Государственное казенное специальное (коррекционное) образовательное

учреждение для обучающихся, воспитанников с ограниченными

возможностями здоровья «Шадринская специальная (коррекционная)

общеобразовательная школа-интернат №12 III, IV видов»

**Section:** The Problems of Teenagers

**Topic:** Teenager’sPocket Money

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Shadrinsk 2013

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**Introduction.**

Problem money is a very actual problem in the modern world. Pocket money is not just representing how much money that teenagers’ get; it also represents teenagers’ buying tendency, marketing size of teenagers, their finance method and possible reasons of stress because of financial problem. It’s worth to make a statistic on the topic teenager’s pocket money, for the reference of further studies on social research.

**Study objectives:**

The broad aim of the research is to examine the attitude of teenagers to pocket money.

Specifically, the following questions are addressed:

1. What is pocket money?
2. Advantages and disadvantages of pocket money.
3. Whether to give pocket money to teenagers?
4. How much pocket money should parents give to teenagers?
5. What should pocket money cover?
6. Pocket money and punishment.
7. Should teenagers earn their pocket money?

In this report we want to find out what is pocket money, how teenagers spend their pocket money nowadays. Secondly, we also are interested in the relation between the teenagers’ ages and the amount of money they get. Thirdly, we want find what kind of things teenagers prefer to buy and whether they can handle their financial overload effectively by themselves. After that, we should reveal the way how teenagers can earn pocket money.

We’ve found a lot of information about pocket money in the Internet. We did not get prints because I am a pupil of the boarding school for the visually impaired. The print of the electronic books and articles can be changed to the needed size. And these modern technologies helped us in our work.

In this project, we built up a questionnaire survey, collected sample data about teenager’s pocket money, how they use it, and any financial problem they faced. The following broad issues were discussed, with further details given in Appendix 1:

1) How much money do you need monthly?

2) How often do you get pocket money?

3) What does your pocket money cover?

We examined 200 people, at the age of 7 up to 75 years old. The gender composition of the sample was almost equal. Our experiment took place in our school. We made a sociological questioning survey of four groups of people. The perspectives of children in three age groups, ranging from early childhood to late adolescence, and parents were explored in order to identify their attitude to the problem of pocket money.

**Chapter 1. What is pocket money?**

Pocket Money is not just representing how much money that teenagers’ get; it also represents teenagers’ buying tendency, marketing size of teenagers, their finance method and possible reasons of stress because of financial problem. It’s worth to make a statistic on the topic teenager’s pocket money, for the reference of further studies on social research.

But what is pocket money? According to “The Cambridge Advanced Learner's Dictionary & Thesaurus” pocket money is an amount of money that parents regularly give to their child to spend as they choose. Pocket money is the symbol of power! When can this power be safely given into those little hands? This is naturally a very personal choice and can differ from family to family. A rule of thumb could be that a teenager who is old enough to take responsibility for his school work and for things like picking up his own things is also old enough to receive pocket money. Eight years seems like a reasonable age to start.

The teenagers don’t have a very good concept of the passage of time so shorter durations work better for them. Weekly pocket money is something that they can look forward to and grasp but adults too need to see that the money goes to them regularly on a fixed day each week. The fixity is what in due course will help them to start learning to plan their expenses. We also have a responsibility to make clear what we expect them to pay for out of this. For example you might want to say that you will buy their school lunch, books and transport to school. But if they want extra treats from the school canteen or lose their school books or miss the bus in the morning because they’re late then that extra expense would need to come out of their pocket money. Our prime aim after all, is to teach them to be responsible.

Most of us need to earn money to live - save for a big Lotto win! Money certainly doesn't grow on tree, nor is there an endless supply of notes in a machine in the wall at the bank. It's a hard lesson for teenagers to learn.

Some teenagers get money whenever they ask for it. Some young people don't get any money at all. Sometimes they receive pocket money to learn about earning and managing money from a young age. Pocket money can teach teenagers about being rewarded for work. They can also learn about budgeting, spending and saving. If parents want to give pocket money to their children, there are a few things to consider before begin doing it.

