

The pocket money predicament: How much is enough?

Are we teaching our children that money is endless, that Dad's wallet is a bottomless pit? Or are we carefully showing them that money is a tool, something you earn, plan with, and use wisely?

BY GEOFFREY OYET OKWERA

Every parent has a story about their own childhood. We dust off these memories like old photographs; some faded with struggle, others sharp with lessons learned the hard way. Maybe you walked miles to school without shoes. Maybe you spent holidays working just to afford a new uniform. We tell these stories to remind our children how much easier life is for them today. But when it comes to pocket money, that gentle reminder often turns into a tangled, emotional problem. How much is enough? And what are we really trying to say when we hand over that cash?

The great divide

Marvin Kyambadde, a father of three teenagers, feels this tension deeply. He watches his children's faces fall when he offers what seems to him like a generous sum.

"My children sulk if I give them Shs100,000," he says.

To him, this amount represents a fortune,

Providing pocket money in a lump sum may encourage children to purchase unnecessary items. PHOTO/FILE.

NO RIGHT AMOUNT

The actual amounts given can be startling, revealing the wide gap between different families. Take Madina Ojok, a mother with two children in an international school. She is "comfortable giving her children Shs3m each for pocket money every term."

That is a sum that could cover a year's expenses for many. Yet in her home, it serves as a simple test of habit. One child is frugal, saving more than half. The other spends every shilling and sometimes needs more.

This tells us a simple truth that no single amount works for every child. The "right" amount depends entirely on the child's personality and their budding sense of value.

a sign of his care and hard work. To them, it might feel like less than their friends receive, or not enough for the things they see and want.

Then there are parents like Hassan Kasozi, whose childhood was built on a different kind of effort. For him, going to school was almost a selfish choice.

"My parents were disappointed when I went to school because I deprived them of

"extra free labour for the farm," he recalls. Earning his own school fees was a necessity for survival. Parents like him often wonder if today's children are missing out on that gritty drive that comes from having no other option.

This divide shows that how we give pocket money says more about our own past than about our children's present. Some parents give freely and generously because the memory of their own need still stings. They are building a protective wall between their children and any kind of want. Others hold back purposefully, believing that a little struggle builds strong character just as it did for them. They see pocket money not as a gift, but as a tool for teaching grit.

Educationists weigh in

Schools are caught right in the middle of this debate, and they cannot seem to agree on the answer either. Teacher Johns Lameck has watched this play out in different institutions. He says, "the approach to pocket money provision varies across schools." Some schools decide on one standard amount for every student.

The goal is to create a level field, to avoid jealousy and comparison in the dormitories. Other schools leave it completely up to parents. They trust families to know what is best for their own children. But this well-meaning trust can lead to new problems. Children are observant. They notice who can buy what, and quiet hierarchies form based on spending power.

Many educators believe the solution isn't about the amount, but about control. Education expert Dan Kidega stresses that learning requires focus, and money can shatter that focus.

He warns that "some school requirements, if not properly regulated, can distract students." An unlimited budget can turn a schoolbag into a toy store, pulling a child's attention away from their books.

Head teacher Joel Kato takes this idea and puts it into practice. He strongly advises parents not to give all the money at once. Instead, he suggests letting the class teacher or school bursar hold the funds and give them out in smaller pieces over time.

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essary items," he explains. In his school, the rule is strict: "no learner is permitted to carry pocket money exceeding Shs100,000."

The logic is straightforward, if you do not have it burning a hole in your pocket, you can't impulsively spend it.

Money is a distraction

But walk into a different kind of school, and you will find a different reality. In some private international schools, the numbers are on another scale. Teacher Samson Okello observes that it is common for students to bring around Shs2m. The school's policy is not to limit the amount, but to manage it. They have a specific teacher who acts like a bank teller, holding the money and doling it out when needed. Yet, even with this system, the core problem remains.

"Some students have been creating excuses to leave school," Okello says. They invent reasons to go off campus, not for essentials, but to buy trendy snacks and treats. The money, no matter how it is stored, becomes a central distraction.

What is the real answer?

So with schools divided and parents guided by ghosts, what is the real answer? Economist Julius Tweheyo offers a shift in perspective.

He says we are asking the wrong question. The issue is not "how much?" but "what for?" Pocket money should not be seen as just cash for snacks. It should be treated as a child's first practical lesson in life. He suggests a clear, hands-on method: "give a set amount for a set time, such as Shs45,000 for the month. Then, step back and observe. Watch how your child budgets, chooses, and prioritizes. The most important part comes when the money runs out."

"If the money is exhausted within two or three weeks, avoid topping it up," Tweheyo advises. Let them feel the result of poor planning. Let a week without extra treats teach them what a lecture cannot.

For younger children, the approach needs to be gentler and more protective. Child development specialist Lydia Nakato focuses on Primary One to Primary Three. She says children this young "lack financial awareness" to handle cash wisely. They are also "prone to misplacing or losing it." Her recommendation is for parents to work with the school canteen.

"Deposit a fixed sum, say, Shs100,000, with the canteen attendant. The attendant then helps the child make purchases and keeps a record. On visitation day, parents get a simple report of what their child bought," Nakato suggests.

This system, she says, provides safety and gentle guidance without overwhelming a small child.

But waiting too long to start these lessons might be a mistake, argues banker Sarah Naluyima. She believes the seed of financial wisdom should be planted very early.

"Financial literacy should be introduced as early as Primary One," she contends. At this age, children are starting to understand counting, value, and exchange.

"This is the perfect time for simple, concrete lessons. Teach them the difference between a "need" (a pencil) and a "want" (a fancy glitter pen). Give them a transparent piggy bank so they can watch their savings grow. When they buy something at the canteen, help them subtract the cost from their total. It makes the abstract idea of money feel real and manageable," she notes.

In the end, after all the debates about limits and lump sums, the "right" amount of pocket money is not really the point. The point is the conversation that happens around it. The point is the lesson hidden inside the transaction.

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