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Share, Save, Spend

DO YOU WANT TO UNSPOIL YOUR CHILDREN? YOU CAN START TODAY!

Introduction

A crash sounded upstairs, and I double-timed it up the steps to see what happened. An anguished cry came from my son's room. I flung open the door to find my 12-year-old standing beside his bed, his Nintendo Switch on the floor with a shattered screen. "What happened?" I asked. "I dropped my game when I rolled over," he said sadly. He picked up the Nintendo and handed it to me. "But this one's old anyway," he said a second later. "Can I get a new one?" Holding the console, I tried to process what I was hearing. "Do you know how much this cost?" He thought about it. "I know they're a lot. But please? Can you order a new one tonight?" I stared at him as his chorus of pleases blended into a single, stretched-out whine.

As I carried the broken device slowly downstairs, I considered my child's behavior. Why did he expect me to replace the Nintendo right away? Did he think money grew on trees? I paused mid-step, a heaviness in my gut. He was usually a good boy and surely this wasn't typical. But then I recalled his Nikes, crusty with dirt, languishing in the back of the hall closet. I'd bought him new ones last month because he said the mud puddles were an accident. Having been too busy to stop and consider it, I'd just plunked down my credit card and taken the easy route. I sighed, shaking my head. I hated to admit it, even to myself, but my kid was spoiled. With a heavy heart, I wondered, *Is it too late for him to change*?

As I thought, I realized there were things I could've done differently with my child to avoid this unpleasant situation. I wish I hadn't excused his rude behavior when he was little by saying he was just tired. And I wish I'd been more consistent with discipline. Going forward, I wanted him to understand the value of hard work and not feel so entitled. I resolved to do better.

I thought about the values I admired in others and how I could teach them to my child. I wanted him to be more compassionate, generous, and grateful. I wanted him to have a better work ethic and a desire to serve others. It wouldn't happen overnight, but I knew I had to make some big changes in my parenting.

What do you want for your children? Like me, do you want a child with a generous spirit who is compassionate and respectful? A child who doesn't think money grows on trees?

Let's work on it together. Take a look at the guide below to see what you can do to unspoil your children. There are even some mini challenges you can start working on today. I'll be right there with you.

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PART ONE: THE PROBLEM

You Might Be Spoiling Your Children Without Knowing It

"Do I *have* to take a shower tonight?" my son asked, cringing. There was no P.E. that day and he hadn't gotten sweaty, so I said, "Nah. But please get in the tub and wash your feet. They're dirty and dirty feet lead to dirty carpets." He shrugged. "Meh, we'll just get new carpets." His brother concurred. *Excuse me?* Just *buy* new carpets? How did I raise such spoiled kids?

We've all been there! Our kids say or do something that shows they have a sense of entitlement, or don't understand the value of money or hard work. Big kids and little kids are at risk. You probably don't want to spoil your kids, so join me in resolving to avoid these 7 habits of moms with spoiled kids.

1. Do you pick up after your kids instead of letting them clean up their own messes?

Sometimes it's just easier to clean up your children's messes than to teach them how to do it themselves. But resist the temptation. Instead, set aside enough cleanup time after playtime so you don't feel rushed. Then give each child one task at a time until everything is put in its place so they do not become overwhelmed. For older kids, let them handle issues with teachers on their own and if they get in trouble, don't work the system to get them out of it. <u>Kids need to experience consequences of their behavior.</u>

CHALLENGE:

Resist the temptation to pick up after your kids! Instead, set aside enough cleanup time after playtime so you don't feel rushed.

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2. Do you let them boss you around and talk disrespectfully to you?

Spoiled kids can be master manipulators. They use words to induce guilt and control their parents. As soon as this begins to happen, make sure you put your foot down. You have to let your child know what role you both play. <u>As the parent, you've got to take charge.</u>

3. Do you give them everything they want—even if it's not good for them?

Limits are necessary for everyone. Your child may not like them, but they're in his or her best interest. Limits should include what they wear, the movies they watch, the video games they play, the food they eat (the stuff you determine is not good for them), the music they listen to, and even the friends they should and shouldn't have. As your children get older, the limits can be loosened in certain areas, but until then, parents must enforce the limits or the limits merely become suggestions.

