The Payday Path

A simple system for families to manage paid jobs while helping kids grow in responsibility and stewardship.



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Step 1

Make Your Paid Job List

You already started this in the last lesson when you wrote down your family jobs. Now, you and your parent can brainstorm a few paid jobs—things that are helpful for the household, but go beyond your everyday family responsibilities. Washing the car, mowing the lawn, vacuuming, or organizing a pantry could be paid jobs. We recommend starting with around five or fewer so you don't get overwhelmed. Parents should make sure these jobs are achievable for your age and abilities, while also truly helpful for the family.

- Bonus
- Laundry
- Cleaning
- Organization
- Kitchen & Meals
- Pets
- Car & Garage
- Outdoors & Yard

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Step 2

Decide When the Jobs Should Be Done

Some jobs might be daily (like dishes or feeding a pet), while others may be once a week (like vacuuming and mopping floors). Parents and kids should talk together and set clear expectations about when and how the jobs need to be finished.

While family jobs can continue on weekends, it may be helpful to give kids a break from paid jobs on weekends. Adding paid jobs to days that may be filled with fun events like birthday parties and sports could be challenging.



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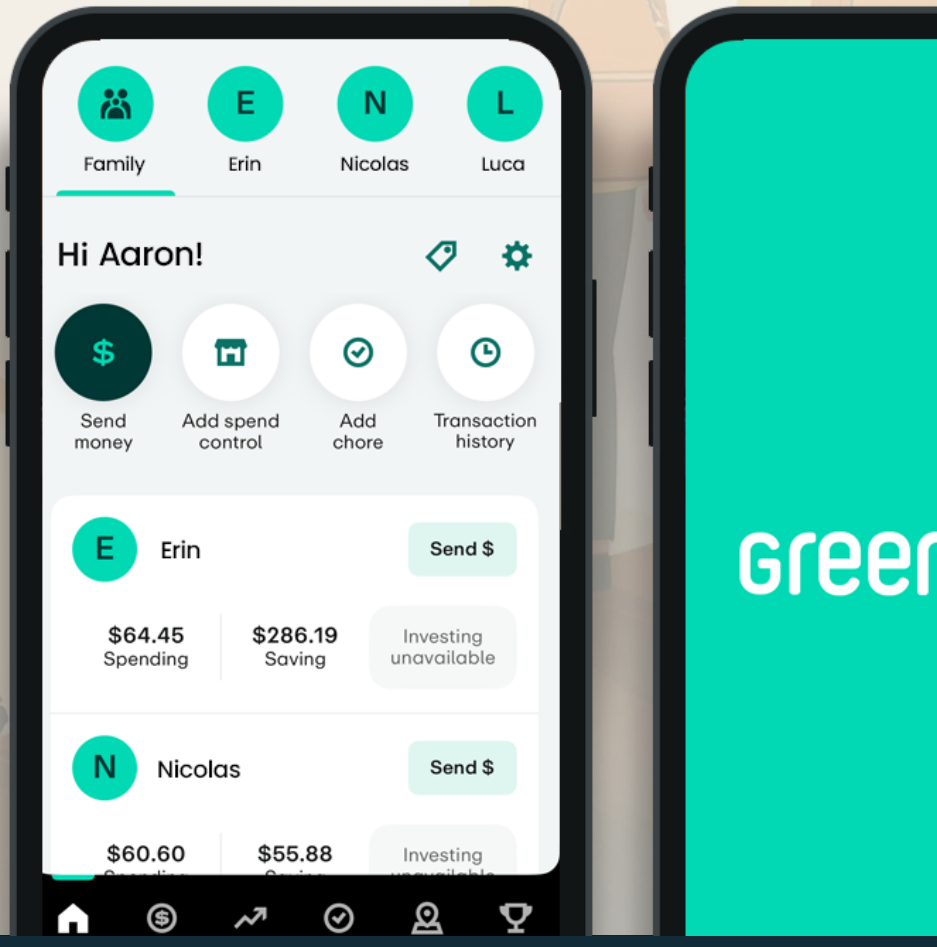
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Step 3

Choose a Way to Manage Jobs

Here's where The Payday Path becomes powerful. We recommend using an app like Greenlight. With Greenlight, kids check off completed jobs and get paid digitally—no cash required. Parents can connect it to their bank account, making Saturday "Payday" quick and easy. Bonuses can also be added for extra help. Even better, you can assign percentages to each bucket, spending, saving, and giving, so kids are setup to begin learning how to steward their money.



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Step 4

Remembering to Do the Jobs

One of the hardest parts? Actually remembering! Forgetting is normal, but there are ways to help:

Tie jobs to a routine (like “feed the pets right after dinner”).

Set reminders on a phone or smart speaker.

Post a checklist where you’ll see it every day.

Have a parent do a quick morning or evening review.

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Step 5

How Much to Pay

So how much should kids earn? A simple method is to pay based on age—for example, $6 a week for a six-year-old, $12 a week for a twelve-year-old. Families can adjust this up or down depending on their budget or the difficulty of the jobs. What matters most is not the exact amount, but that kids learn the connection between work, responsibility, and money management.



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Step 6

Stewarding Your Pay

Our recommended app makes it easy to divide money into Spending, Saving, and Giving buckets automatically. Here's a simple starting breakdown:



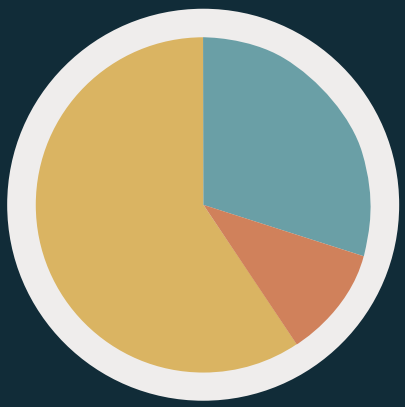
60%
Spending

Fun things, snacks, toys, small purchases



30%
Savings

Larger items you're want later, and eventually investments



10%
Giving

Ministries, causes, and people in need

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Take Action!

Don’t wait for high school or hope your child figures it out.

Equip them now.

The Payday Path isn’t the only method out there, but it’s a clear, effective way for families to manage jobs and money while building responsibility and trust. It’s also about more than just money, just like this Money Explorers course. It’s about building responsibility, trust, and good habits. Parents commit to being consistent, kids commit to integrity and effort, and together you create a clear and fair system that helps the whole family.



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