

# FISHER KIDS®

life learning begins at home

## Parent's Guide

**why in the world are we called fisherkids?**



our company is firmly rooted in the proverb:

"If I fish for you, you eat for a day. If I teach you to fish, you eat for a lifetime." This is our mantra as parents, [even when just doing it for our kids is easier] and the name fisherkids was born!



# PEGBOARD INSTALLATION AND SETUP

1. remove any protective plastic film on pegboard before installing
2. fasten onto wall using peg hook holes for mounting; use drywall anchors if fastening onto a hollow wall
3. use the four corner holes for installation
4. use as many structural wall components (ie: wall studs) as possible
5. drive screw through the front of the pegboard so that it goes through the spacer and into wall.
6. do not overtighten screws.



“IF I *fish* FOR YOU, YOU *eat* FOR  
*a DAY*. IF I *teach* YOU TO *fish*,  
YOU *eat* FOR *a LIFETIME*.”

-Lao Tzu

Parenting is arguably the most difficult job on this planet that is monetarily unpaid, but intrinsically more rewarding than any other job. We all found out the moment we held our sweet babies in our arms and spilled tears of genuine awe on their wrinkly red faces that there is no blueprint, no book for dummies, and no magic theory for parenting. Raising children is one of the most selfless acts, but the joy we gain from it makes it ironically so selfish. And then suddenly they aren't children anymore, but rather participating adults in our intricate society. My, how time flies. We have but a finite time to do our job...and ultimately, responsible children morph into responsible adults.

But of course it's just not that simple! How do we do it? How do we raise responsible kids? I certainly don't claim to be an expert in parenting. (Is there really such a thing?) I am so far from it! We have, however, found a system that works for our family and we want to share it with you. After a few years of teaching junior high and high school students, it became quite apparent to me that there was a serious lack of accountability, ownership, and responsibility among our children today. I was constantly fielding phone calls from nervous parents that their little one forgot his homework today and mom or dad was going to leave work, go home, get the forgotten homework and bring it to him as soon as possible. My response was met with abhorrent surprise: "Let your baby get the homework slip and soon this will teach him that it is indeed his responsibility to remember his

homework.” Even though there was no negative consequence for only one homework slip, parents were, in general, not willing to let their children make mistakes. The premise behind fisherkids™ is actually the platform for human learning: to err and consequently learn. Many parents are so afraid to let their children safely fail. Whether it is because of what others will think (a completely different soapbox...read “Running from the Joneses, a Family’s Guide for Simplifying Life”, on our sister website, [www.myfisher-family.com](http://www.myfisher-family.com)), because they can’t stand to see their kids upset, or because they don’t want their kids mad at them (remember: you are the parent; they are the child!), many parents just can’t let their kids fall down, even though the parents are there to pick them up, dust them off, and give them a kiss. This is, by all standards, a human’s fundamental learning process: to make a particular mistake once and learn not to do so again. If Gor leaves the cave to go hunt a woolly mammoth with only a pebble as his defense, the rest of the clan soon learns that one cannot kill a woolly mammoth with only a pebble...on to bigger rocks, and so the learning process continues until more sophisticated weapons of mammoth destruction are developed. Whether this debt of accountability is due to socialization, parenting, or just the societal drive to create infallible super children who will go on to Harvard to do more, have more, own more, is an interesting debate. That said, though, there is a need for children to have *intrinsic motivation* to succeed.

There is another reason Fisherkids® was developed, however. I run into parents all the time that want desperately to teach their kids generosity, responsibility, financial accountability; and they want to implement a chore system as well, but it’s so much to teach in so little time. We get busy with our lives...work, extracurricular activities, family time, church, friends, and oh!...sleep. So by the time kids get home, do homework, eat dinner, get ready for bed, there isn’t time for the generosity,

responsibility, financial accountability, and **certainly** not chores. Or perhaps parents will start one system and amidst the chaos of life, it is eventually set by the wayside. I have parents tell me all the time, "We really dropped the ball on that one...." My husband and I made mistakes with our own financial responsibility and we have since worked very hard to become more responsible. We have sworn that our children will be better prepared. So Fisherkids® has streamlined all of it: chores, responsibility, financial accountability, and generosity. Let's get started.