CHALLENGE:

Set limits on what your children eat and what games they play today!

4. Do you let them drop out instead of sticking it out?

When your child asks to quit an activity or sport, make sure you know his or her motive. Perhaps there's a good reason for the decision, but if children simply don't "feel" like putting forth the effort, they shouldn't be allowed to quit. Many studies show that extracurricular activities help children learn valuable lessons or skills and can also help them academically.

5. Do you excuse their rude or bad behavior?

Age and gender do at times go hand-in-hand with certain actions, especially when dealing with developmental behavior. But they shouldn't

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be a blanket excuse for patterns of disrespect or disobedience. Sayings like "boys will be boys," "you know how girls can be," or "they're just being kids" will only lead to your children having a lack of accountability for their actions.

CHALLENGE:

Hold your child accountable today! Don't make an excuse for disrespect.

6. Do you follow through on discipline?

When we ease off of an agreed-upon punishment or scrap it altogether, we are communicating to our child that our words don't mean much. So when you tell your child, <u>"If you don't stop that right now, you'll go to your room," you have to follow through.</u>

7. Do you do everything for them?

As your children grow up, they should become increasingly self-sufficient. Unfortunately, it doesn't always work out that way, especially if they're used to *you* doing everything for them. Little by little, start to reinforce your kids' independence and self-sufficiency by limiting the things you do for them. Teach them how to do those things and increase their responsibilities around the home. If they don't want to comply, limit the time they spend on the computer or watching TV. "He who does not work does not eat" is a good rule to live by in a family.

CHALLENGE:

Start to reinforce your kids' independence by limiting the things you do for them. Teach them a new responsibility today!

's of Good Character



We are always there to help each other.

AVE

We face challenges head on.



The

We are happy with what we have.



PENDABLE We do what we say we're going to do.

NPATHETIC We feel each other's joys and sorrows.



ORGIVING We don't hold a grudge.



ENEROUS 🔊 We give cheerfully.

We don't brag about our victories.

NDUSTRIOUS

🚴 We figure things out when we need to.



DYFUL We find the joy in life and in each other.

INDHEARTED We lovingly care for each other's needs.

We are here for each other in good times and bad.

NNERLY

Webehave in a way that is thoughtful of others.



IGHBORLY

We love others with a smile and greeting.



BEDIENT We obey our parents.



TIENT We show patience to each other.



UESTIONING We approach life with interest.

ESPONSIBLE We do everything to the best of our ability.



LF-CONTROLLED

We control our words and actions.

ANKFUL We are grateful for what we have.



When we set our mind to something, we see it through.



TUOUS We aim to be pure.



We makesmart choices.

CITED We are excited about every new day of life.



We give up our personal rights with a desire to serve others.

ALOUS



We approach life with energy

How to Tell if You're Raising Entitled Kids

"Mom, did you make my lunch?" my son asked as we scrambled to leave for school. With no makeup on and a curling iron attached to my head, I checked the time, feeling frazzled. I'd recently returned to work and my tween still hadn't adjusted to the increase in expectations for him at home. "Can you buy lunch today?" I asked. He groaned but I took that as a "yes." Minutes later, on our way out, I found his hockey stick and equipment bag by the door. I knew I'd told him to put them away last night. In the past, I'd just move everything for him, but now I was spread too thin. He needed to help more, and I decided we needed to have another conversation about that after school.

If you're like me, you desire to raise children who are considerate and caring toward others, who grow up to be productive members of society. But sometimes we can find ourselves unknowingly creating an environment that fosters entitlement in our children. Here are 5 ways to know if you're raising entitled kids.

1. Do you do everything for them?

Maybe your kids believe they don't have to clean up after themselves because you will do it for them. If you find yourself picking up their toys or cleaning their rooms, you might be enabling them. If they make a mess, they need to learn how to clean it up. Don't be afraid to expect more from them; though changing your expectations for them might mean a battle in the short-term, it will benefit them in the long run, and their future spouse will especially appreciate it. **Expect them to contribute to the family in some way.**

CHALLENGE:

Don't be afraid to expect more from your children today. It will benefit them in the long run.

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2. Your kids think they don't have to work for things they want.

