## **P2 Tegan K**

**Evelyn Boodaghians** [00:00:00]  
Yep. OK, awesome.

**Bookmark: Introduction and personal background**

**Evelyn Boodaghians** [00:00:02]  
OK, Tien, can you tell me a little bit about yourself, maybe where you live, what you do for fun or for work at the moment?

**P2 Tegan** [00:00:10]  
Yeah, so I live in San Francisco. I work full time for myself, so I'm a consultant for fun.

**Bookmark: Responsibilities and activities**

**P2 Tegan** [00:00:22]  
I go to the gym a few times a week. I play tennis with friends. I have two kids, so a lot of and they're in school. So like a lot of my life revolves around them and getting them places. I also raise service dogs in training. So I also spend a tonk of time supporting their work. So it's a, it's a volunteer position, but it takes a lot of time. So kind of like those are the big buckets. I'm a single parent so I do everything around the house and I'm 100% in charge of all the kid(2 kids) stuff.

**Bookmark: Childcare arrangements**

**Evelyn Boodaghians** [00:00:59]  
OK. If you don't mind me asking, the kids are constantly with you or do they? OK.

**P2 Tegan** [00:01:04]  
Yeah.

**Evelyn Boodaghians** [00:01:06]  
Gotcha. OK. And how old are your kids?

**P2 Tegan** [00:01:09]  
They are 9 and 11, both boys.

**Evelyn Boodaghians** [00:01:11]  
OK. And then is there anyone else in the house with you guys or just the three of you, the three of us, you mentioned you're 100% responsible for your kids. Do you have any other folks that help out with childcare or not so much?

**P2 Tegan** [00:01:27]  
No, not really. I mean there's grandparents that will like watch them here and there, but no, I don't have a nanny or or regular babysitter or anything.

**Evelyn Boodaghians** [00:01:36]  
OK, so grandparents here and there, but no babysitters.

**Bookmark: Level of independence of the kids**

**Evelyn Boodaghians** [00:01:41]  
Yeah. And how would you, how would you rate your kids? Like independence? How independence do you are your kids?

**P2 Tegan** [00:01:50]  
I mean, they still need me to take care of most things. So like obviously getting them to and from school, camps, practices, any extracurricular stuff, I still have to, you know, if they're having a play date, like I need to make those arrangements around the house. Like they're a little bit more independent. They can like certainly make their own breakfast or, you know, clean up after themselves. We live just a few blocks from like a neighborhood market. So the 11 year old can definitely like go down the street and pick up milk if he needs to. They can stay home alone for a little bit of time, like if I'm running out to run a quick errand, like they can handle that. But I think they're like age appropriate independent.

**Evelyn Boodaghians** [00:02:45]  
You mentioned your 11 year old can like go down to the street and pick up stuff if needed, yes? Do either of your kids have phones or is that not yet a conversation?

**Bookmark: Technology usage and activities**

**Evelyn Boodaghians** [00:02:56]  
No.

**P2 Tegan** [00:02:57]  
So they both have their own iPads and they use their iPads to communicate texts via their iCloud accounts and then 11 year old has an Apple Watch so they can make texts and phone calls but they don't have a smartphone.

**Evelyn Boodaghians** [00:03:13]  
Gotcha. And what else do they use their iPads for?

**P2 Tegan** [00:03:18]  
They love games, so they love playing Fortnite. I guess they play Fortnite on Nintendo, but they love Fortnite. They love YouTube, they love Minecraft, Roblox. I think any game that allows them to also be social with friends they have. They both have like a really good group of friends, both from school and like other community friendships that they have. So, yeah, so they are pretty talkative.

**Evelyn Boodaghians** [00:03:51]  
I see. Gosh, we didn't have iPads when I grew up.

**P2 Tegan** [00:03:55]  
That would have been cool, yeah.

**Evelyn Boodaghians** [00:03:57]  
Definitely. The world has changed so much. OK, awesome. And then your kids are not of age to drive, so we will skip that question.

**P2 Tegan** [00:04:07]  
Yeah.

**Evelyn Boodaghians** [00:04:08]  
Tell me so I want to talk a little bit about your immediate family, so you and your boys and food.

**Bookmark: Meal planning and schedule**

**Evelyn Boodaghians** [00:04:14]  
So what does like a typical week look like? And we can go, You know, I know sometimes weekends are different than weekdays and breakfast, lunch, dinner are all different, so.

**P2 Tegan** [00:04:21]  
Yeah, I would say our Monday through Fridays is pretty standard. So like breakfast at home, I joke with them that I am not a shorter cook. So like they need to tell me what they want when I buy the groceries and I'm not like making whatever they want every single day. So like we go through phases where like sometimes they're having cereal every day, sometimes they're having bagels. This week they're having yogurt and granola with fresh fruit. Like that's just, I'm really lucky that their school and most of the camps they've been in the summer provide lunch. So I have like their their favorite snacks that they grab and like take with them to either school or camp program and then dinner it.

**Bookmark: Flexibility in meal planning**

**P2 Tegan** [00:05:11]  
I mean, we're about to come up on school starting, which means our schedule is going to change a lot. So for the most part I try to make dinner 3 weeknights and like one weekend I'll try to make something and I really enjoy cooking so that's fun for me. But we always order Fridays always. And then usually at least one or two other nights a week, sometimes Sunday. And then it really just depends on like when we have a later activity in the day. So I know, for example, one of my kids this coming school year has a soccer practice that won't end until 7:00. Like I'm not going to get home at 7:00 and make dinner. So I know like that day, I think it's Monday, it might be Tuesday, but like that's a day where I'm going to order.

**Evelyn Boodaghians** [00:06:07]  
Food I see so kind of dependent on the kids schedule of home.

**P2 Tegan** [00:06:14]  
Yes.

**Evelyn Boodaghians** [00:06:16]  
But you have like a tradition of at least on Fridays, you're always ordering. It sounds OK. And I think you start to get into this a little bit, but how about like different seasons like you mentioned, sometimes your kids are in school, sometimes they're in camp. How do things change depending?

