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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

Why Pocket Money Matters

Pocket money helps children learn **money management** — budgeting, saving, and making decisions. In Germany, there is **no legal entitlement** to pocket money, but youth authorities and family experts strongly recommend it from preschool age onwards.

Recommended Amounts by Age

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

Age	Recommended Amount	Payment Frequency
4-5 years	€0.50-1 per week	weekly
6-7 years	€1-2 per week	weekly
8-9 years	€2-3 per week	weekly
10-11 years	€15-18 per month	monthly
12-13 years	€20-25 per month	monthly
14-15 years	€25-35 per month	monthly

Age	Recommended Amount	Payment Frequency
16-17 years	€35-50 per month	monthly
18 years	€50-75 per month	monthly

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

Weekly or Monthly?

- **Under 10 years:** weekly — children cannot yet plan for an entire month.
- **From 10 years onwards:** monthly — promotes long-term planning and budgeting.

Budgetgeld — The Next Step

From around **14-16 years**, you can introduce additional **Budgetgeld** (budget money). Your child receives a fixed amount for specific expenses such as:

- Clothing
- School supplies
- Mobile phone costs
- Leisure activities

Budgetgeld typically amounts to **€100-150 per month** (in addition to pocket money) and fosters true independence.

Taschengeldparagraph (§ 110 BGB)

The so-called **Taschengeldparagraph** regulates the legal capacity of minors:

- Children from **7 years old** may make **small purchases** with their pocket money independently.
- A purchase is valid if the child **pays immediately and in full** (e.g., sweets, toys).
- **Installment purchases, subscriptions, and online purchases** with payment obligations are **invalid** without parental consent.

Jugendkonto — From What Age?

Many banks offer **free youth accounts** from age 7:

- **Sparkasse, Volksbank:** Pocket money account with debit card (no overdraft possible).
- **Online banks (e.g., DKB):** Account from age 7, Visa debit card from age 14.
- Advantage: Your child learns **cashless payment** and can safely store monetary gifts.

Rules for Pocket Money

- 1. Pay on time and regularly** — your child must be able to rely on it.
- 2. Do not reduce as punishment** — pocket money is not a disciplinary tool.
- 3. Do not top up** — if your child runs out of money before month's end, they learn from experience.
- 4. Do not force saving** — let your child decide (but incentives are allowed: "If you save €20, I'll add €10").
- 5. Talk about money** — explain prices, advertising, and the difference between wanting and needing.