary, incidental and necessary expenses start to blur. And be assured that a parent's definition of necessary is going to be different than a 15-year old girl's.

Here is where the groundwork that has been laid in the early years comes in handy. Go back to the expense tracking or list that got started in the preteen and younger teen years. Take the items that are on there and start adding other areas. Consider adding these items (whether it is the full cost or just some portion):

- Clothing expenses beyond what you are willing to pay for out of the family budget.
- School trips or vacations.
- The cost of extracurricular activities, such as sports, cheerleading or playing a musical instrument.

- Setting aside some portion for long-term savings. This may be where forced savings are a good idea. Or where you will want to start matching any savings that they make for these long-term goals.
- For older teens, expenses related to driving. This includes gas, insurance premiums and repairs or maintenance. And this isn't even dependent on them having their own car - it may just be the increased use of the family car.

You will probably need to review these expenses more than once a year. There is enough change in teen lives and their money needs that you may not get it all on the first time through. Plus, things can change quickly!

### **What if they are working?**

First, everyone needs to get on the same page in whether the teen will be working. And, if so, how many hours and what will they earn? From there, you can move on to the next step.

What will the earnings cover? Now's the time to break out the expense list and make sure it is complete. There might be work expenses that need to be added. Or maybe some things have dropped off (not every junior high football player will want to play in high school).

Once you have the expenses mapped out, it's time to compare them to the income. Be careful not to overestimate the number of hours that the teen can or will be able to work - especially if this is their first job and the scheduling varies from week to week.

Use all of this to decide what combination of earnings and allowance work for you and your teen. And be sure to review it frequently at first. This is a **big adjustment** for everyone and it might take some work at first.

Remember that these are only guidelines and suggestions to get you started. The key is to take these and adapt them for your family so you can figure out *for you and your family* how to make an allowance for teens work for you! And if you need help for the

younger kids in the family, see our [Allowances for Kids page](#). If it's a tween allowance that has you stumped, check out our [Tween Allowance page](#).



# Chores, Chores, Chores!

**\*\*Chores for Kids\*\***

**\*\*Best Chores for Kids\*\***

**\*\*Common Chores for Teens\*\***

**\*\*Teen Chore Contract\*\***

# Chores for Kids (and Teens Too!)

Chores for kids...the time-tested ways to teach kids about working and contributing to the family. Who doesn't remember having chores growing up? And even though *lots* of things are different from when their parents grew up, kids today still have the same need to learn the basic life lessons that chores are a key part of.

## **The value of working**

Parents view chores as a way to teach kids that they have responsibilities as members of the household. Kids think of chores as stuff their parents think up to keep them from having fun. Ultimately, though, having household responsibilities are really about learning a key life lesson that should start at home.

At the core, chores usually represent the first introduction to work (paid or not) and responsibility. Chores for kids should:

- Instill that everyone in the family has a part in keeping the house running smoothly.
- Demonstrate that there are rewards and penalties when something gets done or doesn't. This is true whether money is attached or not (see [our Allowance Basics page](#) for more discussion on this).
- Come with a sense of accomplishment.
- Help build self-esteem.
- Help lay the groundwork for a good work ethic.
- Earn praise for a job well-done (and sometimes just done).

Most of these lessons apply to many other things in life: schoolwork, sports and eventually paid work outside of the house. Why not get kids off to a good start by teaching them at home through chores for kids?



## The next steps

Ready to jump into the details? Great! Take a look at these pages for some helpful hints and guidelines.

- More thoughts on [why children should do chores.](#)
- Chore suggestions [for kids](#) and [teens.](#)
- [Printable charts and ways to track what gets done.](#)
- Or maybe a chore chart alternative: [a teen chore contract.](#)

Use these resources and make it fun where you can. Chores are about preparing kids for the future, but it doesn't need to be a drag - for either you or them. Most importantly, get started. As with any skill or lesson, the earlier and more consistently the message is heard, the more likely it is to be learned.

# What are the best chores for kids?

The best chores for kids are those that are doable by them. They should have elements that focus on the positive aspects of chores, including building self-esteem and contributing to the family ([for more positives, click here](#)). That means that you can't give a 5 year-old the chore of mowing the lawn. Or that your preteen picks up his toys. You need to match the chores to the kids. Here are some suggestions by age to get you started.