**P2 Tegan** [00:06:33]  
Yeah, I think summer is just busy, right. Like it whether it's travel or like I have one kid that's at sleep away camp and another kid that's not. And so I just think there's a lot more flexibility week to week versus during the school year, especially like even within the school year, like start of school through Thanksgiving, when I know the week, the Monday through Friday schedule is going to be really standard. Like I know when there's soccer practice, I know when there's this other after school thing. So I can count on a lot of consistency, but there are other times, like during the summer, especially when camp schedules are different and the kids are in different places, that I just need to be a lot more flexible in terms of like, OK, this, this plan that I had isn't going to work. So we're going to have to go with something else. Like the ability to pivot. I try really hard. Like one of the things I've learned as a parent is like meal planning is really important to me. So when I'm in those times like like right now where things schedules can just be a little bit crazy, I have to meal plan, but also like plan to not make that meal, if that makes sense. Like have a little bit of flexibility there to be because I again, like if something crazy happens with the schedule and I don't get home until 637, I'm just, I'm not going to like work for myself and my kids by like making the thing I planned on making it for the sake of making it if that means I'm stressed out and they're not eating dinner until 8:00.

**Evelyn Boodaghians** [00:08:17]  
Yeah, you have to like adjust the plan, yes accordingly, but have a plan to fall back on if it works out.

**P2 Tegan** [00:08:24]  
Yes.

**Evelyn Boodaghians** [00:08:25]  
OK, I want to talk about the cooking piece.

**Bookmark: Food shopping preferences**

**Evelyn Boodaghians** [00:08:29]  
We'll get there in just a minute, but before cooking comes food shopping. So tell me a little bit about what does food shopping look like for you and your.

**P2 Tegan** [00:08:36]  
So I almost only shop at Whole Foods. I like quality of food is really important. So what I feed my kids. So I try to only buy organic quality of meat, it's really important. So actually most of the time if I'm, I'm ordering meat directly from a farm in Northern California and then I have like a freezer here and I just, I get a shipment of like 10 to 20 lbs at a time and freeze it until we need it. But I just, it makes me feel a lot better knowing exactly where our food is coming from. We are big into like ingredients. Like I cook from scratch a lot. So outside of like the snacks I buy for my kids, there's not a lot of processed food in the house. We eat a lot. I mean, we aren't, we aren't vegetarians. We eat a lot of vegetables and fruits. So like, I think that's a bulk of what I purchase. I try to only grocery shop once a week just to like not have like a bunch of stuff sitting in the fridge that can like go bad. And I try to only buy like what I need. So I'm, I plan out what I'm going to cook. I might write a list and I would say like 75% of the time I will do like the Whole Foods pick up. I don't even go into the store 'cause it just saves time, OK?

**Evelyn Boodaghians** [00:09:58]  
So it's 75% of the time Whole Foods pick up.

**P2 Tegan** [00:10:01]  
Yeah. And then the rest would be like, I'm going in to get it or like occasionally I'll like run in, I'll like pop into a store because we need one thing that like I, we either ran out of midweek or I didn't think I needed, but then I did.

**Evelyn Boodaghians** [00:10:19]  
OK. And for that you'll just go in person to the store? Yeah. OK. OK. And is your you said you try to go once a week, is there like a or order once a week? Is there a designated day for that or is that?

**P2 Tegan** [00:10:34]  
Usually it's Sunday. I, I mean, I went to Whole Foods, we were out of town over the weekend so I went yesterday morning. But like most of the time, I will plan it all out, order it, pick it up on Sunday and be ready to go for the week.

**Evelyn Boodaghians** [00:10:49]  
Yeah. OK.

**Bookmark: Meal planning and scheduling**

**Evelyn Boodaghians** [00:10:51]  
So unless it's like a travel week or something like that. Yeah. And then you mentioned meal planning. Tell me a little bit more about that. I know people have different definitions of meal planning. So what's?

**P2 Tegan** [00:11:02]  
Yeah. So I put together kind of like a weekly schedule for all of us, like who has appointments, who needs to be where, Like who has a practice? If there's like afternoon play date or something, like I just put it on the calendar. Like not it's like it's like 1/2 sheet of paper that just goes on our fridge. And and then I'll just say like, here's the days that I'm going to cook. Here's the days that I'm going to order and like what I'm going to cook. So like we always have tacos on Tuesday. That's just like our tradition. And then the rest of the time it's like sometimes the kids will ask for something. So I'll make that. Anything I cook during the week, I try to make it like something fast. So I'm not, I'm not really trying new things during the week. If I want to try something new, I'll do it on the weekends. I don't, I have like a slow cooker, but I don't use it very often in terms of like I don't make stuff in the morning and like have it ready to go. But yeah, I mean, it's, it's usually like a protein, vegetable, pasta situation. Like nothing too fancy or complicated.

**Evelyn Boodaghians** [00:12:19]  
Gotcha. And then do you meal prep at all like I think you mentioned, like slow cookers? Not really.

**P2 Tegan** [00:12:27]  
The only thing I think I prep is we have this big bin of cut vegetables that the kids just snack on. So that's probably the only thing that I consistently like Prep.

**Evelyn Boodaghians** [00:12:36]  
OK, and that's just in your fridge.

**P2 Tegan** [00:12:40]  
Yeah, it's just in the fridge and like, it's nothing fancy. It's like, I'll just go ahead and like cut up carrots and bell Peppers and celery and stuff and it's just in there.

**Evelyn Boodaghians** [00:12:49]  
OK, Did any of your kids help you with cooking or no?

**P2 Tegan** [00:12:55]  
Kids will occasionally help with like chopping, sometimes like that, but no. Unless we're baking cookies, then they help.

**Evelyn Boodaghians** [00:13:05]  
Yeah, look in the spatulas, I'm sure. Yeah, exactly. Yeah. OK, that makes sense. And then you mentioned there's some grandparents around. Do they help at all with groceries or cooking or anything like that or not so much? No. Good to know. OK.