Are your kids constantly asking for things that you then buy for them? This is one of the biggest ways we can unintentionally foster entitlement. They might subconsciously think *why work when it can be given to me?* In order to be successful as an adult, your child will have to learn the value of a good work ethic. Think about how you can create an entry point for your children to learn the value of working for something they want. If they are too young to get a job, maybe they can do additional chores around the house or serve someone who could use their help. One of my mom friends hires a 12-year-old neighbor as a mother's helper once a week.

3. Do you say yes when you really want to say no?

Do you make multiple meals because of your child's picky eating habits? Do your kids bother you with the same request until you eventually give in? Practice setting practical boundaries. Create consequences for your kids when they badger you. Help them understand the value of saying no, and <u>teach them how to say no, by sticking to it.</u>

4. Do you fix their problems for them?

You might think you're helping your kids by fixing their problems, but what will help them even more is to learn how to problem solve on their own. You can offer guidance and support, but encourage them to think about how they can solve their own problems.

CHALLENGE:

Offer guidance and support but encourage your children to think about how they can solve their own problems.

5. You have never done a service activity with them to serve others.

Show them how to care for and serve others who are less fortunate by serving together as a family. This can also create special family memories and strengthen your family as a whole.

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PART TWO: SOLVING THE PROBLEM

Yes! You Can Unspoil Your Kids

You're at the store nearing the checkout lanes when you see a child throw a toy into his mom's cart. "No, sweetie," the mom tells him. "I'm not buying that toy and we need to put it back." The child stomps his foot and demands that his mom buy it. You wait to see what happens, but the mom doesn't give in. She merely places the toy back on the shelf and pushes the cart forward, ignoring her now whining child. Maybe you've been in this situation or one similar. It's tempting to give in to your child's demands when your child is pitching a fit. But the more often you do, the more often this sort of behavior happens. The next thing you know, he's 12 and demanding a new gaming console on a Tuesday evening because he dropped his and thinks he deserves a replacement ASAP.

Children can be quite demanding as they learn that they can influence your behavior and get what they want. Variations of this kind of scenario can play out in all stages of a child's development. Time and time again, parents give in, whether to save face or just make their children happy. Have you Googled "how to unspoil your child fast" and come up blank? What steps can we take if we have already reared our children into spoil-hood? Here are a few tips on how to unspoil your spoiled kids.

1. Be consistent.

Maybe you're wondering how to unspoil your child fast. But is there really a way to speed up the process? I had a friend who struggled to discipline her strong-willed child. She would take the advice from books, friends, and pastors to put new strategies into action. However, she never saw any fruit from all her toil. The problem? She wouldn't stick to any strategy for longer than a couple of weeks. You didn't spoil your kids overnight and you won't unspoil them overnight, either.

CHALLENGE:

Stick with one discipline strategy for two months and see how it goes.

2. Stop treating your children for every good thing they do.

Treats for good behavior will get you *just* good behavior. When your children are adults, no one is going to give them *that* many rewards for doing what they're supposed to do. Don't let a treat be the only reason your child behaves. Focus on building good character so your kids grow into well rounded, hardworking adults. (More on that later!)

CHALLENGE:

Try not to treat your child for good behavior today. Instead, praise her for her good attitude or work ethic.

3. Don't be afraid of your children's reactions.

I used to feel embarrassed when my son acted out in public. Then a good friend gave me the best advice: I shouldn't be afraid of his reactions when I tell him no. You don't have to be afraid of your child's reactions, either. Most parents have been in the same situation and feel empathetic and understanding when they witness a child reacting poorly. After receiving this helpful tip, I began to push aside the temptation to worry about what others thought and instead chose to focus on helping my child work through his strong emotions.

4. Teach your kids that their happiness isn't tied to your love.

If your children are spoiled, they might have the mindset that getting what they want is tied to your love for them. To unspoil your spoiled kids, you must make it a point to help them work through feelings of rejection when you don't give them what they think will make them happy. Show your children that your love is communicated in many other ways, like keeping them safe and helping them to grow in healthy ways.

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5. Stop arguing with your kids.

Ending arguments with our kids can be tricky. Sometimes I don't even realize I'm in an argument with my kids until we're in the middle of it. If there is something your child wants and thinks is important, teach him or her how to discuss it with you in a healthier way. Otherwise, say what you mean and mean what you say so your child learns you can be firm when you say yes or no.

