The Allowance Playbook

A family guide to the Allowance app — a weekly money system for teens where the whole allowance is given up front, small fines come off for broken rules, and good choices earn some back.

By Greg Snyder, Ph.D. · A Perspective Behavioral Health resource

The whole idea, in a minute

At the start of each week, the full allowance is already in the bank — say $21. It's your teen's to keep. Break an agreed-on rule and a small fine comes off. Get caught doing something genuinely good and a little goes back on. What's left at the end of the week is what gets paid out.

The twist that makes it work: the money starts **already earned**. Most kids guard money they already have far more carefully than money they might earn later — so "don't lose it" turns out to motivate more than "go earn it." The app just keeps the running total honest and visible, so nobody's arguing about what the number is.

Why it's built this way

Starting full changes the game

Handing over the whole amount up front, then charging small fines, leans on a well-documented quirk of how people value things: losing something you already have stings more than missing out on something you never had. That sting is the motivation — and because the fines are small and the starting pile is real, it stays fair.

The daily cap keeps one bad morning from wrecking the week

Fines are capped each day (for example, $3 a day max). So even a genuinely rough morning can't drain the whole week's money by lunch. There's always something left worth protecting tomorrow — which is exactly what keeps a kid in the game instead of deciding the week is already blown.

Sticks keep tracking behavior after the money stops

Once the daily money cap is hit, broken rules still get logged as a "stick" — a tally mark — even though no more money comes off that day. That keeps the record honest and the feedback immediate, without piling on more financial punishment than you meant to. The stick count and the dollars stay lined up: one stick per fine.

Bonuses reward real repair, not charm

The bonus side is for genuine repair and thoughtfulness — making something right, a real kindness, going out of the way to help. A parent has to actually catch it and name it for it to count. This gives a kid a way back after a bad day, and it deliberately rewards the authentic version, not a performance. If it feels like buttering-you-up, it doesn't count.

How the money moves

Here's the shape of it, with the starting example amounts. All of it is editable in the app — see "Making it yours."

WHAT HAPPENS	EFFECT
Week starts — allowance front-loaded	+$21.00
A rule is broken (up to the daily cap)	-$1.00 & a stick
A rule is broken after the daily cap	stick only
Caught doing something genuinely good	+$1.00
Most fines that can come off in one day	-$3.00 max
End of week — whatever's left	paid out

The math is on purpose: $3/day over 7 days is $21 — so in the worst possible week the balance lands right at zero, never below. Your teen can lose the whole

allowance, but can never end up owing.

Reading the screen

- **The big number** is what your teen is currently keeping this week.
- **The green bar** shows how much of the starting amount is left — it slides down with fines and back up with bonuses.
- **Fines today** shows how close you are to the daily cap. Once it's full, more rule-breaks are stick-only.
- **Sticks this week** shows the tally marks — the behavior count, which keeps going even after the money cap.
- **This week's activity** is the running log, so both parents can see what happened and when.

Put it on the phones

Add it to the home screen on each phone so it opens full-screen like an app. Do this on both parents' phones and, using the teen link (below), on your teen's device.

iPhone & iPad

Use the Safari browser

1. Open the Allowance link in **Safari**.
2. Tap the **Share** button (square with an up arrow).
3. Tap **Add to Home Screen**, then **Add**.

Android

Use the Chrome browser

1. Open the Allowance link in **Chrome**.
2. Tap the ⋮ **menu** (three dots).
3. Tap **Add to Home screen**, then **Add**.

Sharing between phones (optional)

If both parents want the same weekly balance on their own phones, turn on **Family Sync**. Log a fine or bonus on one phone and it shows up on the other a second later. It's completely optional — skip it and the app keeps working exactly like it does now.

1. On the phone you've been using, tap the gear **(⚙️)** → **Sharing** → **Start a family**. Whatever's already on that phone comes along.
2. Tap **Invite parent** and text the link to the other parent. They open it and tap **Join family**. (Or they can type the family code in the same spot.)
3. That's it — both phones now share one weekly balance. It still works with no signal; changes catch up when the phone's back online.
4. For your teen's screen: tap ⚙️ → **Sharing** → **Send teen link** (see below).

