

Contingency Management Systems for Children with ADHD

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Before we discuss what *contingency management systems* are and how to use them to promote better behavior in children with ADHD, let's review some important rules for the use of positive reinforcement which are important to be aware of in order to develop effective contingency management systems:

RULES FOR THE EFFECTIVE USE OF POSITIVE REINFORCEMENT

1. A reinforcer follows a behavior and is contingent on the occurrence of that behavior; that is, the behavior must occur *before* the reinforcer is given.
2. A consequence is *only* a reinforcer if it increases the occurrence of the behavior it follows in similar situations in the future. If the behavior doesn't change, the consequence isn't serving as a reinforcer.
3. Positive reinforcers can be *social*, such as praise; *material*, such as money, a trinket, a baseball card, or it can be an *activity*, such as going for ice cream, going to mall, etc.
4. To be most effective, reinforcement should occur immediately after the behavior.
5. Explicitly defining the target behavior, the reinforcer(s) available, and providing prompts for when to do the behavior are critical to success when working with a child who has ADHD.
6. When first establishing a new behavior, reinforcement must be given each and every time the desired behavior occurs.
7. After a behavior is occurring regularly, reinforcement should be given intermittently so as to strengthen the future performance of the behavior.
8. Using activities as reinforcers (e.g., If Sally cleans her room, she can call a friend.) is more likely to be sustainable over time than using just material reinforcers. Use of privileges as reinforcers is sometimes called Grandma's Law – "First you do what I want you to do, then you can do what you want to do." (Note: "You can go out to play now, if you do your homework later" is NOT Grandma's Law because the desired activity happens first!)
9. Follow through is critical. If your child earns a reinforcer s/he should receive it! Don't say "Jill, you may watch television when your homework is done", but after she does her homework change your mind because she didn't hang up her coat.
10. The child must only be able to obtain reinforcers by doing the desired behavior(s). Joe may not be willing to work for baseball cards at home if his friend Bob gives him cards regularly. If access to a proposed reinforcer cannot be controlled, then it should not be used as it will likely not be an effective reinforcer over time.
11. What is reinforcing for one child may not be reinforcing to another. Ask the child what s/he is willing to work for.
12. The power of reinforcers often fades with repeated use, especially with children who have ADHD; therefore, reinforcers may need to be changed often.
13. Providing a menu of different reinforcers that are available for doing desired behaviors increases the chances of the child being motivated to earn at least one of them.
14. If your child says, "I don't want anything" and you can't find a reinforcer, evaluate what you are already giving their child. Often parents provide freely provide so many things and activities that the child doesn't want to work for more. In these situations, the parent needs to consider having the child earn things that they earlier received "for free".

CONTINGENCY MANAGEMENT SYSTEMS

Children who have ADHD often do not seem to respond as well as other children do to social praise and attention alone. While parental attention is very helpful as a first step in promoting more positive behaviors in children with ADHD, it is often necessary to use more structured, high-powered, and salient rewards *in addition to* parental attention and praise.

Many parents already use rewards in an attempt to motivate their child, but they generally do so in a less formal, less organized fashion than what we will be discussing in this session. In most cases, special activities or privileges are given freely without specific (or sometimes, any) behavioral expectations. Even if behavioral expectations are set, they often are not stuck to on a regular basis.

It is also not uncommon for parents to remove privileges (negative punishment) from their child as a consequence for misbehavior – often in an after-the-fact fashion which means it doesn't really impact behavior in the long term. Furthermore, even if a contingency between a particular misbehavior and loss of privilege is specified ahead of time, such an approach alone is rarely effective because it doesn't include rewarding of an alternative, more desired behavior.

Contingency management systems (CMS) such as token economies or point systems simply provide a systematic, formal way for pairing up child behavior and privileges. CMS such as the *Home Poker Chip* or *Token Economy Program* (for children 4-8 years old) or the *Home Point System* (for children 9 years old and older) have been found to be very effective in motivating positive behaviors in children with ADHD when they are used consistently over time.

There are several advantages to the use of a contingency management system using tokens or points:

1. Tokens/points can be used immediately and easily to reward desired behaviors when they occur.
2. Tokens/points provide an intermediate step between the positive behavior and the eventual reward they trade the tokens/points in for. This is especially helpful when the reward the child is working for is something that cannot be immediately given to them when the behavior occurs – e.g., child earns 30 minutes of TV time for following specific ground rules while at the grocery store.
3. Tokens/points can be traded for many different rewards so the child maintains interest and motivation in the program.