**Bookmark: Ordering takeout and delivery**

**Evelyn Boodaghians** [00:13:25]  
You mentioned you're going to you order out sometimes. So tell me a little bit about what does ordering outlook like for you and the family and those can be different things if sometimes you order.

**P2 Tegan** [00:13:36]  
Yeah, I think, I mean, if I'm ordering out just for me, it'll be like sometimes I'm working, I'm like have a big project or something I'm working on and I just like don't want to deal with making myself lunch. So then I will order for myself like during the day. And a lot of times it's like I'll only do it if there's something that I'm really craving that I know would be like a pain to make for myself. Like what's a really good example? Like if I wanted a really good, like, falafel sandwich, right? Like, I'm not going to do that for myself. If I wanted Vietnamese spring rolls, like those kinds of things, I will order that and get it delivered for the family. Like I said, Friday is always take out and then just depending on kind of like what we have going on and how we're feeling mostly me, we might order other times and when we order out, at least with the kids, I usually I'm just like, OK, what do you guys want? And I will figure out what I want to eat like around them. So they usually get like Fridays, they get the choice. And then if there's another day that we just like, need something, they will usually get to choose.

**Evelyn Boodaghians** [00:15:00]  
And do your kids agree on stuff? Is it kind of a mixed bag on if they'll agree on a place?

**P2 Tegan** [00:15:07]  
They mostly agree, Yeah, I don't think. I think they like the same thing. Neither of them are very picky. So, yeah, I can't really think. I mean, I think pizza is probably the only thing that they like, have separate things they like, but we've been able to figure out like workarounds.

**Bookmark: Friday takeout tradition**

**Evelyn Boodaghians** [00:15:31]  
And are there any rules when it comes to ordering food with the kids?

**P2 Tegan** [00:15:37]  
Nope.

**Evelyn Boodaghians** [00:15:42]  
OK, that makes sense. OK. Are your kids your kids ever ordered delivery independently of you? Like without you?

**P2 Tegan** [00:15:55]  
They've never actually, like done it from start to finish, but I've handed the phone over to them to be like, you pick out what you want from this menu.

**Evelyn Boodaghians** [00:16:06]  
OK, OK, that makes sense. Tell me a little bit about how that goes. Like it's Friday, you guys are it's your day to eat out.

**Bookmark: Kids' preferences for takeout**

**Evelyn Boodaghians** [00:16:16]  
What does that typically look like?

**P2 Tegan** [00:16:17]  
So it'll start with me saying something like, do you guys know what you want? And they'll usually, I mean, it's, it's funny, we, we don't like branch out too much from like what we usually get. So I would say the rotation is like sushi, dumplings, burgers, pizza or Mexican. And so they'll kind of pick from one of those and then they usually have an opinion on like where, you know, there's a, there's a few places they like for each one of those categories. So then they'll, you know, say which one they want. And then, and then I usually ask them like before I order, like, do you wanna take a look at the menu or do you just want me to order? And I would say like most of the time they just tell me to order they'll because I know what they like.

**Evelyn Boodaghians** [00:17:09]  
Yeah. And you mentioned like you guys kind of have your go to's. It sounds like for each cuisine style that you guys.

**P2 Tegan** [00:17:19]  
I mean, a lot of times too, like I'll just go back and like look at my previous orders and say like, OK, where do we order from? And like what we get, 'cause I knew that they liked it and ate it. So it's just easy to go back to the same place.

**Evelyn Boodaghians** [00:17:34]  
That makes sense, Like it's a good foundation to start from.

**P2 Tegan** [00:17:37]  
Yeah.

**Evelyn Boodaghians** [00:17:39]  
OK, that makes sense.

**Bookmark: Use of food delivery apps for other items**

**Evelyn Boodaghians** [00:17:43]  
Do you ever, does the family ever use the food delivery apps for like things beyond prepared meals? Like now there's grocery stores and like convenience style stuff on there or not so much.

**P2 Tegan** [00:17:54]  
Sometimes, occasionally, like there have been times where like if we randomly have a friend in town and we're ordering and like I want to grab like a bottle of wine or a six pack of beer, like I'll do that. There's been a couple times that I've use that to like get ice cream also delivered. I don't, I always feel very silly doing that because like I don't need it, you know what I mean? But like it is nice, especially on Fridays when we get home to just like put on our pajamas right away and order everything we want for the night and just relax. And I think that's definitely like a tradition we've created.

**Bookmark: Tradition of ordering food on Fridays**

**P2 Tegan** [00:18:36]  
Like when we get home from wherever our final activity is on Friday, we all kind of know like we're done for the night and we're done. Like the weekend has started. Nobody else has to like work anymore. Everything is gonna get delivered like that kind of thing.

**Evelyn Boodaghians** [00:18:52]  
Yeah, so that sounds like a nice tradition.

**P2 Tegan** [00:18:54]  
Yeah, it is. I don't know. It didn't. It came around by accident. But it is really nice.

**Evelyn Boodaghians** [00:18:58]  
Yeah. Has that you mentioned like it came out naturally, has any of this changed due to COVID? Like was that at all or no?

**Bookmark: Changes in food habits due to COVID**

**Evelyn Boodaghians** [00:19:06]  
This was happening before COVID too, no.

**P2 Tegan** [00:19:09]  
I mean, so to, to make this story more complicated, but like my husband passed away during COVID, not not from COVID, but during that time. So like it's really hard for me to think about like before COVID and after COVID as like our lives just changed dramatically afterwards. So we did order out. Like we definitely still had a like at least twice a week tradition of ordering food. It wasn't nearly as kid focused, I think. In fact, I think before COVID and again, my kids were much younger then. So it was like we could feed them something else, put them to bed and then like we would order food for us. So I think the biggest shifts post COVID and like becoming a family of three would be like they're more involved in the decision making and it's more for their food and less for my food. If we're like, there's a lot of times where like if they want pizza, I mean almost anything they order is not what I want to eat. So I'll have to look and be like, OK, what pizza place has good salads? Or like what burger place is going to do something that I want to eat? Because that's just like, not the food I'm into so. So definitely, I think it used to be like, what am I going to eat? And like what are the kids? They were secondary and now I'm secondary.