Do this inside the home-screen icon you actually use (iPhones keep home-screen apps separate from Safari). Keep the family code between the two of you — anyone who has it can see and change the weekly balance. To stop, tap ⚙️ → Sharing → **Stop syncing on this phone**; that phone keeps its current copy.

The teen's own view

Your teen gets a **view-only** version — they can watch the running total and see the week's activity, but they can't apply fines, add bonuses, or change any settings. To set it up, turn on Family Sync first (above), then tap ⚙️ → **Sharing** → **Send teen link**. Open that link on your teen's phone and add *that* page to their home screen. From then on, that phone stays a view-only screen — it watches the live total but never changes anything.

> **Why they get a view:** seeing the number move in real time is most of what makes this work. A teen who can watch $21 sitting there, and watch a fine tick it down, feels the system far more than one who only hears about it on payday.

Making it yours

Everything is meant to be set to your family. Tap the gear (⚙️), set a PIN first, then:

- **Set the weekly amount** — the front-loaded allowance. Move it wherever fits your family and your teen's age.
- **Set the daily fine cap** and the default fine per violation.

- **Write your own rules** — the specific things that cost money, in your family's words. Set each one's fine.
- **Write your own bonuses** — the positive behaviors you want to catch, and what each adds back.
- **Choose how bonuses behave** — by default they only restore up to the weekly amount (pure recovery). Flip the toggle if you'd rather let good weeks earn a little extra.
- **Start a new week** on payout day — it front-loads the amount, clears the sticks, and starts a fresh log.

> **Set it together.** Sit down with your teen and agree on the rules, the amounts, and the bonuses before you start. A teen who helped build the system argues with it far less — and "we agreed on this" is a much better place to stand than "because I said so."

Using it well — and the traps to dodge

Fine the behavior, not the mood

Do this

Fines are for the specific, agreed-on things on your list — the chore that didn't happen, the phone that went in the bathroom. Log it calmly, almost like a referee, and let the app be the neutral party.

Not this

Don't reach for a fine because of attitude, tone, or a bad mood, or invent one on the spot in anger. The power of this system is that it's *predictable*. The second it feels like a weapon, it stops working and starts a fight.

Catch the good on purpose

Do this

Actively look for the repair and the kindness, and name it out loud when you log the bonus: "That was a real apology to your sister — that counts." The naming is half the point.

Not this

Don't let the app become all fines and no bonuses. If the only thing your teen ever sees it do is take money away, you've built a punishment machine. Aim to catch good at least as often as you catch bad.

Keep both parents in sync

Do this

Agree on the rules and amounts together, and — with phone sync turned on — let the shared total be the single source of truth you both work from.

Not this

Don't let one parent be the enforcer and the other the softie. Teens find that gap instantly, and it undermines the whole thing.

Quick-start checklist

- [ ] Weekly amount, daily cap, and default fine set
- [ ] Your own rules written, with fines
- [ ] Your own bonuses written, with amounts
- [ ] PIN set so settings are protected
- [ ] Rules and amounts agreed on *with* your teen
- [ ] App on both parents' phones
- [ ] Child view on your teen's device
- [ ] A plan to catch good at least as often as bad

A note on privacy: unless you turn on Family Sync, everything stays on your own phone. With it on, the week's numbers are stored in a private family record on Perspective Behavioral Health's Google Firebase database, and only phones with your family code can open it. Nothing is public.

Where this comes from

This system draws on well-established behavioral science — token economies, response cost, and the "endowment effect" from behavioral economics (we value what we already hold more than what we might gain). A few places to read more:

Barkley, R. A. (2013). *Defiant Children: A Clinician's Manual for Assessment and Parent Training* (3rd ed.). Guilford Press.

Kahneman, D., Knetsch, J. L., & Thaler, R. H. (1991). Anomalies: The endowment effect, loss aversion, and status quo bias. *Journal of Economic Perspectives, 5*(1).

Kazdin, A. E. (2008). *The Kazdin Method for Parenting the Defiant Child.* Houghton Mifflin.

Cooper, J. O., Heron, T. E., & Heward, W. L. (2020). *Applied Behavior Analysis* (3rd ed.). Pearson.

This is a general parenting tool, not medical or psychological treatment. If your teen's behavior has you worried, it's worth talking with a professional who can look at your family's specific situation.

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