## 1. components to the kit

Your starter system comes with all that is necessary to get your child on the road to responsible adulthood: **pegboard and hooks, chore chooser, chore sticks, dry-erase magnet, commission tear-pad, and money bags.** The key to success with this system is to keep it all accessible to the kids. We keep the entire system in our "Grand Central Station", which is where backpacks are kept near the back door. Just make it flow well for your family. Consistency is crucial with kids, so once you get it in place, keep it there so they will know what to expect.

## 2. chore chooser and chore sticks

The chore sticks are marked with a thank you for your children. Mutual respect is imperative to raising responsible adults. Don't misunderstand me: YOU provide for your children and YOU are the parent. **Mutual respect doesn't translate into letting the kids set the rules,** and certainly shouldn't make you feel bad if you upset your child(ren).

You are the parent, and all the while you are providing for your children, it really isn't a democracy...it's the Mom and Dad Show. However, showing your appreciation to your children as they contribute to the family team is a great way to show you respect them as little humans. As they begin to make responsible choices in life, we allow them more freedoms; but when they make less than appropriate choices, it's our job to tighten the reins a bit. Finally, *hopefully*, they get to the point where they have grown up and can take the reins into their own hands. So each chore stick is marked with a simple thank you for participating as a teammate. The other end is blank. Just use a pen to write the chore on the blank end. Chores should be age-appropriate. You wouldn't ask a four year old to clean the toilet! Some age-appropriate chores are listed in the appendix on table 1. We ask our children to do two chores a day (exclusive of what they do just as part of the family, like making their bed and keeping their rooms clean, homework, getting ready for the next day, etc.). Once they pull a chore for the day and complete the chore, we set it aside so they can't pull it again. (By the end of the week, your house could be spotless! Okay, maybe not spotless, but you could perhaps save money on the weekly housekeeper, or save your stress as you try to manage a family and keep the house semi-tidy!) We put in a couple of free passes, too, but if the kids have a less than stellar week, we have no problem removing the free passes. You can decide how many chores for which your kids are responsible; each pack of chore sticks comes with enough to do up to 3 chores a day for 6 days a week. One day of the week should be a day to relax with the family. That day can also be pay day so they can reap the rewards of their efforts and be motivated for the upcoming week.

I have been asked what we do if our children don't complete their daily responsibilities. Are there consequences? I feel like that is entirely up to you. Actually, the way you use this whole system is entirely up to you! We

do not offer consequences as punishment, but the praise we give them when they help out “the team” is so often, that expression of our disappointment is enough to make them understand they didn’t play as a team. Plus, they don’t get paid for that day and once they grasp the financial rewards of diligent work, this becomes a big deal, especially if they are saving their spend money for a big ticket item! However, we have developed a “consequence spinner” that you can purchase from our online store. You fill in the consequences, your child spins for it, and who knows? He could, after all, land on the “grace space,” teaching another valuable lesson of forgiveness. Then he can prove himself a valuable member of the team next week, free of consequence!

Additionally, keep in mind that our lives are incredibly hectic, which provides the need for FisherKids® in the first place. There are days when we know it will cause more stress than lessons to complete the days’ responsibilities: we let the kids know in the morning that this is a crazy day, so no chores for the day! They still have to complete the responsibilities as a team member, but no chore sticks. Stay focused, but realistic.