Let's look at how to set up and effectively use the two most common types of contingency management systems that have been found to be effective when used with children who have ADHD: a *Home Poker Chip/Token Economy* and a *Home Point System*.

SETTING UP A POKER CHIP SYSTEM or TOKEN ECONOMY

1. Find or buy a set of plastic poker chips. If the child is 4 or 5 years old, then each chip, regardless of color, represents 1 chip. For 6- to 8-year-olds, the colors can represent different amounts: white = 1 chip, blue = 5 chips, and red = 10 chips. If you use the colors this way, take one of each color, tape it to a small piece of cardboard, and write on each chip how many chips it is worth. Post this card somewhere so your child can easily refer to it. Alternatively, you can buy other forms of tokens (go to either orientaltrading.com or amazon.com and search "tokens") or even make your own.
2. Sit down and explain to your child that you feel he/she has not been rewarded enough for doing nice things at home and you want to change all that. You want to set up a new reward program so your child can earn nice privileges and things for behaving properly. This sets a very positive tone to the program.
3. You and your child should make a nice bank in which he/she will keep the chips earned. A shoe box, plastic jar (e.g., Jif Peanut Butter jars), coffee can (with a dull edge on the rim), or some other container can serve as a bank. Have some fun decorating it with your child.
4. Now, you and your child should make up a list of the privileges you want your child to earn with the poker chips. These should include not just occasional special privileges (e.g., going to movies, roller skating, getting a Happy Meal, or buying a toy) but also the everyday privileges your child takes for granted (e.g., access to television, video games, special toys already in the home, riding a bike, going over to a friend's home, etc.). Be sure to have at least 10, and preferably 15, rewards on this list.
5. Now make up a second list of the target behaviors your child can do to earn poker chips. These can include typical household chores such as setting the table for a meal, clearing the table after a meal, cleaning a bedroom, making a bed, emptying wastebaskets, and so forth. You can also include such self-help behaviors such as getting dressed for school, getting ready for bed, washing and bathing, brushing teeth, or any other self-help tasks that you would like your child to perform more consistently. Your therapist can help you decide what types of behaviors to put on this list for your child's age group and special problems.
6. Next, take each target behavior and decide how much you feel it is worth in chips. For 4- and 5-year-olds, assign from 1 to 3 chips for most tasks, and perhaps 5 chips for really big jobs. For 6- to 8-year-olds, use a range of 1 to 10 chips, and perhaps give a larger amount for big jobs. Remember, the harder the job, the more chips you will pay.
7. Take a moment and add up approximately how many chips you think your child will earn in a typical day if he/she does most of the target behaviors. Then remembering this number, decide how many chips your child should have to pay for each of the rewards you listed. We generally suggest that two-thirds of the potential chips your child earns each day should be spent on his/her typical daily

privileges. This allows the child to save the remaining chips (about one-third of their best-case total earnings) toward the purchase of some of the very special rewards on the list. Don't worry about the exact numbers to use here. Just use your judgment as to how much each privilege should cost, be fair, and charge more chips for the special rewards and less for the daily ones.

8. Be sure to provide your child with good descriptive praise whenever you give them the chips they have earned for doing a target behavior or whenever you award them "bonus" chips.
9. Be sure to tell your child that he/she will have a chance to earn "bonus" chips when he/ she performs a target behavior in a nice, prompt, and pleasant manner, or if they do an unexpected positive behavior that you would like to see them do more frequently. Be sure to emphasize that you will not give these "bonus" chips all the time, so your child doesn't expect them all the time.
10. Be sure to tell your child that chips will only be given for behaviors that are done on the first request. If you have to repeat a command to the child, he/she will not receive any chips for doing it.
11. Finally, be sure to go out of your way this week to give "bonus" chips away for any small appropriate behavior. Remember, you can reward a child even for good behaviors that are not on the list of target behaviors. Be alert for opportunities to reward your child.

Note: Do not take chips or tokens away when your child misbehaves!!! You want to focus on having your child EARN tokens for their positive behaviors. Taking away chips or tokens as a form of punishment can quickly "crash" your token economy! Your therapist will be discussing with you in Session 7 how to judiciously take away chips or tokens in a way that both changes your child's behavior for the better and protects your system from crashing!