***Summary***

This chapter has broadly articulated the concept pocket money of pocket money. So, pocket money is an amount of money that parents regularly give to their child to spend as they choose. Parents often give their children an allowance for their miscellaneous personal spending, and also to teach them money management at an early age.

**Chapter 2. Advantages and disadvantages of pocket money.**

With the development of our modern society, people’s living conditions become much more comfortable. But along with intense competition, parents have less time to consider teenagers’ needs in all-round. One method to solve this contradiction is to give children some pocket money. Pocket money is useful to young people. But whether they are considerable enough to make correct use of this money. There are two viewpoints about the pocket money. Some people think that giving teenagers pocket money will make them become luxurious. Others think that will not lead to such disadvantage. In my opinion, both of them are partially reasonable.

Someone believes that giving teenagers pocket money really has many advantages. With pocket money, children can buy their daily necessities such as pencils, little toys, and snack food they like. It will give children a certain freedom to select what they want, make them aware rules of the equivalent exchange. Since time to parents is very precious, giving pocket money to children help them to save time spent in shopping, but used in busy working and earning money.

Others insist that there are undoubtedly some disadvantages in spending pocket money. Firstly, young people usually do not know how to use pocket money appropriately, they possibly consume all the money to buy expensive merchandise that they like, and then ask for extra money from their parents. Some parents cosset their children, and always give them a large amount of pocket money. Such conditions will make teenagers become more and more prodigal. Secondly, since adults do not supervise the procedure of shopping, teenagers could probably buy something that is not suitable for their age, such as adult magazines.

Judging these two viewpoints above-mentioned, I think that parents should give their children a limited amount of pocket money. There are some preconditions: the amount of pocket money must be finite; the parents should instruct their children how to use the money moderately and what is suitable to them; for a costly merchandise, parents themselves should take children to buy it. With these preconditions, pocket money will do no harm to their children.

By giving teenagers pocket money parents are allowing them, to some degree, to be independent and manage their own finances. Teenagers love to be given the chance at playing grown up and while pocket money will allow them to do this, it also teaches them valuable lessons. Many teenagers will appreciate the fact they have been given this privilege and trusted to handle an amount of money wisely.

If teenagers don’t learn how much certain things cost they will never learn the value of money. This will come as a shock to them when they enter the real world and have no idea what some things cost compared to others. Teenagers can sometimes think that everything lands at their feet from the sky and never consider that it has actually had to be bought.

Parents should let their children make their own mistakes with money and they will hopefully learn a few valuable lessons about saving and spending before they reach adulthood and have to make some serious financial decisions. Besides parents should teach teenagers to put a small amount of their pocket money away each month so at the end of the year they can treat themselves to something they really want. However, parents shouldn’t monitor it and, at the end of the year, if teenagers haven’t saved a penny, they won’t be able to treat themselves.

**Advantages of pocket money**

Many teenagers will tend to feel more responsible when they are given pocket money because they will surely understand earlier that hard work is needed for the money supply to be sustained. The teenager will know where such amounts are found and they will understand that money must be utilized as they will not be given every day by the parents. In the long run they will know that basic needs will be bought using money and so they will work hard in their activities knowing that the only way to succeed is by having money.

Saving procedures will be learned by the teenagers as they will always develop such desires of wants and so to acquire them therefore they need to save enough over a given period. Finally young people will understand that money is never used anyhow and as such there are specific moments where money is necessary.

**Disadvantages of money to the teenagers**

 On the other hand money may be bad for the teenagers in the long run because their use and provision may not assist them in getting the necessary needs of the day. Some teenagers will view this pocket money as payments for those jobs they have done in the home and so they may end up demanding more and more forgetting the meaning of the amounts given to them. Other teenagers may develop more needs as the money and its use will tend to misguide the original purposes that the parent had in mind when deciding to give the money to them.

**2.1 Whether to give pocket money?**

The parents argue about pocket money very often nowadays. They can’t decide whether to give pocket money or not to their children. Nowadays, with the repaid improvement of people's living, there are increasing numbers of parents who become wealthier than ever before, as a consequence, give their kids a considerable amount of pocket money. Thus, the society begins to question whether it is beneficial to teenagers' metal and physical health. Our opinion is as follows.