A few things to keep in mind: You have not done any damage to your children that can't be undone. It's not too late to put some new skills into practice. There is no magical formula on how to unspoil your child fast. Remain consistent and watch what happens over time.

CHALLENGE:

Say what you mean and mean what you say so your child learns you can be firm when you say yes or no.

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PART THREE: VALUES THAT WILL UNSPOIL YOUR CHILDREN

Respect, Compassion, Generosity, Worth Ethic

Having grateful kids is any mom's dream, but what we really want are these foundational characteristics in our children. If we build these up, our kids will naturally appreciate what they have and act less spoiled.

VALUE: RESPECT

"Can I go to Josie's house?" Lara asked. Her mom shook her head and told her no. She had homework. Lara rolled her eyes. "Yeah, homework is so much more important," she said, sarcastically, then stormed out of the room. Her disrespect frustrated her mom and dad. Nothing they did seemed to fix it.

Dr. Scott Turansky, a pastor in New Jersey, advises parents in this situation to avoid getting mired in the issue—in this case, homework—and instead focus on the real issue: Lara's disrespect. Here's Dr. Turansky's approach on what to do next:

1. Understand the problem.

Lara's mom realized her teenage daughter was disrespectful to her in front of her friends.

CHALLENGE:

Focus on the core issue at hand, such as disrespect, and how to improve it. Everything else comes second.

2. Come up with a plan.

In private, when Mom sensed that her daughter was being rude, sarcastic, or unkind, she'd stop the dialogue with a statement such as "That wasn't kind," or "You don't have to treat me unkindly because we disagree."

3. Have a Plan B.

In some situations, Mom required a break from the dialogue to settle down and even told her daughter that she needed to stay off the computer until she was willing to talk about the problem in a mature way.

4. Act confidently but calmly.

In public, Mom <u>called her daughter aside</u> and confronted her.

5. Be patient.

The next time you're frustrated with what you see from your child, stop and consider whether it's a pattern. If so, try to figure out what the triggers are that get it started. Next, identify some new ways of relating. Then practice them over and over again until they become the new habit. Remember this great metaphor for how <u>children are works in progress</u> <u>too.</u>

CHALLENGE:

Be patient with your child! Consider whether his or her behavior is a pattern and look for new ways to relate.



VALUE: COMPASSION

Is teaching compassion to your child a struggle? I think my mom had a pretty good idea. Often, as she brushed my hair into a ponytail for school, she'd say, "Today, I want you to look around the playground. If you see anyone who's left out or has no one to play with, that's who you're supposed to play with today." She didn't just tell me to "be sweet." Rather, she gave me a very specific idea of how I could identify another child with a need and respond with compassion.

We all want our children to possess character traits like a loving heart, peacefulness, patience, kindness, gentleness, and self-control. But when we set out to teach them how to live these ideas daily, it can be difficult. The concepts may seem too broad or vague. Kids do better with a specific directive or challenge. Here are 7 practical ways to teach your child how to be compassionate.

1. Love

<u>Kids understand the affectionate and fun part of love</u>, but do they understand that really loving others means a willingness to sacrifice for them and put them first sometimes? Challenge your child to let a friend or sibling "go first" when it's time to enjoy a treat or get in line at school.

CHALLENGE:

Challenge your child to let a friend or sibling "go first" today when it's time to enjoy a treat or get in line at school.

2. Peacefulness

Often, all it takes to stop trouble before it starts is one kid who reminds others of what's right. Teach your child how to create peace. It could be by sticking up for a kid who gets bullied or mistreated or it could be by refusing to participate in gossip.

3. Patience

Kids often have a hard time waiting through a shopping trip or a lengthy sermon at church without fidgeting and complaining. Beforehand, <u>remind your child that patience is important.</u> You can even offer acceptable ways for kids to distract themselves (like doodling or reading) and incentives for making it to the finish line.

4. Kindness

If kindness is what you want for your kids, give them a specific way to recognize a need and offer kindness to another. Encourage your child to sit with the child who's by herself at lunch or offer a pencil to the classmate who forgot his.