SETTING UP A HOME POINT SYSTEM

1. Home point systems can be set up using a chart (such as the one shown on the next page) that is posted in a conspicuous place at home so that it is easy to use over the course of the day.

An alternative method that older children sometimes prefer is to use a notebook that is set up like a checkbook with five columns, one each for the date, the item, deposits, withdrawals, and the running balance. When your child is rewarded with points, write the job in under "item" and enter the amount as a "deposit." Add it to the child's balance. When your child buys a privilege with his/her points, note the privilege under "item," place this amount in the "withdrawal" column, and deduct this amount from the "balance".

Regardless of whether you use a chart or a notebook, the program works just like the chip system except that points are recorded on the chart/in the notebook instead of using poker chips.

2. Sit down and explain to your child that you feel he/she has not been rewarded enough for doing nice things at home and you want to change all that. You want to set up a new reward program so your child can earn nice privileges and things for behaving properly. This sets a very positive tone to the program.
3. Discuss the list of the privileges you want your child to earn through the point system. These should include not just occasional special privileges (e.g., going to movies, roller skating, getting a Happy Meal, buying a toy) but also the everyday privileges your child takes for granted (e.g., access to television, video games, computer access, special toys already in the home, riding a bike, going over to a friend's home, etc.). Be sure to have at least 10, and preferably 15, privileges on this list.
4. Now make up a second list of the target behaviors your child can do to earn points. These can include typical household chores such as setting the table for a meal, clearing the table after a meal, cleaning a bedroom, making a bed, emptying wastebaskets, and so forth. You can also include such self-help behaviors such as getting dressed for school, getting ready for bed, washing and bathing, brushing teeth, or any other self-help tasks that you would like your child to perform more consistently. Your therapist can help you decide what types of behaviors to put on this list for your child's age group and special problems.
5. When you determine how many points each behavior should earn, use larger numbers than in the chip program. We generally recommend using multiples of 100, with a range from 100 to 500 points for each behavior. The larger numbers are more motivating for children with ADHD than traditional programs that often use point ranges of 1 to 5 points. In general, the longer it takes the child to complete the task and/or the more important it is to you that your child does the task, the more points it should be worth.
6. Then add up how many points you feel your child will earn on an average day for doing the target behaviors. Use this number to decide how much to charge for

each privilege. A reasonable standard is to ensure that your child has about one-third of his/her daily points free to save up for special privileges if he/she does all of the target behaviors and purchases a typical number of daily privileges on any particular day. Don't worry about the exact numbers to use here. Just use your judgment as to how much each privilege should cost, be fair, and charge more chips for the special rewards and less for the daily ones.

7. Be sure to tell your child that he/she will have a chance to earn "bonus" points when he/she performs a target behavior in a nice, prompt, and pleasant manner, or if they do an unexpected positive behavior that you would like to see them do more frequently. Be sure to emphasize that you will not give these bonus points all the time, so your child doesn't expect them as consistently as will be the case for the target behaviors defined earlier.

Be sure to go out of your way this week to give points away for any small appropriate behavior. Remember, you can reward a child even for good behaviors that are not on the list of target behaviors. Be alert for opportunities to reward the child.

8. Do not fine your child any points for misbehavior at this point; doing so will result in your system dying a quick and ugly death!
9. Generally speaking only parents should write down the points your child earns or spends on the point chart or in the point notebook. Be sure to provide your child with good descriptive praise when you award/record points they have earned.

Some parents think it will be beneficial if their child does this recording – if this is done, make it clear to the child that they are to ONLY record points earned or spent when the parent is present to observe them doing it – and sure to provide descriptive praise for the child's behavior when recording points they have earned!



POINT SYSTEM for Jimmy Impulski

Week of 10/30/2017 to 11/5/2017

START BEHAVIORS	POINT VALUE	DAY OF THE WEEK						
		Mon	Tue	Wed	Thu	Fri	Sat	Sun
1. Gets out of bed with ≤ 3 reminders by 6:30 a.m.	200	200	200	200	200	200	200	200
2. Gets dressed without help and with ≤ 3 prompts	500		500	500	500	500	500	500
3. Gives dog water before school / in the morning	200		200			200		
4. Completes homework by 4:30 p.m.	300	300	300		300	300		
5. Showered and ready for bed by 8:30 p.m. (to allow for 30 minutes of free time before going to bed at 9:00 p.m.)	400			400	400	400	400	400
EXTRA CREDIT: <i>Sat-Helped Mom clean house.</i> <i>Sun-Helped Dad in yard</i>							500	500
I EARNED THIS MANY POINTS TODAY		500	1200	1100	1400	1600	1600	1600