**Evelyn Boodaghians** [00:20:32]  
Yeah, I'm sorry to hear that. I didn't mean to press on that. No, that's.

**P2 Tegan** [00:20:36]  
OK, I just wanted to explain that like it wasn't Covid's not the only thing that happened at that point in our lives to change things.

**Evelyn Boodaghians** [00:20:42]  
Yeah, yeah. That makes sense.

**Bookmark: Managing food for the family**

**Evelyn Boodaghians** [00:20:46]  
Thinking about what we've talked about with like how you're managing food for your family. What do you feel like is working well? What do you feel like maybe isn't working well? Is there anything that comes to mind there?

**P2 Tegan** [00:20:59]  
I think it's all working really well. I think, I mean, if I could make things all perfect, and this is just because I'm like a type A very organized person, I would want like my inventory to be more my, my like food inventory to be more consistent. So like I would love to run out of milk when I need to go grocery shopping, but for whatever reason, like I don't, I run out of milk on like Thursday. And so then I'm like, OK, well, I need milk, but I don't want to do the rest of the grocery shopping because like then it's going to sit there. So I think honestly, that's like the only thing I think I would switch about it.

**Bookmark: Balance between ordering out and homemade food**

**P2 Tegan** [00:21:39]  
But no, for the most part, I, I feel like we're in a really good groove in terms of like, I feel like we have a really good balance between ordering out and eating food that I'm making from home.

**Bookmark: Quality and health of food for kids**

**P2 Tegan** [00:21:56]  
I think even when it's food that I'm ordering out, I don't really have a lot of concerns about like the quality of food that my kids are eating or like the health level of the food they're eating. Like I, you know, we're, they're eating really healthy. They are really healthy. They're not picky. Like they're, I took them to state board provisions on Sunday night and like, they ate everything. So, and I think that's the most important thing for me is like, I don't care if you want to eat cheese pizza on a Friday night because I know that like on Saturday night, you're probably going to eat, you might be eating something you've never had before and you'll eat it so.

**Evelyn Boodaghians** [00:22:38]  
Yeah, the you bring up something interesting there of like actually going out to eat.

**Bookmark: Frequency of eating out**

**Evelyn Boodaghians** [00:22:42]  
How often does that happen for your?

**P2 Tegan** [00:22:44]  
Almost never. Like it was a special occasion. It was a, it was a birthday. So we went out to eat. But like I would say also we just got back from a two weeks of vacation and there was a lot of eating out. So I think we we probably will take a break from it for a little while, but it's not, I would say maybe once a month we go out.

**Evelyn Boodaghians** [00:23:12]  
OK.

**Bookmark: Babysitters and their responsibilities**

**Evelyn Boodaghians** [00:23:14]  
I know you mentioned there's like no other caregivers in your kids lives currently at the grandparents. How about like babysitters if you go out, if that's a thing?

**P2 Tegan** [00:23:22]  
Yeah, we do have like one babysitter that we use pretty regularly. I just haven't really like my, my social community isn't really here in the summer, so I haven't had a lot of social plans. But like during the school year, I'm actually pretty busy. I would say like on average one night a week I'm I'm out with either friends or something, something in my, my community. So they're either spending the night with grandparents or with a babysitter at our house.

**Evelyn Boodaghians** [00:23:50]  
OK, tell me a little bit about what is like the babysitter's responsibilities just with the kids in general.

**P2 Tegan** [00:23:57]  
So if it's a weeknight or I guess even a weekend, it would be dinner, like bedtime preparation, supervision. If it's a weekday, like helping with homework, making sure it's getting done, you know, cleaning up, like not cleaning the house, but like cleaning up after whatever mess the kids have made kind of thing, and then putting them to bed and then just making sure everything is like quiet and safe until I get home.

**Evelyn Boodaghians** [00:24:28]  
And do you have like a go to babysitter or does it kind of fluctuate?

**P2 Tegan** [00:24:32]  
No, we have a, we have one go to and then I have like a roster of maybe three or four others that are like my second choices.

**Evelyn Boodaghians** [00:24:40]  
We won't tell them that.

**P2 Tegan** [00:24:42]  
If so and so isn't available, we'll go to the yeah.

**Evelyn Boodaghians** [00:24:46]  
Yeah, that makes sense.

**Bookmark: Babysitter's dinner options**

**Evelyn Boodaghians** [00:24:47]  
And what does dinner look like when the babysitters so.

**P2 Tegan** [00:24:56]  
There's probably two different options. One is like I will have like a box of Mac and cheese and a frozen chicken Nuggets that like she can just make for them and they love that and like she'll do that. Or I will order something before and just like it'll be delivered after I leave but I take care of the ordering. Or sometimes she orders or sometimes she will take them out.

**Evelyn Boodaghians** [00:25:24]  
OK OK so a couple different things here just so I want to make sure I got all of them. So sometimes buy some Mac and cheese and like frozen chicken. She'll prep it ready or you order before and it arrives after you leave. But sometimes she will order herself or take them out. Yeah.

**Bookmark: Babysitter's ordering and payment process**

**Evelyn Boodaghians** [00:25:42]  
OK. Tell me about what does it mean for her to order for herself? Like what does that look like?

**P2 Tegan** [00:25:48]  
I mean, usually she's ordering for herself and the kids. So I'll just say like whatever they want, you want, you know, order. And then like she always just sends me a Venmo request at the end of the night. So she just includes like whatever that is. Like I don't give like a dollar amount limit or anything like that. Like you guys just get what you want from wherever you want.

**Evelyn Boodaghians** [00:26:11]  
OK, so no dollar amount limit and it sounds like she Venmo requests you. Is it like all summed up together like the food and then her like hourly rate or whatever?