CHALLENGE:

Challenge your child to invite a classmate she doesn't know well to sit with her today.

5. Gentleness

If you catch your child saying something harsh or hurtful (even if it's truthful), stop him or her and say, "That wasn't very gentle." Then either instruct your child to refrain from commenting or demonstrate a gentler way to communicate the idea.

6. Self-Control

Learning to monitor and police their own behavior is essential for children to have good relationships and success in life. Challenge your children to count to five before responding in word or deed to things that make them angry or excited. In those five seconds, remind them to ask, "Is this really what I want to do/say? Is it the right thing to do/say?"

CHALLENGE:

Challenge your child to count to five before responding in word or deed to things that make him angry or excited.

7. Faithfulness

One good training ground is household chores. Your child should be reminded that those are her responsibilities and that she should be faithful to complete them—others are counting on her! Friendships are another arena to learn about faithfulness. Encourage your child to resist casting others aside the moment someone more interesting comes along. She wants to be the kind of friend others can count on.

VALUE: GENEROSITY

As I thought about whether my son really needed to replace his broken Nintendo Switch, I walked around his bedroom counting up the number of LEGO sets, Star Wars figurines, and stuffed animals lining his shelves and scattered across his floor. The kid had more than enough to keep him busy. But I knew he hadn't played with figurines in a while and the stuffed animals were mostly dust collectors. Many more toys filled his closet and the bins beneath his bed. I wanted him to donate his old toys and be generous with what he no longer used. I decided to raise the subject with him when he got home from school.

Most moms would agree that generosity is a character trait we want our children to possess. But in our "me, me, me" culture, it's harder than ever to know how to teach generosity, to raise kids who think of others and to share their blessings. Training kids to be adults who give cheerfully is best achieved by making generosity a lifestyle. Here are some ideas for training generous kids.

1. International Generosity

A simple and fun idea is to get a shoe box and fill it with toys and set aside \$9 for shipping. Send it to **Operation Christmas Child** and they will send it to a needy kid in an impoverished part of the world. It will give your kids a broader picture of life and how they can make a difference.

2. A Generous Lunchbox

Every now and then, let your child take an extra cookie or snack to share

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with a friend. You can plant the seed of sharing love with our printable lunchbox notes for <u>elementary aged kids</u> or <u>middle and high school.</u>

CHALLENGE: Challenge your child to share an extra snack with a classmate today.

3. A Generous Closet

When things get cluttered, have your children help clean out their closets and donate some gently-used clothing and toys to a local charity.

4. Generous Across the Generations

Let your older children go to a senior citizen's home in the neighborhood a couple of times a month just to see if they can help with any chores. Simple things like changing light bulbs can be hard for the elderly, and they love the company of young people!

5. Civic Generosity

It's important for kids to realize that not all generosity involves money. Let tweens or teens volunteer at a local animal shelter or food pantry.

CHALLENGE:

Challenge your child to volunteer her time this week. Can she work to help a neighbor or a sibling?

6. Mentoring Generously

Tweens and teens have a great opportunity to give back by mentoring younger kids. Let them help out at your church VBS or just spend some time with younger cousins or neighbors, teaching them to pitch a baseball or braid hair in the newest style.

7. Generous at Home

Encourage your children to look for one way each week they can help a sibling with a chore, homework, or something else.



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MONDAY SUNDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY * family MANNEDS * Table MANNERS * *social* MANNERS

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VALUE: WORK ETHIC

Henry, an ambitious 14-year-old who lives a couple streets over, decided he wanted to earn some money, so he started his own lawncare business. His dad helped him hitch a wagon to his bike along with an orange safety flag and a sign that reads: "Henry's Landscaping." We've seen him cruising around the neighborhood with a leaf blower, a rake, and various tools sticking out the back. When I ran into his mom, Becky, recently, I asked how the business fared. "Honestly, he's not great," she whispered, telling me about a crookedly pruned hedge. "But he works so hard and so long on each yard that the customers keep calling him back." I relayed this story to my kids over dinner that night hoping to spark a good discussion.

A strong work ethic is a value I'm working to instill in both of my children. Maybe your kids, like mine, could take a note from Henry's playbook. Kids who are hard workers have the ability to reach their full potential. Here are 6 ways to teach your kids a good work ethic.