## Best chores for kids: Ages 2-3

Surprise! Even kids this young can do basic tasks to help around the house. Focus on making these things that are likely part of everyday life instead of just being weekly extra tasks. Options for kids this age:

- Pick up and put away toys.
- Dressing themselves and putting dirty clothes in hamper.
- Help clean up spills.
- Dust - best done with a microfiber cloth or a Swiffer duster.

## Best chores for kids: Ages 4-6

At this age, kids may even like to help around the house. Be sure to consider this when assigning chores. Ideas for kids this age:

- Any of the chores for the younger ages.
- Cleaning their rooms.
- Making their beds.
- Setting and clearing the table.
- Empty trash around the house.
- Water outside plants and garden.

## Best chores for kids: Ages 7-9

With some basic chore skills under their belts plus the advantage of being a few years older, kids in this group are ready for more responsibility. Suggestions for kids this age:

- Any of the chores for the younger ages.
- Sort laundry for washing.
- Sweep floors.
- Weed the garden or flower beds.
- Help put away groceries.
- Pour own cereal and make sandwiches.

### **Best chores for kids: Ages 10 and older**

Starting at this age, the chores that kids can do start to get more and more into those things that you might even pay others to do. Even if you don't choose to pay for the chores to be done at your house, the kids might consider doing them for neighbors and being compensated by them. Ideas for kids this age:

- Any of the chores for the younger ages.
- Doing and folding laundry.
- Washing windows.
- Cleaning the kitchen and bathroom, including washing the floors.
- Mowing the lawn.

Now that you have an idea of the best chores for kids at all ages, it's time to put a plan into place. Kids do well with visual reminders - both for what is expected and what has been accomplished. Check out our chore charts to get some ideas for your kids.

# Common Chores for Teens: A great list of ideas!

There are so many options for common chores for teens. In fact, there are way more options than teens probably will like!

As with assigning [chores to kids of other ages](#), keep in mind the purpose behind having teens do chores and what the positive benefits to the kids are. Of course, the advantage to you is that you get some help around the house...but that's a side benefit.

By the time kids get to the teenage years, you may feel like you already having them doing everything that there is to do. And, of course, all of the chores listed for kids should be on the list for the teens to do. But are there other ones? You bet!

## **What are some common chores for teens?**

As you review the lists below, keep in mind that any chore should be adapted for your family and your teen. No list or recommendation is a one-size-fits-all answer. Be flexible and make these fit your life (or toss them out if that's what works best).

- Get a higher level of performance on the chores that they are already doing. If your teen has been doing chores since they were younger, they may need to step their performance up a notch. And they can. A 13-year-old can clean their room better than a 5-year-old.
- Add chores from the kids' suggestions that your teen is not yet doing.
- Clean the house. Maybe not the whole house every week, but they could be assigned one common room per week. For that room, they can vacuum or sweep the floor, dust, clean the counters, straighten books and magazines, clear the clutter, etc.
- Do their own laundry - start to finish including folding.
- Mow the yard. Older teens can even trim with a weedeater if they can physically manage the equipment.
- Raking leaves.

- Powerwash the driveway or sidewalk.
- Powerwash and seal a wood deck.
- Cook one family meal per week. It doesn't need to be fancy.
- Clean up and put away any tools, dishes, pots, pans or toys that they get out.
- Small painting projects.

Really, older teens can have the level of responsibility of most adults. That is what the goal of sharing household responsibilities is ultimately: to prepare your child or teen to be a responsible adult. And, as they get closer to adulthood, they will get closer to having adult responsibilities. That's why many of the **common chores for teens** are also common chores for adults!

Once everyone agrees on the chores, it's a good idea to track them. Check out this page for [teen chore chart ideas](#). And this page for a chore chart alternative - [a teen chore contract](#).

Not quite to the teen stage, let alone the adult stage, yet? Check out our [suggestions for kids' chores here](#).

# Teen Chore Contract: A Chore Chart Alternative

If you are not having much success with [teen chores](#), it might be time to try a teen chore contract. What's the difference? For starters, a contract can seem more grown-up than a chore chart that seems like the same thing that younger brothers and sisters are using. And that might be all the difference you need!