**P2 Tegan** [00:26:20]  
Exactly.

**Evelyn Boodaghians** [00:26:22]  
Dollar amount limit OK, she Venmo's you. Do you ask for like a receipt or anything or?

**P2 Tegan** [00:26:29]  
No.

**Evelyn Boodaghians** [00:26:30]  
And then are there any like off limits places or no?

**P2 Tegan** [00:26:35]  
No.

**Evelyn Boodaghians** [00:26:40]  
How do you feel that that system works for you guys right now or how do you feel sorry? How do you feel about that system?

**P2 Tegan** [00:26:46]  
I mean, it works great. I I just really like I am, I'm really grateful to babysitters because it gives me like a chance to get away. So I'm never gonna like nickel and dime anyone. And I will pay like whatever their hourly rate is like. I'm not gonna. And I just feel like to like there's a lot of like, I don't know, everything costs more expensive than you think it's going to cost. Like even when I'm ordering something and I'm like putting everything in the cart myself and like I get to the end and I'm like, oh, that cost more than I thought. But like, you know, I surprised myself. So the last thing I'd want to do is say like order a pizza, but don't spend more than $20. Like it's just, I would never do that. So, and I also never really like my kids aren't going to ask for something crazy that isn't like, you know, they're just, they're not going to. So I don't really feel any. And we've worked with this babysitter for a really long time and I'm, we're very, I trust her, she trusts me. So I think if there were ever like a question about anything, she would totally ask me, like text me and be like, is this OK? But I don't, there haven't been that many instances where I feel like that's happened. And every single time it it was like absolutely OK.

**Evelyn Boodaghians** [00:28:08]  
OK, OK, that makes sense. I'm just looking at my notes here and you mentioned babysitters like once a week ish school year. Summer's a little bit different.

**P2 Tegan** [00:28:23]  
Yes.

**Evelyn Boodaghians** [00:28:25]  
OK, OK. I think those are all the questions I had for food. I'm gonna move us into talking a little bit about your kids and their relationship to money.

**Bookmark: Kids' access to money and green light card**

**Evelyn Boodaghians** [00:28:36]  
I know that sounds really broad currently. Do your kids have access to their own money either through like jobs or allowance or anything like that?

**P2 Tegan** [00:28:45]  
Yes, they receive a weekly allowance that goes directly onto a green light card. You familiar with those?

**Evelyn Boodaghians** [00:28:52]  
No, please tell me.

**P2 Tegan** [00:28:53]  
Yeah. So it's it's a a debit card specifically for kids. So the money goes, it gets transferred automatically and then it's their card to use. But I have an app on my phone that will show me like what their balance is. It lets me restrict their spending if I need to. It tracks their location and it's like I can show you like the interface because it's pretty handy.

**P2 Tegan** [00:29:33]  
But like this is like this is my son's card. So like that's his balance. I can go in and like look I always forget where to do this but like I can see like where he's all the activity. So those are their cards. They can use them wherever they want. I would say they mostly use it to buy stuff for video games except my older son who he's going into 6th grade and his school lets him. He can be dismissed from school on his own. So if he is like leaving school and walking to a practice or something like that, he can stop at a like a corner store or Starbucks or whatever and like get his own thing.

**Evelyn Boodaghians** [00:30:32]  
OK, so that's after school, he can be dismissed about it so he can leave and buy stuff from Starbucks. OK, that makes sense. When did you guys start using this? Was it green light card? Green light.

**P2 Tegan** [00:30:49]  
Probably I would say like three or four years ago. And then they also like, you know, people will give them like ash or the tooth fairy comes or whatever, Like, so they each have their own like piggy banks at home where they have access to cash, but they don't spend that very much.

**Evelyn Boodaghians** [00:31:09]  
OK, gotcha. And what was kind of the impetus or the motivation for setting getting this green light card allowance?

**P2 Tegan** [00:31:19]  
Because we did have a system where they were getting allowance and like I would never have cash on me to give them. Then it's like, OK, well, how many weeks did I do? I owe you and I'll go get here's $20. Like, you know, it just, it wasn't a good system and they're both really good at like doing their chores. So this was just an easier way. Like it automatically gets transferred and then they have it and then they can use those cards and they have their debit cards. So they have, you know, credit card number. So they need to buy something online. If they can do it themselves, they don't need to ask for my card.

**Evelyn Boodaghians** [00:31:58]  
I see. OK. So it sounds like there was this element of like you're giving them cash at one point if you didn't always have cash and so you'd fall behind you like indebted to your kids.

**P2 Tegan** [00:32:09]  
Exactly.

**Evelyn Boodaghians** [00:32:10]  
And then also now it's like a credit card. So if they have an online purchase, they could just do that themselves too.

**P2 Tegan** [00:32:16]  
Yes.

**Evelyn Boodaghians** [00:32:17]  
What benefits have you seen from using the green light card?

**Bookmark: Benefits of using green light card**

**Evelyn Boodaghians** [00:32:21]  
Are there any like concerns you have about it?

**P2 Tegan** [00:32:24]  
I mean, no concerns. I think one of the benefits is like they see real time like how quickly it is, how easily you can spend all your money. So like they will, though they're not very good savers. So like one of the other features of this card is you can automatically like let's say your child is getting $10 a week in allowance and you can say like, OK, automatically 30% of that has to go into savings. I don't have that feature set up right now. So they can spend all their money. And I think it's been really interesting to see them realize how quickly they spend their money.

**Evelyn Boodaghians** [00:33:06]  
I see. So you haven't enacted that setting yet, but it's a possibility.

**P2 Tegan** [00:33:12]  
And it's probably gonna happen soon, just to help them learn how to save.

**Evelyn Boodaghians** [00:33:16]  
I see. OK. So more to give them like that financial kind of mind of like how to save.

**P2 Tegan** [00:33:25]  
Yes.

**Evelyn Boodaghians** [00:33:26]  
OK.

**Bookmark: Controls and features of green light card**

**Evelyn Boodaghians** [00:33:28]  
You mentioned that there's quite a couple of controls that this card gives. What are the like controls that you've like looked into? Ones that you have, ones that you don't have so far?