Firstly, pocket money itself, of course, is not dreadful. Pocket money will get teenagers across the definition of money and let them learn how complicating earning money is. With such sense, gradually will they form a habit of saving money and think twice before using it.

Secondly, getting pocket money, teenagers are going to manage the money and making plans to use it. They also have to control themselves when they want to use their possession. The experience of managing money certainly will add to their ability to struggle in the cruel society. Statistics show that 78.12% of the people in the wealthy class have formed the sense of wealthy in their early ages, which also proves my point.

Last but not the least; the youth can use the money to buy necessities or favorites. So that they have more freedom to choose what they actually need or fancy.

However, voices on the other side appear, which ridiculously think that pocket money will do nothing but force kids to buy useless and ugly products or .make them to bury time in net cafe. As a matter of fact, the phenomena does exist but occurs occasionally. There is no need to worry so much about it, for teenagers have already had own thoughts and the ability to self control.

All in all, pocket money has much more strengths than weaknesses if used properly. Thus, we should have a correct attitude towards wealth and make good use. Most of the psychologists give the following advice:

* The main reason for giving pocket money is to help teenagers learn to manage money while they are young and you can still guide them.
* Pocket money can help teenagers feel that they are important members of the family because they are given part of the family's spending money.
* Pocket money can help teenagers to make choices. They learn that sometimes people have to wait and save up to get what they really want.
* Even a very small amount of pocket money can give a teenager the feeling of some independence.
* In some families children are given what they ask for and do not get pocket money. If this works well for your family there is no need to give pocket money. However some parents feel their children haven't really learnt about money and how to manage it with this method.
* The age at which parents start giving pocket money for children depends on children’s age and on family budget. Parents should check what their friends' parents are doing so their children don't feel too different.
* Some parents put part of children's pocket money in a bank account for them. Check that the bank does not charge any fees on this amount. Some parents give pocket money and ask the child to bank some regularly.

***Summary***

Giving pocket money for teenagers has deferent and disadvantages. On one hand pocket money gives teenagers some independence. Pocket money teaches teenagers to do responsible. Parents often argue about whether to give pocket money for teenagers or not. I consider that parents should give teenagers pocket money because it helps them feeling independent. Besides if parents do not give teenagers pocket money for a teenager, he can start stealing to get some money.

**Chapter 3. Pocket money for teenagers**

Teenagers are moving towards independence and pocket money will help them to practice managing money while they still have your guidance. Depending on teenager's maturity you might decide to give her a spending allowance to cover her entertainment and travel costs, and perhaps to buy her clothes. If she makes a poor decision it is a very good way for her to learn. The first time she makes choices that see her run out of money you may come to an agreement to help. Let her know that in the future she must take the consequences.

Avoid always lending money and having children owe money that may never be paid. This can reduce the opportunity for them to learn to manage their money. Debts can also cause resentments and conflicts. It might be easier to say 'No' in the first place.

Older teenagers often have opportunities to earn money from part time work outside the home. How they use this money varies from family to family. In some families there may be a need for teenagers to contribute something towards the family or their own expenses. When young people begin to work full time many families expect some money towards board.

While you may want to say that the family money is not to be spent on certain things, teenagers need to have some control over their money in order to learn valuable money skills.

Giving pocket money teaches teenagers to manage money while they are still young and parents can still guide them. Also, it helps teenagers to make choices and to see that sometimes people have to wait and save up some money to get what they really want.

**3.1 How much pocket money?**

Furthermore getting money as a present is easier than working for it. Many teenagers do not know how long you have to work for 100 Euros and are disappointed if they "only" get 80 Euros for their birthday. If teenagers work for their pocket money they know how long and hard you have to work for 80 Euros and are more satisfied about 80 Euros for their birthday.

Before deciding how much is enough, the idea of fixed amounts each month must be approved of. Whereas parents and teachers support the idea of pocket money as it compels a person to measure off his needs, teenagers everywhere despise it for the same reason.

There's no secret mathematic equation that'll give parents the answer. It'll depend on how much parents can afford to give them and how the money is to be used.