DAILY PRIVILEGES	POINT VALUE	DAY OF THE WEEK						
		Mon	Tue	Wed	Thu	Fri	Sat	Sun
1. Video game/TV time (30 min; max = 60 min/day)	500		500	500		1000	1000	500
2. Watching TV others choose (30 min; max = 90 min/day including personal TV time earned in #1)	300					300	300	
3. Computer time (30 min; max = 60 min/day)	300		300	300	300			300
4. Going to neighborhood park for 30 min after HW	200				200			
5. Extra 15 minutes in bathtub (max = 15 min/day)	200		200		200	200	200	200
6. Ice Creme for bedtime snack (max 1 serving/day)	400	400			400			400
7. Extra bedtime story by Mom or Dad	100	100		100	100	100	100	100
8.								
I SPENT THIS MANY POINTS TODAY		500	1000	900	1200	1600	1600	1500
I PUT THIS MANY POINTS IN THE BANK TODAY		0	200	200	200	0	0	100

SPECIAL PRIVILEGES	POINT VALUE	DAY OF THE WEEK						
		Mon	Tue	Wed	Thu	Fri	Sat	Sun
1. Pack of baseball cards	1000						1000	
2. Sleep over at friend's house	1500							
3. Having a friend sleep over	2000							
I SPENT THIS MANY POINTS FROM MY BANK							1000	

MY END-OF-DAY BANK BALANCE	400**	600	800	1000	1000	0	100
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Total your points each day! • Do not ask for credit! • Spend some points & save some for specials each day!

** Reflects 400 point carry-over from the previous week.

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EXAMPLES OF REWARDS/PRIVILEGES THAT CAN BE USED IN HOME-BASED CONTINGENCY MANAGEMENT SYSTEMS

Daily Rewards/Privileges

- Snacks
- Dessert after dinner
- Staying up X minutes beyond bedtime
- Having a bedtime story/Reading with a parent for X minutes
- Choosing radio station in car
- Extra bathtub time for X minutes
- Educational games on computer for X minutes
- Choosing family television show
- Talking on phone to friend for X minutes
- Video call (e.g., Skype) a friend or extended family member for X minutes
- Video game time for X minutes
- Playing outside for X minutes
- Television time for X minutes
- Listening to radio/stereo for X minutes
- Others as suggested by child and approved by parent(s)

Daily or Special Rewards/Privileges

- Going over to a friend's house to play
- Having a friend come over to play
- Allowance
- Bike riding/skating/skateboarding (in the neighborhood for daily reward; longer trip with family or at a nearby bike trail/skate park for weekly reward)
- Special activity with mom or dad
- Special time with mom or dad for X minutes
- Earn day off from chores
- Game of choice with parent/family
- Others as suggested by child and approved by parent(s)

Special Rewards/Privileges

- Going fishing
- Going shopping/going to the mall
- Going to the movies
- Going to the park
- Getting ice cream
- Bowling, miniature golf
- Selecting something special at the store
- Making popcorn
- Having friend over to spend night
- Going to friend's to spend night
- Choosing family movie
- Renting movie video
- Going to a fast-food restaurant with parent and/or family
- Watching recorded/DVRed television show(s)
- Others as suggested by child and approved by parent(s)

Revised from an original list ©CTADD, Inc.

IS REWARDING GOOD BEHAVIOR A FORM OF BRIBERY?

The following is an excerpt from *ADDitude Magazine's Smart Answers to Commonly Asked Questions* column:

Question: "Isn't it just a bribe when you give her a reward every time she does something that she's supposed to be doing anyway?"

*Peter Jaksa, Ph.D.**, responds:

Wouldn't parenting be a breeze if children naturally did everything they were "supposed" to be doing? This is one of those "should" questions that usually confuses the issue. If children with ADHD could simply do the things they "should" be doing, they would have already done them. There would be no need for behavior modification, teaching behavioral strategies and coping skills, or using medication to help manage symptoms.

The question makes it sound like rewarding good behavior is "giving in" to the child or spoiling the child. It is more helpful to think of reward-based behavior modification as a teaching tool that helps build good conduct.