Many parents tell me that it is just too difficult to require their older children to do chores on top of an increasing amount of homework, sports, school, and church responsibilities. I understand this completely and the way you implement this program is ultimately up to you. I firmly believe kids need to be kids. Children learn so much about life just by playing and being with other children. BUT, this doesn’t negate the need for teaching responsibility. I argue that older children need this system more than younger ones for multiple reasons. Once you are an adult with adult responsibilities: a job, family, house, bills, a social life, not to mention the increased responsibility to save for college, retirement, etc., there is no room to falter; this also teaches them not to take on more than they can handle. It’s better to do a few things very well than many things sub-par. So

let's teach this to our children while we are there to help them dust off and try again. NOW is the time to let your children make mistakes, fail, if you will; not when they have the added responsibilities of adulthood. You can take this system to whatever level you care to take it with your kids. Many of our customers have found it easier with older children to require them to finish their chores by Saturday, whenever it is convenient for their schedules, rather than a daily requirement. If your children don't work outside the home, then you can even build in sick days, vacation days, etc! I know that sounds over-the-top, but it is a variable of this system that will teach valuable lessons. Switch up the chores every once in a while. (We change ours every six months or so.) We keep a lot of the core chores, but delete some and add some. Make the chores age appropriate, and teach your children the right way to do each chore. Once you show them once or twice, you have taught them to fish.....

### 3. filling in the magnet...

Again, place the pegboard where your child can reach the tear-pad and fill it out herself. Write responsibilities under each day alongside the bullet point. Not each bullet point is a chore stick. Include the responsibilities that are just part of being a family team, for which your child is

saturday	sunday
 make your bed	 <b>PAY DAY!</b>
 homework	
 choose 2 chores	
 read a book by Friday	
	
commission: .25	

compensated with a pat on the back and an “I love you”. A family works together, and children need to know that there are some responsibilities they have that are necessary to keep the family functioning properly. So only one of the bullet points is the number of chores they choose.

It is important to remember: you want them to succeed, yet it should be a challenge of responsibility. It is severely unmotivating to know your goal is unattainable; if you aren't going to meet the goal, why even try? It's why New Year resolutions rarely work! Start with a couple of responsibilities and let your child feel the intrinsic thrill of success...then you can add another, or change them up. A general guideline for the number of responsibilities to expect of your child is listed in the appendix in table 2. This will vary family to family, but keep in mind that you are teaching responsibility and teamwork within the family, not the ability to follow directions. Set a challenging goal, yet one that can be met and consequently rewarded. One family that tested the Fisherkids® responsibility system for us used this part of the system to form habits. One of their fish bullet points was the number of chores their kids needed to complete, and then there were some that included music practice, sports practice, etc. But they also added one or two responsibilities and kept them on the board for at least twenty-one days (to form a habit), such as drinking enough water, brushing teeth twice a day, etc. What a great idea!

Don't forget that you are a role model, whether you like it or not! Let your kids know that you have chores, too. It's okay to let them know that Mom and Dad do have many responsibilities around the house as well and that if they didn't carry their weight in the family, life as they know it would begin to fall into disarray.... so if their role models don't disappoint, then it is likely that your children will not want to disappoint. The key word is *want*; kids will drop the ball, and they will want you to “fish for them”....that's why you have to stay firm and keep teaching. Another great idea posed to us was to have Mom and Dad choose chore

sticks of their own, especially if your kids aren't used to seeing you do certain chores around the house.

On the bottom of the magnet is a space for you to write how much money your child will earn if all the responsibilities are completed. The FisherKids® system works with a commission system versus an allowance system. Allowance assumes that your child is entitled to money, or "allowed" money; remember that all the while it is your house, your food, your money that is providing life's essentials, it is the Mom and Dad Show (and please don't get me on a rant about entitlement). What we like about calling it commission is that it instills the sense of work ethic versus entitlement. Just like in my previous jobs with commission as part of the benefit package, the more results your child offers the family, the more (s)he gets paid. So perhaps reward your child when she goes above and beyond.

This brings us to the discussion of how much money to offer. There is no rhyme or reason; but please keep in mind for what your child really needs the money. For younger children, you pay for their house, their food, their clothes, etc., and they don't drive; so really, they don't need a lot for spending. Older children, however, may need money for gas, insurance, movies, etc. It is explained later what to do with the money once they receive it, so keep in mind that it will be split three ways. This isn't a way to "keep up with the Joneses." Just pay them what you think will excite them and motivate them, yet keep a reality check on it. Since this is commission not allowance, your child can always do MORE than what is required to earn more money during the week. It gives them an incentive to work to save for something they really want. Think about "raises", too, throughout the year.