## Why use a teen chore contract?

The reasons to use a contract are not much different than the reasons for using a chore chart. Each provides a way to document the chores that are to be done. And by doing so, helps make sure that everyone agrees on what will be done.

## But contracts can help even more.

They put into writing nearly all aspects of chores - which is something that chore charts usually don't do as well. It can be a challenge to put all the parts of chores (how, when, where and consequences of not doing them) on to a chart. But all of those pieces can be put into a contract without much of a problem.

Plus, for teens who want and need more independence, **contracts are a step toward adulthood**. Most contracts are legal documents that teens cannot sign until they are 18. So, having a contract that they can sign, is another step in their maturity.

## What is in a teen chore contract?

Any contract has some basic parts. Those parts need to be adapted for your specific family and teen, but here are the main items.

- **What:** Which chores will be done. For ideas on some common chores for teens, [take a look here](#).
- **When:** Timing of the chores. Are they daily? Weekly? Some of both?

- **Where:** Where the chores get done. This might all get covered in the "what" section. For example "clean bedroom" is both what and where.
- **Why:** Why the chores are being done. This could include how much allowance or pay goes with each chore. Or what privileges are earned (or can be taken away) for each chore.
- **How:** How each chore is to be done. This is where the parent and teen definitions of "clean" can be ironed out.
- **Changes:** How changes can be made. Often, the first pass at something isn't the final one. Changes might need to be made to any section and this part of the contract addresses how that gets done.

That list can look overwhelming, but it doesn't need to be. [Click here to download a sample contract that's been filled out.](#) And if you need a template to get started on your own contract, [click here.](#)



# Summer Jobs for Kids and Teenagers

**\*\*Summer Jobs\*\***

**\*\*Summer Jobs for Teenagers\*\***

**\*\*Summer Jobs for Teenage  
Entrepreneurs\*\***



# Thinking of a summer job?

School's out! Time for summer...and a summer job!

## Getting started

Before you jump into a job or business of your own, be sure you have some basic stuff covered. Ask yourself these questions - and answer them honestly.

- Do you like to work outside? Summer can offer some seasonal work options but some are outside. If you don't want to work outside, these won't be good options for you.
- What are your hobbies? You might be able to turn a hobby into something profitable.
- What services are needed in your neighborhood? Are neighbors vacationing and in need of pet sitting or house sitting?
- Do you have any physical limitations? Helping others move might sound like a good job and pay well, but not if you can't lift heavy furniture.
- How much do you want to work? Having a job during the summer (or anytime) doesn't mean that you work 40 hours per week. Be sure to factor in time for having fun, family vacations and summer camps.
- How do your parents feel about it? You must have your parents permission and support in whatever you choose.

With this background, you can start looking at your job options.

## The job options

There are almost unlimited options for kids who want to work. The first step is to determine whether you will be working for yourself or for someone else. Depending on your age, your only option may be to work for yourself ([check out the legal stuff here](#)). And working for yourself is a great option for almost everyone!

# Summer Jobs for Teenagers

Sometimes it seems like summer jobs for teenagers are everywhere you turn. At other times, it seems like teens can't find a summer job no matter how hard they try. How is this possible?

For starters, the summer job market is like any other: there are upswings and downturns - and all kinds of competition for the "good" jobs. What's a good job? Of course that depends on the teen. Maybe it's better to say that it's probably **not** flipping burgers or sacking groceries. So - what are these good jobs? And how do you find them?

## **What are the best summer jobs for teenagers?**

The best summer jobs are the ones that you enjoy while you earn money (heck, that applies to **any** job!). In the summertime, this can mean working outside for many teens. Fortunately, the increase in the number of teens looking for work happens at the same time many seasonal jobs are available.

So - now you need to decide if you want to work for someone else as an employee or for yourself. Here are some questions to get you started.

- **How old are you?** There are limitations under the child labor laws. [Click here to get the scoop.](#)  
**Are you a self-starter?** If you work for someone else, they will set the schedule and the work that gets done. But, if you work for yourself, you will need to do that. And if you don't? Well...you probably won't make much money.
- **Do you like the idea of working with other teens?** If you like working with others, then working for someone else might be the best option for you. Employers are likely to have more than one employee. If you are working for yourself, it's probably just going to be you (and your customers).
- **How organized are you?** Being your own boss takes some discipline and organization. Not only do you need to

be a self-starter, you need to keep track of things: money, appointments, customer names and addresses. If you can't find your homework or your favorite shirt on a regular basis, you need to factor this into your job choice.