While most children are able to follow instructions and behave accordingly, children with ADHD have difficulty sustaining attention to tasks when there is no immediate feedback or payoff. They need rewards, such as token or chip systems, to keep them motivated to do things that are not intrinsically rewarding or stimulating.

If you want to increase a positive behavior (e.g., hang up your jacket when you get home from school), acknowledge and reward it. Rewarding that behavior every single time helps the child learn the behavior through repetition. Reward systems also help increase the motivation to repeat the behavior in the future. Repeated good behaviors, over time, develop into good habits.

Once the behavior gets more established, rewarding it once in a while actually becomes more effective than rewarding the behavior every single time. In time, the rewards can be phased out, but the positive habit remains in place. An occasional verbal acknowledgement and praise can still work wonders, though, for instilling a sense of pride in the child, and creating good feelings between parents and children.

** Peter Jaksa, Ph.D. is a past president of the National Attention Deficit Disorder Association, Director of the Child-Adolescent-Adult ADD Network and the author of the book "25 Stupid Mistakes Parents Make."*

TIPS ON HOW TO MAXIMIZE SUCCESS WITH ALL FORMS OF CONTINGENCY MANAGEMENT SYSTEMS

- Start with target behaviors that are relatively easy to accomplish in order to increase your child's likelihood of success at the beginning of the program. Hold off on tackling more difficult behaviors until your child has had some success with easier ones.
- For behaviors that need to be accomplished by a particular time, be sure to set a specific deadline for their completion; it can also be helpful to set a maximum number of reminders or prompts you are willing to give the child to promote their success in doing their target behaviors (e.g., "Be out of bed by 7 a.m. with no more than 2 reminders).
- Be sure to smile, have a pleasant tone of voice, and provide your child with an appropriate descriptive praise whenever you give him/her the points or chips they have earned for good behavior.
- Do not give the chips or points away before the child has done the target behavior. Points or chips are only given once the required behavior has been done! But be as quick as possible in awarding your child with their chips or points once the behavior has occurred. Don't wait to reward!
- It is often a good idea to set specific time(s) each day when your child can redeem their points or tokens for certain privileges, as well as to set a maximum amount of certain privileges they can buy each day (e.g., "30 minutes of TV time, max. 60 minutes/day, only between 6-8 pm).
- You can reward your child with chips or points for almost any form of good behavior. They can even be used in conjunction with the strategies you learned in session 3 to reward your child for not bothering or interrupting your work.
- Both parents should use the chip or point system to make it as effective as possible.
- For children who are bored easily, it can help for the reward to be a choice from a reinforcement menu, rather than clearly defining the reward (e.g., "As your reward, you can choose from one of these 3 items" rather than stating "your reward will be 30 minutes of TV time").
- Items chosen as rewards should be items or privileges that your child does not have easy access to aside from earning them through the CMS. They must also be something you are willing to deny your child if he/she does not earn it.
- If your child says he/she does not want anything as a reward, it may be because your child has access to too many items and activities. That is, your child is not motivated to work for more because he/she already has so much. In such cases, as their parent you will need to decide which privileges or items your child will continue to be allowed to have freely, and which ones they will now have to earn through the CMS (*hint*: the more they have to earn, the more successful the CMS will be in developing and maintaining their good behavior!).
- Review the lists of target behaviors, daily privileges, and special privileges once a week or so. Modify existing and/or add new target behaviors, daily privileges, and special privileges as you deem necessary at each review. Check with your child for new rewards he/she may want on the list.

Modified from Russell A. Barkley's *Defiant Children: A Clinician's Manual for Assessment and Parent Training*, ©1997 by The Guilford Press