**P2 Tegan** [00:33:38]  
I mean the savings. So they have an investing one too, which I don't think I really need to set up for my kids right now. But the savings one is one I've looked into. The they also have like specific limits you can put on certain categories of spending, which I haven't really looked into that at all because I'm assuming maybe that's for older kids that like are doing more stuff and, you know, buying gas for a car or going to the movies, like things like that, that my kids aren't doing. I, I don't really use it to like track their location ever, but I know that's a feature of the card. I know I've reported a card lost once and ordered a new one. I, I have used it occasionally. There is a feature where like, I mean most of the time I just will load up like I'll like put $200.00 in like my, the parent account basically is what they call it. And then the money, the allowance money gets transferred automatically. So I'll just like front load my account, the transfer goes through. But there have been times where I've, they have a feature where I can like transfer it back. And I, I would only do that. I wouldn't do it as a punishment. But it's like if I if, if the boys want something and I pay for it, but they'll they say like I'll pay you back, then I would do that.

**Evelyn Boodaghians** [00:35:03]  
I see. OK, so it can be two way request the money back if you pay something and they pay you back.

**P2 Tegan** [00:35:12]  
Yeah. But again, that that would only be like if we were out and they just, they wanted something and I was like, fine, but I'm not buying this for you, you know? And then they would, Yeah.

**Evelyn Boodaghians** [00:35:23]  
OK. And you mentioned like they spend it a lot on like in app purchases for games or stuff like that.

**Bookmark: Spending habits and purchases**

**Evelyn Boodaghians** [00:35:29]  
What else have you seen that they like, spend their money on right now?

**P2 Tegan** [00:35:34]  
So the older one, because he has a little bit more freedom and flexibility, he will spend it. He will like, I don't know, like buy he'll go to a corner store and buy candy and sometimes he'll buy candy for friends or go to Starbucks. He will. Oh we had this very funny incident where we were at a park with a bunch of friends and there happened to be a shaved ice food truck there and he bought shaved ice for like 6 friends.

**Evelyn Boodaghians** [00:36:08]  
Very generous. Very.

**P2 Tegan** [00:36:10]  
Generous I had to explain like we can't it's nice to do that, but we can't be the one that always does it like he had a camp field trip where they went to Japan town and he bought he used it to buy sushi for lunch. It's just nice like that. He, I, I actually like it that they don't have to carry cash around for things like that because I do feel like kids can lose cash really easily. And if they lose this card like there's a PIN code like, it's much more secure.

**Evelyn Boodaghians** [00:36:46]  
Yeah. Cash just goes kind of missing versus that.

**Evelyn Boodaghians** [00:36:53]  
That makes sense. And then your younger one seems like he's mentioned your oldest has more flexibility, younger a little less flexibility. Yeah, I.

**P2 Tegan** [00:37:01]  
Mean he's not dismissed from school most of his camp programs like they keep him kind of confined to like wherever the camp is. He certainly like enjoys using his card when when he can and they have both occasionally used. They really like self checkout at like Target, so they will use their own cards to like, I don't know, buy Pokémon cards or something like that just because they want to be able to do it.

**Evelyn Boodaghians** [00:37:30]  
I see. So you're with them, but they'll do.

**P2 Tegan** [00:37:32]  
It. Yeah, exactly. OK.

**Evelyn Boodaghians** [00:37:34]  
OK, that makes sense. Interesting.

**Bookmark: Neighborhood jobs**

**Evelyn Boodaghians** [00:37:41]  
And neither of them have or do either of them have like neighborhood jobs or anything like that or not so much? No, I never know at what age kids start doing that kind of stuff.

**P2 Tegan** [00:37:53]  
Yeah, I mean, if they had the work ethic maybe, but they I can barely get them to do their chores so.

**Evelyn Boodaghians** [00:37:59]  
Yeah, that makes sense. That makes a lot of sense. Awesome. OK. Is there anything that you kind of wish that you could do with this green light card that you can't do now? Like anything you've noticed or not so much.

**P2 Tegan** [00:38:13]  
I mean, I will say for my older son with his Apple Watch, I really enjoy using Apple Pay. So I guess it would be nice if there were like a green light app on his watch or like that I could use that, that he could pay that way. But I mean, I could probably add his debit card into his into Apple Pay for him, but I haven't figured out how to do that yet. But no, I really do like the flexibility and it's very user friendly and it just, I don't know, it just feels like a really Safeway to give them money for them to spend.

**Bookmark: Comparison with other cards**

**Evelyn Boodaghians** [00:39:01]  
When you were looking into this, were there other cards you looked at or was this kind of the only one that?

**P2 Tegan** [00:39:07]  
I think I looked also 'cause we bank with Chase. So I think I looked at like Chase has like a kids visa, but it was all it didn't have the same like search functionality and things like that. And like the from what I recall, the transferring wasn't quite as easy. It was a little bit more clunky that that one struck me as being for maybe a little bit older kids, Like the kids you're trying to prepare to like go off to college and like really know how to manage finances versus this is like I consider these green light cards more for like fun money, not for like paying bills.

**Evelyn Boodaghians** [00:39:47]  
I see. And you mentioned something about search functionality. What was the?

**P2 Tegan** [00:39:53]  
Searching for location is what I mean. Sorry, location.

**Evelyn Boodaghians** [00:39:56]  
OK, gotcha. OK. So that seemed like a little bit more for older kids, more like financial prepping them for college fun money.

**P2 Tegan** [00:40:06]  
Yes, OK.

**Evelyn Boodaghians** [00:40:08]  
OK, that makes sense. Awesome.

**Bookmark: Current subscriptions**

**Evelyn Boodaghians** [00:40:13]  
OK. And our last couple minutes, Tegan, I want to talk about just like subscriptions you have right now. So tell me a little bit about like outside of food delivery, including food delivery, all this, damn it, the different types of subscriptions that you currently use.