- **What are you trying to accomplish?** Are you trying to earn some extra cash for school clothes and the movies? Or are you wanting something more long-term? Jobs working for others can be easier to get into and out of. In fact, some summer jobs for teenagers are designed to be *only* short-term. But if you are looking to build a business that you can run in the summer as well as the rest of the year, working for yourself can be a great option. You have more flexibility in your orkload because you are the boss.
- **Have you worked before?** There is ALOT to be said for working for an employer and with others. It helps you learn how to deal with rude co-workers - and ones that don't show up for their shift. It helps you earn your own money and become responsible for being on time, working with others and learning customer service. And it provides good basic training for running your own business.
- **Can you find a job that interests you?** OK, it may be that you just want a job - *any job!* And that's fine. But if you are looking to have more than a job, especially if it's going to be for more than the summer, then it's good to focus on what interests you. It certainly makes the time go faster and the work more rewarding. If you can't find one that interests you, then setting up your own business might be the ticket.

Above all, be flexible in your job search. Don't get stuck or have your heart set on one option only to find that it won't work for you. Need some specific summer jobs for teenagers?

[Click here for summer jobs for teenagers if you want to work for someone else.](#) Or if you want to try your hand at running your own business, [take a look here.](#)

# Best summer jobs for teenagers: Be an entrepreneur!

Looking for summer jobs for teenagers - ones where you call the shots and have more control over the hours? Not interested in working for someone else? Or just wanting to use this as a time to explore a business idea? Working for yourself has a number of advantages - if you are self-motivated and willing to make it work. Here are some suggestions that focus on outdoor work since it has some of the best opportunities in the summertime.

## Best self-employed summer jobs for teenagers

- **Summertime special kids' afternoons or nights.** Plan weekly or twice-monthly nights for groups of kids (5-10 depending on age and activity) to give parents a break. Have a theme (crafts, easy recipes, water fun) and be sure to stick to your planned nights. Parents will appreciate having a babysitter without having to book an appointment. And you have the ability to make it work in your schedule.
- **Parent's helper.** This is not just babysitting. This job is open to definition and can include running errands (if you have a car), housecleaning, laundry and helping out with parties. Market yourself as a summer helper - parents who have school-age kids may find themselves more strapped for time when school is out.
- **Party planner/organizer.** Party planning - from beginning to end - can take loads of time. Time that working adults or parents with children around all of the time may not have. Offer party planning services that fit your customers' needs: invitation addressing and sending; party set up; serving assistance; and clean up. Be sure to focus on those things that you can do well - and not offer those that you can't. For instance, don't include cake decorating if you don't have experience.
- **Website design and maintenance.** It's not as hard as it sounds. If you are like many teens, you probably already have a Myspace or Facebook page. It's not too much of stretch from

there to building a website. It can be one that focuses on your interests or you can provide services to local businesses. Here is the best choice we've found for building, hosting, you name it!

- **Car washing and detailing.** Everyone likes to have a clean car. Sometimes it even seems like they drive better when they are clean! This job takes minimal skill, other than attention to detail, and few supplies. If you are willing to take the service to your customers, you may be able to build a weekly or bi-weekly customer list.
- **Eco-friendly landscaping.** Do you like making yards beautiful with plants and flowers? Do you have or are you willing to learn eco-friendly practices for planting, fertilizing and mulching? Then maybe landscaping is for you. Most homeowners like the look of landscaping but just don't have the time to either plant it or maintain it. Come up with a list of services and prices. Advertise yourself as environmentally friendly (and stick to it). Doing great work is your best advertisement your customers' neighbors!
- **Lawn service.** Not glamorous certainly - but well-paying? Definitely. This can be a physically intensive job that requires at least a lawn mower. Ideally, you can use a mower that you already own (with your parents' permission) otherwise you could spend your summer earnings paying for the equipment. Be sure to keep in mind that using heavy equipment and certain power tools can be dangerous - potentially making it one of the [worst summer jobs for teenagers.](#)

Now that you have some entrepreneurial ideas on best summer jobs for teenagers - what else can you think of?