Sometimes, teenagers get a set amount of pocket money each week. The amount of money will vary. Some American parents give 5$ a week to a primary school child and 20$ to a high school teenager. Others still use a system of a dollar a week for each year of age. But this could be too expensive for some parents, especially those with a lot of children. Some British parents give 15 pounds a week to their children. American parents give their 14-year-old teens $200 a month in pocket money but the teenager has to pay for all her expenses except for school uniforms and books. Most of the time, the amount of pocket money that a teenager gets would increase as they get older. They will then have to learn the hard way that you never get something for nothing.

Some parents worry about how much to give their children in pocket money. It doesn't really matter. Experts say that even more critical than the amount is deciding on what basis the pocket money should be given.

The time to start paying an allowance is an individual decision, as children's maturity and understanding varies greatly. Some say the earlier you start the better, say around the age of five in Britain for example. This is a good time because they are just starting school, which makes them feel very grown up, and are able to take on extra responsibility.

In our research we found out that in Russia parents prefer to give money at the age around seven or even ten, and the amount of money depends on a number of things:

* What parents can afford.
* What the pocket money is expected to cover.
* The 'going rate' among other families similar to theirs. If their child has a lot less than the 'going rate' their son or daughter may feel hard done by and be tempted to steal. If their child has a lot more it can cause resentment and jealousy amongst her friends. However at some stage, children need to learn that all families have different amounts of money, and they will spend it differently. They can also learn that there will always be other people who have more money or more 'things' than them and others who have less. It helps children to hear from parents that lots of money does not always mean lots of happiness.
* The amount of pocket money a teenager gets usually increases as he gets older and takes more responsibility.

**3.2 What should pocket money cover?**

This will depend on what parents work out with their children. In the primary school parents years may decide it could cover some saving, some for school lunches and some for their child to decide what he wants to use it for. Parents might have to be careful not to criticize teenager’s choices if they are not happy with him. Giving pocket money and then telling a child exactly what he must use it for does not develop his sense of responsibility or independence.

Some parents might decide that if their child is doing well with saving for something special, that they will help them. For example they might put in a certain amount for every $5 their child saves. This can encourage a teenager to save.

**3.3 Pocket money and punishment**

Many parents pay their children for good behavior or for performing well in school. Paying pocket money with no strings attached is a dangerous precedent to set.

Stopping pocket money often seems an easy answer if a teenager has done something wrong. Sometimes this is okay. For example, if he has broken something it may be important for him to help pay for it by giving part of his pocket money each week if this seems fair.

However taking away all of teenager's pocket money, especially over a period of time, can cause a lot of resentment towards parents and difficulty with friends. Sometimes teenagers in this situation steal from their parents or friends because of this resentment.

Stopping pocket money is one of different kinds of punishment. Parents can deny the teenager giving pocket money if his behavior is bad or if his school marks became worse.

***Summary***

In summary, we understood that all of the teenagers need pocket money now. Teenagers need money sometimes to solve different problems happen today. This is the use of pocket money. But the teenager’ parents argue about pocket money very often. Their attitude to pocket money is absolutely different. Young people, in general, lack scruples when it comes to money. Junk food, magazines, friends, crushes and movies are the top five things they spend money on. The first group of parents in our survey considers that their children don’t need pocket money because they get whatever they need. The second group considers that teenagers need money but they must not get pocket money if they don’t deserve it.

**Chapter 4. Should teenagers earn their pocket money?**

This chapter focuses more specifically on the possibilities of the earning pocket money for the modern teenagers.

Nowadays teenagers often discuss with their parents about their pocket money. The parents often think that the teenagers should earn their pocket money, but teenagers do not want to work. I also think that it is important, teenagers work for their money, because in that way they can learn something for their life.

In my opinion many teenagers do not know how to handle with their money - at the end of the month they have not got any money left, because they have spent all their money already and therefore they ask their parents for some more and mostly they get more. Therefore working for the pocket money would be a good possibility to learn how to handle with money and to learn that the teenagers have to work before they get some money.

