

Your Possible Home

Building Meaningful, Enduring Family Bonds in the Age of AI


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Teen Income and Time Balance Planner

A working tool for the years when school, work, life, and growth are all happening at once

The teenage years are when time pressure starts feeling real. School load increases, social life expands, work and money enter the picture, and most teenagers haven't yet built the planning muscles to hold all of it together. They oscillate between overcommitment and shutdown, often without realizing they're doing it.

This planner gives a teenager a way to look at the full week before the week happens to them. It's especially useful for high-achieving teens — the ones who say yes to everything and then quietly burn out — because it forces a conversation about tradeoffs before the tradeoffs make themselves.

Sit down with your teenager once at the start of a season — a new school year, a new job, a new sport — and walk through this together. Then revisit it every four to six weeks. The goal isn't to micromanage their time. It's to help them learn the skill of seeing their own week clearly, which is one of the most useful things they'll take into adulthood.

1. Weekly time inventory

Start by accounting for what's already on the calendar. Most teenagers have never actually mapped this, and the exercise itself is often eye-opening.

A week has 168 hours. Walk through these categories together and put rough numbers next to each one.

Sleep (target: at least 8 hours per night for teens, which is 56 hours per week): _____

School hours (including the commute): _____

Homework and study (a realistic estimate, not the hopeful version): _____

Extracurricular activities (sports, clubs, music, arts, religious activities): _____

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Work or earning hours: _____

Family meals, family responsibilities, and household contribution: _____

Personal care (eating, hygiene, transit between activities): _____

Friends and social time: _____

Phone, screens, video games, and recreational scrolling: _____

Rest, downtime, and unstructured time: _____

Total: _____

When the total significantly exceeds 168, the math itself tells you something important — your teenager is trying to live a week that doesn't fit. Something is going to give, and you'd rather choose what gives than have it choose itself.

2. Non-negotiables versus flexible time

Once the inventory is on the page, sort the hours into two categories. This is where the actual work of the planner happens.

Non-negotiables are the things that don't move, regardless of what else is happening that week. School. Sleep. Family meals. Religious commitments your family has decided are anchors. Time blocks that are foundational to your teenager's wellbeing.

Our family's non-negotiables this season:

Flexible time is everything else — the activities, commitments, and time uses that can be adjusted as the season changes. Flexible doesn't mean unimportant. It means available for trade-offs when the week gets tight.



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What's currently in our flexible time and could be reduced if needed:

The clarifying question to ask out loud: *if school work intensifies for two weeks, what comes off the calendar first?*

Naming the answer in advance is what prevents the panicked decision at 11 p.m. on a Sunday night.

3. Work hours target range

If your teenager is earning, this is the section that needs the most honesty. The temptation for many teens is to say yes to every shift their employer offers, because the money feels like adult money and the boss is asking. The temptation for many parents is either to push for more hours (the lessons are good for them) or to push for fewer (school is what matters).

The honest answer for most teens is somewhere in the middle, and the right number changes by season.

A reasonable starting framework for working teens:

During the regular school year, eight to fifteen hours per week is a sustainable range for most teenagers, with the higher end reserved for kids whose schoolwork and other commitments can absorb it. Twenty hours is a stretch for most teens during the school year and tends to come at the cost of either sleep or grades. During school breaks and summer, a full work schedule (twenty-five to thirty-five hours) is reasonable for most teens, and is one of the more formative experiences of the high school years.

Our target work hours during the school year: _____

Our target work hours during school breaks: _____

The signal that work hours need to come down: _____

The signal that work hours could go up: _____

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Have your teenager negotiate the actual work schedule with their employer based on this range, rather than accepting whatever shifts get offered. Learning to negotiate availability is part of the skill.

4. Stress signals to watch for

Most teenagers don't recognize burnout until they're already in it. The work for parents is to know the early signs and to teach the teen what their own signals look like, so they can start catching the pattern in themselves.

Common early stress signals in teenagers:

Sleep changes — either trouble falling asleep or sleeping significantly more than usual. Irritability that shows up at home before it shows up anywhere else. Withdrawal from things they normally enjoy. Skipping meals or eating significantly more than usual. Procrastination patterns intensifying. Comments like "I just have to get through this week" three weeks in a row. Getting sick more often than usual. A drop in mood that lasts more than a few days.

Have your teenager fill in the signals that are most true for them, in their own words:

When I'm getting overwhelmed, I usually start to: _____

The first thing other people notice is: _____

What helps me reset: _____

When two or more of these show up in the same week, that's the signal to pull out this planner and adjust the flexible time before the situation worsens.

5. Adjustment check-ins

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The planner isn't a one-time conversation. Build in a short check-in every four to six weeks during a busy season — five to ten minutes is enough.

Three questions to walk through at each check-in:

What's working in the current schedule? _____

What's feeling tight or off? _____

What's one thing we should adjust before the next stretch? _____

The point of the check-in isn't to grade the teenager's performance. It's to keep the conversation about their week alive, so they grow up knowing that adjusting your schedule when something isn't working is a normal adult skill, not a failure.

One thought for parents reading this

The teenagers who walk into adulthood most prepared aren't the ones whose schedules were perfectly engineered by their parents. They're the ones whose parents helped them build the skill of seeing their own week clearly, naming what mattered, and adjusting on purpose when it stopped working.

This planner is a teaching tool. The first few times you walk through it, you'll do most of the talking. By the third or fourth round, your teenager will start filling in the answers before you ask. By the time they leave home, the planner won't be necessary anymore — because the seeing, the naming, and the adjusting will have become how they think about their own time.

Date completed: _____

Next check-in: _____