



**Conundrum.** Pocket money is regarded as funds that a learner could use to take care of an emergency while at school. However, how much pocket money is sufficient or too much remains a puzzle for many.

BY OUR REPORTER

**D**addy this is not enough pocket money," the teenager pleads. "I need at least Shs500,000 to survive at school." "Do you think money grows on trees?" the father explodes in anger. "That is all the money we have, try and make it work... we shall see during your visitation in the middle of the school term."

There are few questions that leave parents of a teenager more disturbed than how and when to trust your loved one with money. Indeed as one starts secondary school, most are confined to boarding schools.

Consequently, apart from all the other tuition fees paid to school, parents have to determine whether their children needs more or less pocket money

# How much pocket money is too much?

that is a portion of money that the student is free to use as they wish for the period of a school term.

Usually the money is regarded as funds that a learner could use to take care of an emergency while at school. However, how much is sufficient or too much remains a puzzle for many.

"I think that Shs1 million is enough, although I don't pay it in one go," says Ms Miriam Nabacwa, a mother of three schooling teenagers. "I usually visit them almost every week and make sure they are okay." However, that figure has Mr James Byaruhanga upset.

## Call for caution

"You are spoiling your children... Only a third of that amount is sufficient," Mr Byaruhanga insists. Another parent weighing in on that conversation, says Shs100,000 is sufficient and that the trick is to give it to the learner in installments. "Money is the biggest enemy to learners... just like parents, most don't know to handle it."

However, the teenagers, for whom the conversation was being had, appear to have realised that depending on how much they pushed, they could get more pocket money at a time.

"For me I look at it in daily expenses. On a good day, I need Shs3,000 per day to get some of the things that matter to me," Angela, a Senior Four student, says. According to Angela, if this is spread out through a 90-day school term, that could quickly add up to Shs270,000.

When asked if this is sufficient for her, she replies: "More like a round figure of Shs300,000."

However, her friend, Crystal, who has already figured that her parents are as clueless as she is, insists that it depends on who is paying the money and how she has conducted herself over the school holiday. In short she could get even more money out of her parents.

"Depending on the mood that my parents are in, I know that mummy will give me more money than I had hoped for," she says. She believes Shs500,000 will do, but says she is aware some of her schoolmates are given Shs1 million per term, as pocket money.

At this point, it is unclear if the parents realise that they are yet to explain to the teenagers what the money is for. It would appear that the students believe that the money is supposed to enable them have a better time in school

— possibly running school parties, or buying the latest technological gizmos, like cellphones and smart watches. However, some parents believe that the pocket money should only pay for emergencies at school.

## Schools' guidelines

So, when the question is raised, some schools have set up guidelines on how this money is to be used or how much of it should be allowed on campus.

In this case, the parents are informed how much schools will allow as pocket money for learners. Other schools leave it to the parents to make their own decision, and therein is the big problem that they have to deal with.

"You find teenagers used to getting too much money, but without the requisite financial literacy of how to use it, or invest it," one parents says. "So, in future when this child secures a first-time job that pays Shs1 million, that worker is immediately disillusioned with the job, because it only pays so much, yet they are used to living far above their actual means."

So, the question remains, how much pocket money is enough for a teenager in school in one term?

## EDITOR'S PICK

### How the Kirembekas make school project work easier

Christine Nantongo Kirembeka and Richard Joseph Kirembeka are the brains behind Nurturing Exceptional Transformers Limited (NEXT). They are simplifying how project work is implemented in secondary schools. / P25



### Problems hindering free education programme

A new study by the Equal Opportunities Commission (EOC) has exposed the silent barriers keeping thousands of children from minority communities out of school, despite Uganda's long-standing Universal Primary Education (UPE) and Secondary policy.

P24