**P2 Tegan** [00:40:31]  
So OK, gonna run through. I have some like subscribe some subscriptions through Amazon that's like just regular household stuff that we get delivered like once every couple months probably. And that's like laundry detergent. Some like bath products. This one brand of snack that my kids really like that I can't, I buy it like basically they're these mango sticks and you can buy them at the grocery store, but you have to buy them individually. But through Amazon I can buy the box. So vitamins that sort of stuff. We're Costco members. So like I will go and shop at Costco. We have a chewy subscription for dog food through my credit card. I get get DoorDash pass that might be it for like like I mentioned, I don't know if it really counts as a subscription but like 4 \* a year I get this meat delivery from this ranch in Northern California. I have Amazon Prime so I get like the Whole Foods benefits from that.

**Bookmark: Subscription services**

**P2 Tegan** [00:42:00]  
There's this really cute greeting card subscription I get every month that sends ME3 like really cute cards and stamps, which I find very useful. And then I think that's probably it for current.

**Evelyn Boodaghians** [00:42:16]  
Subscriptions.

**Bookmark: Gym and entertainment subscriptions**

**Evelyn Boodaghians** [00:42:19]  
And then how about any like there's like gym ones, entertainment, anything like that?

**P2 Tegan** [00:42:24]  
Oh yeah OK, I do belong to a gym so that just gets charged monthly.

**P2 Tegan** [00:42:36]  
No like movie or anything? I don't think so.

**Bookmark: Streaming subscriptions**

**Evelyn Boodaghians** [00:42:46]  
I know like streaming stuff.

**P2 Tegan** [00:42:48]  
Oh God, sorry, streaming.

**Evelyn Boodaghians** [00:42:50]  
I just want to make sure I was like, oh, maybe.

**P2 Tegan** [00:42:53]  
All of them. OK, so we got Peacock, we have Netflix, we have Paramount, Amazon Prime. My son just asked if we could resubscribe to Max to HBO.

**P2 Tegan** [00:43:20]  
Sometimes we have Sling, sometimes we don't. It mostly just depends on it's we usually get Sling during college football season so that we can watch more college football. And then I turn it off because I don't watch live television that much.

**P2 Tegan** [00:43:38]  
I think that's it. Wait, Disney Plus? That's another one.

**Evelyn Boodaghians** [00:43:47]  
One is slipping your mind. It's OK too.

**P2 Tegan** [00:43:49]  
Spotify.

**Evelyn Boodaghians** [00:43:51]  
OK, Spotify.

**P2 Tegan** [00:43:52]  
Yes.

**Bookmark: Shared subscriptions within the family**

**Evelyn Boodaghians** [00:43:57]  
These subscriptions you mentioned, like your son asked to resubscribe to Max. So tell me a little bit about like these subscriptions, which ones do you guys share as a family? Which ones are just for you? Like how?

**P2 Tegan** [00:44:08]  
Most of them we share as a family, like in in the sense that like, yeah, we all use them equally. I would say Paramount probably is one that I use more so than them and then HBO probably is them more than me. Spotify is all equal. Peacock probably is equal, although we probably gonna pause that one now the Olympics are over.

**P2 Tegan** [00:44:48]  
The the other like convenience ones, that's mostly me. Just, you know, taking care of the family and doing that kind of stuff.

**Bookmark: Account setup and usage for shared subscriptions**

**Evelyn Boodaghians** [00:44:57]  
In these cases where you guys are sharing, so you mentioned like Spotify, Peacock, how does that like work? We can take one as an example. So like how does the account work I guess?

**P2 Tegan** [00:45:09]  
So we have different profiles. So everybody has their own profile and like my, the boys figured out how to how to set up a new Netflix profile, for example, for themselves where they said they weren't a child so they can watch more content. Which at first I was like, I don't really like this. But then I looked at what they were watching and it still wasn't anything like bad. So I let them keep it. But yeah, most of them are like the adult profile is mine and the child profiles are them with like Spotify they create. They each have their own playlists that they add to. And with most of these accounts, like they have the apps on their, they have access to the accounts on their devices on their iPad. So like they're watching stuff like if we're going on a road trip or I said we were just traveling recently. Like they will like go on to whatever app they want and like download a movie for the plane. And if they hear a song they like they will independently go in and like add it to their Spotify playlist or things.

**Evelyn Boodaghians** [00:46:17]  
Like that. OK, Understood. OK.

**Bookmark: Parental controls and monitoring**

**Evelyn Boodaghians** [00:46:21]  
And you mentioned in this case with Netflix, they kind of figured out how to make their own profile, bypass the kids stuff.

**P2 Tegan** [00:46:29]  
Me.

**Evelyn Boodaghians** [00:46:29]  
A little bit about like what control do you have in place versus which ones do you not use, like how?

**P2 Tegan** [00:46:35]  
I mean, for the most part I just use whatever the like built in controls are. So, you know, setting up a Netflix profile, for example, and like this is a kids profile like, and I think they let you set the age on there. So I think for the most part my the age restrictions are set to like 12 or 14 years old. Their iPads have parental controls on them. So like they can't download anything new on their iPad without approval. And if I, if they ask for an app and I say like and it the app comes in and says it's like 17 plus, I will decline it. They won't, they know that just because it's not even the, it's usually not the app content that I'm worried about, but the ad content. Like because if it's, if it's something that comes with ads, like I don't, I don't know what kind of ads they're going to see. And like, my son actually just told me this morning that he was watching YouTube and he got an ad for someone running for mayor in San Francisco, which I was like, well, that's dumb because whatever they just paid to feed you, that ad is stupid. You can't vote like so. And I try to be reasonable with them too. Like I did have like a lower setting on YouTube for them, but then there were a couple Youtubers they really liked that they couldn't see. So we'll have a conversation about like, if they really want someone, they really want to see someone, for example, and like, I will look and see what that person's content is like and make sure that it's still like safe and appropriate for them. And then I'll, I'll, I can increase the age limit. They know that I'm looking at their accounts frequently, like just to make sure that everything is appropriate. And like sometimes if I hear them listening to something and it's like, and I hear it's not appropriate, I will say that. And they usually are pretty good about just like skipping it.