Troubleshooting a Contingency Management System

Problem	Possible Causes	Adjustments Needed
Child not interested in reinforcers	<ul style="list-style-type: none"> • Using the “wrong” reinforcers • Child getting reinforcers without earning them • Child satiated by earning reinforcers too easily 	<ul style="list-style-type: none"> • Get the child’s help in picking reinforcers; use preferred activities as reinforcers. • Close loopholes in “welfare system”; lock cupboards if necessary. • Raise requirement for earning reinforcer.
Child interested in reinforcer but does not try to earn	<ul style="list-style-type: none"> • No hope of earning; despair of success. • Hoop set too high 	<ul style="list-style-type: none"> • Lower the hoop. Find a level that the child can succeed at, then gradually raise requirement.
Program worked at first, then stopped working	<ul style="list-style-type: none"> • Satiation • Parent(s) no longer delivering the reinforcers • Outgrowing the reinforcers being used 	<ul style="list-style-type: none"> • Select new reinforcers and/or raise the requirement for earning existing ones. • Resume giving reinforcers when earned, starting by giving “back pay”. • Change reinforcers (with child’s consultation).
Child begs and whines for reinforcers	<ul style="list-style-type: none"> • Parents not giving reinforcers when earned. • Parents giving in to begging, thereby reinforcing begging behavior. • Child hopeless about being able to earn reinforcer or assumes it’s easier to beg for it than earn it. 	<ul style="list-style-type: none"> • Give “back pay” and keep “wages” current. • Ignore begging after one explanation of how to earn the reinforcer. Response cost or time-out begging if necessary. • Lower requirement for earning so it is easier than begging; make sure child knows begging won’t work.
Target behaviors improve, but other behaviors worsen	<ul style="list-style-type: none"> • Child thinks only the target behaviors “count”, puts all his/her effort into doing them. 	<ul style="list-style-type: none"> • Add new target behaviors covering new problem behaviors, with reduced reinforcement for old targets; continued success on old targets is required to be eligible for reinforcement of new target behaviors.
Target behaviors improve, but parents dissatisfied, more concerned about other behaviors	<ul style="list-style-type: none"> • Wrong target behaviors picked in the first place. • Perfectionistic parents. 	<ul style="list-style-type: none"> • Reprioritize behavioral targets, stressing that the strategy is to work on a few at a time, then add others as the new behaviors become second nature. • Parents need to adopt more realistic expectations.
Child demands reinforcers for behaviors previously mastered	<ul style="list-style-type: none"> • Natural opportunism of childhood. 	<ul style="list-style-type: none"> • Firmly explain that additional reinforcers will not be available for established behaviors, but continuing good behavior is necessary for earning reinforcement for the current target behaviors. Additional reinforcement may be earned by targeting additional behaviors if warranted.

from *Contemporary Diagnosis and Management of Attention-Deficit/Hyperactivity Disorder* by L. Eugene Arnold, M.Ed., M.D. (lightly edited from the original)

TOKEN ECONOMY WORKSHEET

TARGET BEHAVIOR <small>Define the behavior you want your child to do in a positively stated way; be very clear and specific.</small>	WHEN / WHERE / BY WHOM BEHAVIOR WILL BE OBSERVED and REWARDED <small>State exactly who is responsible for monitoring for the behavior as well as when/where monitoring will occur</small>	AMOUNT OF TOKENS TO BE EARNED FOR DOING THIS BEHAVIOR
1. _____ _____ _____ _____	_____ _____ _____ _____	_____
2. _____ _____ _____ _____	_____ _____ _____ _____	_____
3. _____ _____ _____ _____	_____ _____ _____ _____	_____
4. _____ _____ _____ _____	_____ _____ _____ _____	_____

Types of tokens to be used: _____

The tokens will be obtained from/by: _____

The tokens will be stored: _____

Kind of record keeping system to use: _____

What happens if a token or reward is not earned: _____

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TOKEN ECONOMY PRIVILEGES LIST

DAILY PRIVILEGES

(Activities, Privileges, Toys, Food)

CRITERIA

(Number of tokens or stickers needed to earn the privilege)

SPECIAL PRIVILEGES

CRITERIA

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Point System for _____ Week of _____

START BEHAVIORS	POINT VALUE	DAY OF THE WEEK						
		Mon	Tue	Wed	Thu	Fri	Sat	Sun
1.								
2.								
3.								
4.								
5.								
EXTRA CREDIT:								
I EARNED THIS MANY POINTS TODAY 🖐								

DAILY PRIVILEGES	POINT VALUE	DAY OF THE WEEK						
		Mon	Tue	Wed	Thu	Fri	Sat	Sun
1.								
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
I SPENT THIS MANY POINTS TODAY 🖐								
I PUT THIS MANY POINTS IN THE BANK TODAY 🖐								

SPECIAL PRIVILEGES	POINT VALUE	DAY OF THE WEEK						
		Mon	Tue	Wed	Thu	Fri	Sat	Sun
1.								
2.								
3.								
4.								
I SPENT THIS MANY POINTS FROM MY BANK 🖐								

MY END-OF-DAY BANK BALANCE 🖐								
------------------------------	--	--	--	--	--	--	--	--

Total your points each day! • Do not ask for credit! • Spend some points & save some for specials each day!
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