Furthermore getting money as a present is easier than working for it. Many teenagers do not know how long you have to work for 100 Euros and are disappointed if they "only" get 80 Euros for their birthday. If teenagers work for their pocket money they know how long and hard they have to work for 80 Euros and are more satisfied about 80 Euros for their birthday.

This is another bone of contention among parents, some of whom feel pocket money should be a given right and some who think children should have to work for it. Studies show that children who have earned their money from doing chores such as washing the family car or helping with the washing, valued the money more and were more careful with it than children who were just handed it.

Parents should take their children to their work so they can see where parent go and what they do to earn money to pay for things like food, clothes and petrol.

Parents can give teenagers pocket money without expecting them to do anything in return or they can give children a set amount of pocket money in return for doing household chores.

Make sure the chores suit the age of a child - like making beds, picking up toys and putting dirty clothes in the laundry. Teenagers will have to do other chores to earn a little extra pocket money. This can help them learn about the value of money and that it takes time to earn it.

Other parents believe doing chores is part and parcel of being a family and choose to give their children pocket money for other reasons like getting good marks at school, on their birthdays, or as a special treat.

**Make children earn pocket money**

Pocket money is such a critical first step in teaching teenagers healthy financial habits. But parents need to set it up properly right from the start to have the biggest benefit.

It is their first taste of managing a consistent income stream and it will help them develop the fundamentals of being able to handle a regular wage as an adult.

No other topic will dominate parent-teenager financial matters more than the sensitive issue of pocket money. It is an annual ritual which pits the negotiating skills of parent against the "guilt" tactics of the teenagers as they bargain for more.

The funny thing is that no matter what the outcome you, as a parent, are always left with the nagging feeling that you've been conned.

Parents should ask their children to provide a budget on where their pocket money is being spent a scaled-down version of family budget.

Teenagers, like adults, should know where their money is going before they ask for more.

It is important also that the child learns to work to earn money rather than relying on just a handout. Also, their savings habit will improve if hard work has gone into gaining the money.

**Should pocket money be earned?**

* Many parents believe that a certain amount of pocket money should be given to the teenager just because he is a member of the family and not as payment for jobs.
* At the same time, teenagers are expected to do some chores as part of their contribution to the family.

These two things are both important but are separate parts of belonging to the family.

* Parents may decide to give a certain amount of pocket money and let their child earn a little more for some special chores, such as washing the car. If there is something they really want to buy, they can either save this pocket money and wait until they have enough or they can also do extra jobs to earn some money and buy it sooner.

**4.1 The kind of work that teenagers do**

**'Work'** means anything that involves some effort to achieve what needs to be done. When people talk about working, they usually mean working for money. A lot of kids have asked about working for money, and this topic will try to answer some of those questions.

A recent survey revealed that nearly half a million teenagers in Wales and England are working illegally.

EC Directive 94/33, Protection of Young People at Work, says that:
During school terms, children may work for

* A maximum of two hours on schooldays
* A maximum of two hours on Sundays
* A maximum of five hours (13-14 year olds) or eight hours (15-16 year olds) on Saturdays
* This is all subject to a maximum weekly limit of twelve hours in total.

During school holidays, children may work for

* A maximum of five hours (13-14 year olds) or eight hours (15-16 year olds) on weekdays

This is subject to a maximum weekly limit of 25 hours (13-14 years olds) or 35 hours (15-16 year olds).

|  |  |
| --- | --- |
|  | Lots of teenagers help out in family businesses like shops, cafes, market gardens and farms. Sometimes they work for money, and sometimes to help out the family. |

**Teenagers are usually paid for doing jobs like:**

|  |  |
| --- | --- |
| * | throwing newspapers (delivering them to people's homes); |
| * | putting advertising papers into letterboxes; |
| * | door to door selling, eg sweets and biscuits; |
| * | modelling; |
| * | acting or dancing for film, television or theatre; |
| * | busking in shopping malls; |
| * | baby sitting; |  |
| * | gardening; |
| * | car washing; |
| * | dog-walking. |

**4.2 What the Law says about teenagers working**

In South Australia there are many laws and guidelines which are designed to keep workers safe, and laws that require the worker to do the job in a safe way. All of the laws for adults also apply for kids, and there are some extra ones for teenagers under the age of 16.