## ...and the tear-pad

The tear-pad is for your child, and promotes accountability. At the end of each day, or as he completes his list of responsibilities, he will write how much money he has earned. Younger children can do tick marks for each responsibility they complete, or you can give the younger ones stickers. Your child does this each day of the week except for Sunday. Sunday is pay day, but also a day to relax...which is VERY IMPORTANT! Maybe this could actually become a day that everyone in the family relaxes, enjoys each other's company, and realizes that family does indeed come first. On Sunday, your child will add up each day's commission to get the total for his "paycheck." Then he turns it in for their reward!

There are several alternatives to this approach. If your child is diagnosed with autism, ADD/ADHD, or is kindergarten or younger, you may want to consider daily reinforcements rather than weekly. More frequent and immediate feedback will capture her attention very quickly and will motivate her for the next day. Gradually, as she becomes aware of the rewards for her diligent work, you can begin to spread it out.

Each tear-pad page has a quote for the week to encourage family dialogue. Read these quotes often throughout the week and discuss them with your child. Depending on the age of your child, you may need to explain the quote in age-appropriate terms, but each quote was chosen for its relevance to the basic premises of fisherkids™: accountability, responsibility, wealth, charity, diligence, education, and the importance of family unity. Quotes were selected from literary works, distinguished leaders, motivational speakers, etc.

## 4. money bags

Now it's time to teach fiscal responsibility. There are three money bags in this kit that will help you down this path. In our society today, we too often turn to plastic to provide us with the items we absolutely must have in our lives. We have strayed from saving for something and paying outright for it. Recently, this has put quite a damper on the lifestyles of the seemingly rich and famous, yet our grandparents are sitting financially stable. The difference? Fiscal responsibility. Let's teach our kids to be financially wise, and ultimately happy with the blessings they have versus the jealousy for that which they don't have.

So each Sunday your child brings you his notepad page in exchange for a paycheck. Please, please, PLEASE tell him how proud you are of him and praise him for his efforts (even if the windows are streaked from his "cleaning" or the dry cleaning pile was accidentally washed in an unsupervised effort to switch the laundry loads...). **A pat on the back goes a long way**, especially for your child who tends to seek your approval every day, even if it doesn't often seem like it! It is important to sit with your child for a few minutes each Sunday to talk with him as you both put the money in the proper place. Remember that there are three categories for your child's money: give it, save it, spend it. Have the appropriate monies on hand. We keep a basket labeled "commission money" filled with a variety of coins and bills so that they can be accurately paid each week. As the bags become "loaded", you can change out coins for dollars, which is another great math lesson about equivalency. Pay your pumpkin what he has earned and then head for the money bags...

This is a math lesson in and of itself, and should change as your child ages and becomes more learned in percentages. When they are young, children can split the

paycheck evenly into each bag. As they age, though, teach them to divide commissions into percentages into each bag. The percentages are up to you, but again, keep in mind their needs. For a younger child you may teach 10% for giving, 30% for spending, and 60% for saving. But as they age, they will need more for spending, etc.

## GIVE IT!

The lessons here abound and really, the sky is the limit. Try not to simply put the “give” money in an envelope and send it off every time....**create teachable moments!** We want our kids to truly feel the heartwarming gift that charity ironically gives us. We give and receive at the same time. Teach humbleness...we give for the sake of helping others, not for recognition or extrinsic reward. Go shopping and then take your kids to a community mission to donate cans of food, clothes, etc. Donate to a scholarship fund at a school. It seems crazy that you would only donate \$1.00 to such an endeavor, but we aren't teaching quantity, are we? We are teaching the fine art of altruism, and any amount counts. If you do need to wait until a lump sum is available to give, start a charity jar and watch it pile up. The generosity you are teaching is invaluable. As your child ages, teach how to choose a worthy charity, let her choose a charity she feels strongly about, then have her “adopt” that charity, possibly for the rest of her life! Please visit [www.myfisher-family.com](http://www.myfisher-family.com) for valuable lessons as you teach the art of giving.