**Evelyn Boodaghians** [00:48:36]  
OK. You mentioned something interesting there like you're checking in. Tell me a little bit about that. Like what does that look like for you?

**P2 Tegan** [00:48:44]  
I mean, they know I'm doing it, so like they know I'm like overhearing what's going on or I will go in and look and see. Like what content do you have downloaded in terms like I said, with movies or TV shows, they can't really buy anything without permission. So I know anything that they're buying for their iPads with my older son, I, he knows I read his text messages. So I will just go in and like look at or like look at videos people are sending him to make sure it's appropriate. They don't really like e-mail people, but like I will just look at that sometimes just to make sure. I'm not like I'm not expecting to find anything terrible, but I just want to know kind of what they're saying or what's being said to them.

**Evelyn Boodaghians** [00:49:33]  
Yeah, that makes sense as a parent, just know what's happening in the world. You mentioned they can't purchase stuff without knowing, so the they have the green light cards, but there's like a system for if they want to purchase something. Tell me a little bit about that.

**Bookmark: Purchasing control and approval**

**Evelyn Boodaghians** [00:49:49]  
Yeah.

**P2 Tegan** [00:49:50]  
So with I probably have an example on my phone.

**P2 Tegan** [00:49:59]  
So like if they want to get an app on their iPad, it'll come through on my phone like this and I it'll say like review this request and then it'll pop up and it'll have like information about the app. And then I will say like decline or approve. And then the same goes for like if like my other son wanted to buy Robux and so and I just ignored it because I wasn't going to spend $50 on Robux for him. And so some of the apps like have to go through my App Store versus them being able to use their own card for it.

**Evelyn Boodaghians** [00:50:44]  
I see. OK. So there's some things that your credit card's on. So that's when it comes to you for a request. But if their green light card is on it, it can go just.

**P2 Tegan** [00:50:53]  
Through which is like when they're playing Fortnite, which is only on Nintendo or only on their Nintendo. I think it's on other things. They have their cards saved to the Nintendo and that's what they use to buy stuff for Fortnite.

**Evelyn Boodaghians** [00:51:08]  
I see. OK, this makes sense.

**Bookmark: Effectiveness of subscription sharing and controls**

**Evelyn Boodaghians** [00:51:13]  
How do you feel that this is working? Like the way you guys share subscriptions, the controls, things like that.

**P2 Tegan** [00:51:19]  
I think it works fine. I think we don't run into a problem where like there's too many people, you know, on an account or anything like that. I think, yeah, I mean, for the most part it's working right now. It might be different when they're a little bit older and like needing to pay for things on their own a little bit more. We might have to like see if this system is still working for us. But no, I think everything is everything is working out really well right now.

**Bookmark: Sharing subscriptions within immediate family**

**Evelyn Boodaghians** [00:51:52]  
And then for these subscriptions, are these like family plans or just single plans that you guys use as a family?

**P2 Tegan** [00:51:59]  
I think there's single plans that we use as a family or they're just designed to be family plans. We don't share anything outside of our immediate family.

**Evelyn Boodaghians** [00:52:12]  
OK.

**P2 Tegan** [00:52:13]  
We used to share a Netflix account with another family member but they cracked down on like that so now we just have our own.

**Evelyn Boodaghians** [00:52:22]  
Yeah, that makes sense. OK, OK. That makes sense. I think that was the most of my questions. The last thing I just want to ask you about. So we talked about how your kids use all these different subscriptions. Has there ever been a conversation of your kids like ordering for themselves or not so much that hasn't or ordering food, Sorry, I mean to be more specific, ordering food for themselves or is that not just been a need that's come up recently? I think it.

**P2 Tegan** [00:52:55]  
Probably just hasn't come up yet.

**P2 Tegan** [00:53:02]  
Yeah, I mean, I think because they don't have phones, so they have to use my phone to to do any of that.

**Bookmark: Ordering food using parent's phone**

**P2 Tegan** [00:53:09]  
So like, I mean, there's definitely been times I think Starbucks is probably the best example of like mobile ordering from Starbucks where like I'm not getting anything, but I will hand them my phone and they will order what they want and do the whole process, right. Like they know how to pay, like all that stuff. Maybe I have to like maybe it needs space ID or something to go through, but but they'll take care of that whole thing.

**Bookmark: Kids' experience with ordering food**

**P2 Tegan** [00:53:40]  
And they're they're pretty good with that app in terms of like making sure they know they're ordering from the right location and what they want and all of that kind of stuff. So I guess in that sense, they have some experience ordering food and then they have used like the food delivery apps, like I said, like to pick what they want off of a menu item.

**Bookmark: Parent reviewing and making final purchase for food**

**P2 Tegan** [00:54:05]  
And that's usually like, I will usually review it just to make sure that like they didn't actually like they actually put it in the cart or like, you know, we're, we're getting everything we need to be getting or something like that. But I'm in that case, I'm usually the one that's like hitting purchase.

**Evelyn Boodaghians** [00:54:22]  
OK, that makes sense. OK, just finishing up the note there.

**Bookmark: Conclusion and gratitude**

**Evelyn Boodaghians** [00:54:30]  
Awesome Tegan, that was all the questions I had for us, so I really appreciate you going into detail. I know some of this stuff is like you know, sometimes talking about money is weird. So I.

**P2 Tegan** [00:54:39]  
Appreciate, I'm happy to.

**Evelyn Boodaghians** [00:54:41]  
Going along with that, I'll mark off that you were here and great participants and then the incentive will come right away. I'm happy to answer any questions if you have them for me, but if not I'll let you go.

**P2 Tegan** [00:54:50]  
No, I think I'm all set.

**Evelyn Boodaghians** [00:54:51]  
OK. Thank you so much. Have a great rest.

**P2 Tegan** [00:54:53]  
Of you too. Bye.

## **Notes**