



Five Weeks to Lasting Peace with Your Intense, Difficult Child

Week 5 Handout

The Credit System:

We're all on a credit system, of sorts. Another way to think of it is a "resource management system."

Children have a second-hand experience of their parents' credit systems. However, **first-hand experience is where the mastery takes place.**

A credit-system introduces a neutral 3rd party (the "bank") so that the child learns to manage his or her own economy. It also provides the parent with additional leverage for "highjacking" your child into success and teaching right from wrong.

A credit system isn't for everyone! If your child is responding quickly and well to the consistent use of Active Recognitions, you may not need one. Very small children may not be developmentally ready for one.

Bottom line? A credit system is recommended for children with significant behavior problems at school as well as all extremely intense children.

Credit systems are great for:

- 1) helping parents remember to energize the positive.
- 2) encouraging parents to use the "drip irrigation" rather than the "garden hose" method of Active Recognitions.
- 3) showing kids who need that active experience in order to learn that they ground themselves based on the choices they make.

The main parts of a credit system are: **rules, ways to earn, ways to spend.**

Only start a credit system when you have the first 2 stands (see previous handouts) firmly in place. If you skip ahead and do this without the foundation of energizing success consistently, **this will fail miserably and even backfire.** It then becomes just another behavior management system that docks kids for bad behavior. Then you're back to your child getting more energy and relationship for misbehavior and adversity.

Steps For Devising A Credit System

1. Start with the rules stated negatively (*e.g.*, “No yelling”). Anything that you find yourself repeating over and over needs to be a rule. Include a couple of “gimmies” (rules your child usually follows well).
2. Next, make a list of behaviors and qualities you want to “grow” (see more of) in your child. Examples include good attitude, extra effort, being respectful, using good manners, taking no for an answer, sharing well, etc.
3. Next, make a list of **chores** (household tasks that contribute to life at home and to the well-being of the family) and **responsibilities** (daily aspects of life that are necessary for the well-being of the child and the family). Chores can be taking out the garbage, making the bed, folding laundry, etc. Responsibilities include doing one’s homework, keeping one’s room clean, being ready for bed on time, brushing teeth, etc.
4. The rules, good behaviors and chores/responsibilities are combined on one page that’s called “Ways To Earn.”
5. Establish a list of “Ways To Spend.” These are privileges that are acceptable for you. Howard Glasser says, “...by taking a stand that includes almost everything as a privilege on the Ways To Spend” list, you actually get a much better chance to be the good guy.”
6. Generosity of spirit by “putting Shamu’s rope at the bottom of the pool” will go a long way in making this system work. You can do this by offering Bonus Credits. Partial Credits, etc.
7. Daily Credit Review is a chance to download success into your child.
8. Tips For Success:
 - Pick a specific time each day to do the review (after dinner works well).
 - Use it as a chance to connect, give relationship and energy *at the right time*.
 - Do the accounting of daily credits earned, minus daily credits spent or planned to be spent later on.
 - YOU award the credits—spirited kids need to see you in charge.
 - Save credits not spent that day and applied to larger or more long-term privileges.
 - Never take credits away.
 - Don’t give negative lectures (“You would’ve earned more credits if you’d done what I asked the first time...so no complaining!).
 - Can use tallies, points, poker chips, homemade tokens or tickets.
 - Use increments of 10 for ease and simplicity.
 - Weight issues that are more important to you more heavily (*e.g.* .if going to bed on time issue and brushing teeth isn’t, your child would earn more points for going to bed on time).
 - Points are frozen until kids do their resets and until restitution is made (community service). They do, however, still earn points and accrue them. They just can’t spend them until they’re “back on track” or “back in the game.”
 - Glasser recommends the potential to earn between 200 and 500 points per day for most children over six and a more basic accounting system for younger children (20-50 stars, tokens, etc.).
 - Review the Ways To Earn list DAILY with your child.