## SAVE IT!

This is a fun one, too! There are lots of ideas on our supportive website, [www.myfisher-family.com](http://www.myfisher-family.com), for watching the savings pile up. Find out what the minimum amount required to open a savings account

at your community bank. It's fun to track it online with your kids, too. The climbing graphs are fun to watch! You can draw a thermometer on a poster, put a picture at the top of what your little buddy is saving for, and watch the "mercury" rise to the top of the thermometer. As your kids reach an age at which they can comprehend future expenses, start talking about cars, college, etc. We have told our kids it is our plan to match them dollar for dollar for a car purchase when they are older. Of course, our six-year-old at the time said, "Whoa! So if I save \$100 I can get a \$200 car?" As we progressed in our "fishing", it was quite a reality check for her to comprehend the true cost of a car! As they get older, it may be important for you to divide savings into various earmarked "accounts", such as car, college, retirement, etc. Start teaching these things now so it isn't such a reality check later when they think that a salary only needs to cover monthly outlays, not future needs. Be sure to check out the website....there are lots of fantastic tools for teaching financial planning and management.

## **SPEND IT!**

WE ALL KNOW THIS IS SO MUCH

FUN! At first, your child may want to go out that very minute and spend it all....even if all she could buy with that week's money is a piece of bubblegum. There is an art to spending...and if you teach along the way, it won't take long to understand that she can save the spend money for a while to get something much bigger and better! On your outings together to the store when they say, "WOW! I want that!" or "MOM! DAD! Can I have this PAAAALEASE?" Just respond with, "what a great thing to save your spend money for" or "hey...you can take on extra responsibilities at home to earn even MORE money so you can buy this sooner!" We became so tired of hearing our kids ask for a bottle of water every single time we were checking out at the store that we started telling them to use their spend

money for it and of course they could have it...we hardly ever hear it anymore! And it also makes you feel better that you aren't always hearing yourself say, "No" but rather, "Yes, if you pay for it." It's actually quite liberating! Another lesson this teaches is the *value* of money. If children always get what they ask for, then how do they ever truly comprehend monetary value? It's amazing to see the wheels turning as they listen (not just hear) you tell them that the toy they are simply going to DIE if they don't get is worth twenty weeks of commission money! Or if the bottle of water, without which they will instantly sustain a serious case of hypernatremia, is their entire week's spend money.

The Spend It money bag is more of a short-term savings bag. Teach your child to set a goal for what he wants to buy, then save for it. There are many lessons along the way with this approach: prolonged vs. instant gratification, sacrifice, "eye on the prize", and inner strength, to name a few. Try this for motivation: draw a thermometer on a poster, put a picture at the top of what your little buddy is saving for, and watch the "mercury" rise to the top of the thermometer. Of course, while he is saving for his goal, there may be times when he wants something spontaneous (like at the checkout line at the store), and you will know it's not a smart purchase. Please try to resist the urge to say no, at least at first. This is a great lesson to learn: the cheap spontaneous purchases are fun and exciting for a few minutes, but your child will quickly learn that those purchases only prolong the time it takes to reach his goal.



Fisherkids™ teaches several lessons in one streamlined system. **Please don't get discouraged, though!** It takes about two or three weeks for it to become truly easy, and even then, it is still a parent's responsibility to keep it going. The lessons it teaches are crucial to raising

responsible children...who will inevitably become responsible adults. The lessons are indeed important, but the most wonderful gift of this system is that it mandates family time, family cooperation, and brings back the importance of family. Check out our introductory video guide on our homepage: [www.fisher-kids.com](http://www.fisher-kids.com). It is a short, six-minute guide to help get you started down the path of responsible parenting.

# APPENDIX

table 1. examples of age-appropriate chores.