1. While they're young, <u>create opportunities for your kids to</u> <u>work—and do it often.</u>

Start with small chores for little ones and move up to more demanding responsibilities as they grow.

CHALLENGE:

Find some small chores for your little ones and start a chore chart today!

2. Don't hire away all the tough jobs.

The trend in suburban America to hire housekeepers, landscapers, and others may be robbing our kids of all the traditional opportunities to learn to work. Learning to get up and do what needs to be done, no matter what it is, is important to their future success.

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3. Treat their studies as a work ethic training ground.

Basically, school is your child's job. It's an excellent environment for developing a work ethic that will serve your child well later in life.

CHALLENGE:

Praise your child's work ethic today rather than the outcome.

4. Let them suffer the consequences of failing to work hard.

The earlier you do this, the less painful and the more productive it will be. If the penalty for not doing your chores is not having friends over, don't cave. If the penalty for not turning your book report in on time is a bad grade, let your child suffer the consequence.

CHALLENGE:

Allow natural consequences to take place today. If your child didn't clean his room, don't allow him to have a friend over.

5. Model a consistent work ethic in your own life.

No need to elaborate here because moms are always working hard! Know that your kids watch everything you do, so they see your work ethic.

6. Treat having a work ethic as an element of character.

Having a strong work ethic makes a person trustworthy. Impress upon your kids that being dependable and hardworking is very important for their relationships and career down the line. This visual, hands-on tool will teach your children wise use of money at any age. 1. You will need 3 glass jars. (Using glass or clear plastic jars will allow your child to see the money growing in each jar.) 2. Cut out the colored labels, "Share-Save-Spend" at the top of the form below, and tape one on each jar. 3. Cut out the corresponding Share-Save-Spend balance sheets and roll them up and place them into the jars. 4. Explain to your child that every time they earn their allowance or receive money they will divide the money and place it in the proper jar. 5. Choose percentages for sharing, saving and spending. For example, you may want them to share 10% of all the money they earn, save 30% and spend 60%.
6. Encourage the principal that savings are for important, long term items like a car, college, or a home. If your child wants to save for a bike, then that should be purchased out of their spend jar.
7. Nurture the practice of giving money to church, missions, or someone in need. Remind your child, monthly, to consider how they will share their money and applaud them when they do.

Share	Save	Spend
Share + - Deposit/Withdrawal TOTAL	Save + - Deposit/Withdrawal TOTAL	Spend + - Deposit/Withdrawal TOTAL
+ 3.00 \$3.00 - 1.00 2.00		Deboard Micildrawat IOIAP
		Spend + Deposit/Withdrawal TOTAL

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DO YOU WANT TO UNSPOIL YOUR CHILDREN? YOU CAN START TODAY!

Epilogue

In case you were wondering, I didn't cave and buy my son a new Nintendo Switch. Instead, I reintroduced the long-forgotten chore chart that had once hung in our kitchen. We decided on certain chores that he would do to earn an allowance and he agreed to complete the tasks without me nagging him. Among other things, I wanted him to put away his hockey gear each night, clear the dinner table, and make his bed on the weekends. "You also need to pick up your dirty clothes and put them in the hamper every day," I told him. It wasn't my job to pick up after him anymore. "Let's put 'clothes hamper' on the chart too, OK?" My son gave a dramatic sigh, but he agreed.

It's going to take a while for my son to earn enough money to buy a new Nintendo Switch, but he's learning patience and faithfulness in the process. He's developing a strong worth ethic and speaking to me with more respect these days because he's starting to realize how much I've always done for him. Sure, we've had some bumps along the way. And I know we'll have more as he grows. But if I'm consistent with my expectations, I know we will both be better for it.

We have a long way to go together, but I am happy with where things are headed. Unspoiling a child is a process. But it's never too late to start and I'm so glad I did.

CHALLENGE:

Start the process of unspoiling your child today! It's never too late to begin and if I can do it, so can you!

NAME:

my CHORES S S Μ Т F \mathbf{M} os os

IDEAS FOR KID-FRIENDLY CHORES

Take out trashEmpty dishwasherVacuumSet the tableLoad dishwasherMake bedPut laundry awayClean up toys______Fold laundryPet care_______

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