|  |
| --- |
| No teenager (under 16) is allowed to work when they should be at school, or if the hours they work can stop them from doing their schoolwork - unless they get special permission from the Minister for Education. If a teenager is going to do some work that might interfere with schooling, then a special form has to be filled in. He can get the form at school. |
| In South Australia there is no minimum age at which a child can work, but children must not be involved in any work which could be dangerous or harmful to their physical, emotional or mental health. According to the article written by Andy Potts, a publicist of the newspaper “The Moscow News”, “teens in Russia are among the poorest in the world”. Although 23 per cent of Russian teens said they worked to earn cash, the vast majority of them were over 18 and had already started their adult life. Among 12-17-year-olds, just 5 per cent had any kind of job – the familiar paper rounds, babysitting shifts and Saturday morning shopping jobs just aren’t part of the Russian culture. And a commitment to extra education and after school classes also cuts down the time available to get a job.And according to the Article 42 of Labour Code of the Russian Federation teenagers can work:*During the holidays:*14-15 years - not more than 5 hours a day;16-18 years - no more than 7 hours a day.*During the school year:*14-15 years - not more than 2.5 hours per day;16-18 years - not more than 3.5 hours per day.*It follows that the work week for minors less than 40 hours:*14-15 years - 24 hours;16-18 years - 36 hours.*During the school year*:14-15 years - 12 hours;16-18 years - 18 hours. |
| Teenagers cannot work in any job that will harm their social or moral development. This means that every teenager needs to have time to be a child, spending time at school, with friends and family and learning to get along with each other. The moral part means that teenagers should not work where they feel unsafe or are involved with things like sex, drugs, gambling and alcohol. |

Working for money can be a great experience. Teenagers learn how to work hard and stick at a job, you learn to be responsible and they learn to manage money. Young people also learn that they have to manage time well if they are to fit everything into your life.

You learn to make choices and they learn how to cooperate with others. Teenagers do not have to go somewhere else to work. If they want to save up for something and they get pocket money, teenagers may be able to negotiate with their parents and get extra money for extra jobs.

Of course teenagers would still do their regular chores. Everyone working together is what a family is all about.

 If young people are thinking about getting a part time job, then they and their family may like to look at this site to get more information.

***Summary***

 In summary, we learned that work means anything that involves some efforts to achieve what needs to be done. When people talk about working, they usually mean working for money. Teenagers can do different work to earn pocket money. But the work for teenagers should be easy and should not damage their health. Teenager is allowed to work when he should be at school if the hours he works can stop them from doing school. Children cannot work any job that will harm their social or moral development.

**Conclusions**

In accordance with the tasks we conducted a study which suggests the following:

* 1. Pocket money is an amount of money that parents regularly give to their child to spend as they choose. Parents often give their children an allowance for their miscellaneous personal spending, and also to teach them money management at an early age.
	2. Giving pocket money for teenagers has deferent and disadvantages. On one hand pocket money gives teenagers some independence. Pocket money teaches teenagers to do responsible. Parents often argue about whether to give pocket money for teenagers or not. I consider that parents should give teenagers pocket money because it helps them feeling independent. Besides if parents do not give teenagers pocket money for a teenager, he can start stealing to get some money.
	3. We understood that all of the teenagers need pocket money now. Teenagers need money sometimes to solve different problems happen today. This is the use of pocket money. But the teenager’ parents argue about pocket money very often. Their attitude to pocket money is absolutely different. The first group of parents in our survey considers that their children don’t need pocket money because they get whatever they need. The second group considers that teenagers need money but they must not get pocket money if they don’t deserve it.
	4. We learned that work means anything that involves some efforts to achieve what needs to be done. When people talk about working, they usually mean working for money. Teenagers can do different work to earn pocket money. But the work for teenagers should be easy and should not damage their health. Teenager is allowed to work when he should be at school if the hours he works can stop them from doing school. Children cannot work any job that will harm their social or moral development.

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**Appendix 1**

**The results of the questionnaire survey**