[Keep in mind that our goal is to teach our children to live independently, so chores aren't always about cleaning! Think about your routine....what do you do that is important to running a safe, healthy, and responsible household?]

*(examples are adjunctive, so chores for a 3-year-old are appropriate for any age above 3, and so on)*

**Please remember that you know your child best.....so ultimately, you decide what chores your child can safely complete. This is just a guide!**

AGE	EXAMPLES OF CHORES
3+	<ul style="list-style-type: none"><li>-clear their spot at the table</li><li>-brush their teeth (still with your help!)</li><li>-clean up toys after playtime</li><li>-help fold a blanket from their bed</li><li>-make a bed</li><li>-take laundry to the laundry room</li><li>-dust baseboards with "lost socks" on their sweet little hands</li></ul>
4+	<ul style="list-style-type: none"><li>-clean up toys from backyard</li><li>-clean a window with a water-filled squirt bottle</li><li>-clean baseboards with "lost socks" over their hands and a water-filled squirt bottle</li></ul>
5+	<ul style="list-style-type: none"><li>-vacuum (if too heavy, use a hand-held vacuum or broom vacuum)</li><li>-"dish dash" (gather up all the dishes/cups lying around house)</li><li>-clean mirrors with window cleaning wipes</li><li>-feed pet(s)</li></ul>

6+	<ul style="list-style-type: none"> <li>-pull weeds in the yard</li> <li>-take out the trash</li> <li>-water plants around the house</li> <li>-fold laundry</li> </ul>
7+	<ul style="list-style-type: none"> <li>-pack lunches (great for teaching nutrition and serving sizes! Check out our lunch packer checklists on our website!)</li> <li>-mop floors</li> <li>-dust (dusting wipes are recommended)</li> </ul>
8+	<ul style="list-style-type: none"> <li>-do a load of laundry (from start to finish!)</li> <li>-set the table for a meal</li> <li>-hand wash dishes/pots &amp; pans</li> <li>-cook one part of a meal</li> <li>-clean toys (disinfectant wipes are recommended)</li> </ul>
9+	<ul style="list-style-type: none"> <li>-empty/load the dishwasher</li> <li>-clean/scrub sinks</li> <li>-wipe down cabinets</li> <li>-change bed sheets</li> </ul>
10+	<ul style="list-style-type: none"> <li>-clean toilets (always wear gloves!)</li> <li>-clean out refrigerator</li> <li>-organize pantry shelf/shelves</li> <li>-clean up pet messes/litter boxes</li> </ul>
11+	<ul style="list-style-type: none"> <li>-cook a meal</li> <li>-prepare grocery list/clip coupons</li> <li>-bathe pets</li> </ul>
12+	<ul style="list-style-type: none"> <li>-yard work</li> <li>-mend clothes</li> <li>-ironing</li> <li>-wash a car</li> </ul>
13- 15+	<ul style="list-style-type: none"> <li>-clean the garage</li> <li>-clean stove/oven</li> <li>-change light bulbs</li> <li>-clean pool</li> </ul>
16- 17+	<ul style="list-style-type: none"> <li>-clean out a car</li> <li>-check air pressure in car tires</li> <li>-run errands</li> </ul>

table 2. Age-appropriate number of chores

<b>AGE</b>	<b>NUMBER OF CHORES</b>
2-3	1
4-5	2
6-7	2-3
8+	Maximum of 4

## ADDITIONAL INFORMATION

Included with your purchase is membership to our monthly newsletter. We electronically send our newsletter each month and it is full of tips, hints, motivation, and product sales. Additionally, you will have the first heads up to new products we have created or have begun to carry in our online store.

Please text the word FISHERKIDS to 22828. You will be sent a message asking for your email, and you are all set to receive our newsletter!

You can also go to our facebook page, [www.facebook.com/myfisherkids](http://www.facebook.com/myfisherkids) and click on "JOIN MY LIST."

Thank you so much for your purchase. We are grateful & humbled.

*The Beck Family*