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Pocket Money — Recommended Amounts and Rules for Every Age

How much pocket money at what age? Youth office recommendations from 1 € to 35 € per month.

Deutsche Begriffe: Taschengeld | Budgetgeld | Jugendkonto | Taschengeldtabelle | Geschäftsfähigkeit | Taschengeldkonto | Taschengeldparagraph | Prepaid-Karte

Why Pocket Money is Important

Pocket money helps children learn **money management** — planning, saving, and making decisions. It's money for the child's own spending — different from Kindergeld, which the state pays to parents for child maintenance. In Germany, there is **no legal right** to pocket money, but youth authorities and family experts strongly recommend it from preschool age.

Recommended Amounts by Age

The table below is based on **recommendations from the German Youth Institute (DJI)** and youth authorities:

Age	Recommended Amount	Payment Frequency
4–5 years	€0.50–1 weekly	weekly
6–7 years	€1–2 weekly	weekly
8–9 years	€2–3 weekly	weekly
10–11 years	€15–18 monthly	monthly
12–13 years	€20–25 monthly	monthly

Age	Recommended Amount	Payment Frequency
14–15 years	€25–35 monthly	monthly
16–17 years	€35–50 monthly	monthly
18 years	€50–75 monthly	monthly

Important: These amounts are recommendations and depend on family income. Less does not mean failure — what matters is that the child learns to manage money.

Weekly or Monthly?

• **Under 10 years:** weekly — children cannot yet plan for a whole month.

• **From 10 years:** monthly — supports long-term planning and budgeting.

Budgetgeld — The Next Step

From around **14–16 years**, you can introduce additional **Budgetgeld**. The child receives a fixed amount for specific expenses such as:

• Clothing

• School supplies

• Phone costs

• Entertainment

Budgetgeld is typically **€100–150 monthly** (in addition to pocket money) and supports real independence.

Taschengeldparagraph (§ 110 BGB)

The Taschengeldparagraph regulates the legal capacity of minors:

• Children from **age 7** can independently make **small purchases** from their pocket money.

• A purchase is valid if the child **immediately and completely** pays (e.g., sweets, toys).

• **Installment purchases, subscriptions, and online shopping** with payment obligations are **invalid** without parental consent.

Regardless of pocket money, **age restrictions** apply to certain products (alcohol, energy drinks, games) — youth protection describes these in detail.

Taschengeldkonto, Card and Apps

As the child grows older, it's worth switching from cash to a **Taschengeldkonto** (pocket money account). Many banks offer **free accounts for youth** from age 7:

• **Sparkasse, Volksbank:** pocket money account with a card on balance (with no overdraft option).

• **Online banks (e.g., DKB, ING):** account from age 7, Visa/debit card from age 14, managed via app.

• **Apps and Prepaid-Karte** (e.g., banking apps): parent can see expenses and set limits.

What to watch for: account is **free**, **without Dispo** (overdraft), with parental overview. This teaches the child about **cashless payments**, and will be useful in the future for their own account (Girokonto).

Pocket Money Rules

1. Pay on time and regularly — the child must be able to rely on it.

2. Don't reduce as punishment — pocket money is not an educational tool.

3. Don't top up — if the child runs out of money before the end of the month, they learn from their own experience.

4. Don't force saving — the child decides (but motivation is allowed: "If you save €20, I'll add €10").

5. Talk about money — explain prices, advertising, and the difference between want and need.