



Tips for Parents: Teaching Kids about Giving

As the holiday season rolls around, many of think about giving—to our families and friends, but also to help charitable organizations. Many of us give privately, and neglect to talk about or finances with our kids. But through your example, and with lessons throughout their childhood years, you can teach your children to give to others; and to feel great about doing it.

Understanding Need

For many Americans, it's difficult to understand what it's like to truly be poor. This is most true for our children, who eat three meals plus snacks every day, have their own bedrooms, and have enough clothes to put on a clean outfit every day. They often receive money (allowances) for no work at all and have little or no concept of how much work it takes to earn a living.

One of the first lessons in teaching kids about giving is for them to understand poverty. Consider trying ways to help your children learn how to empathize with others, such as:

- Skip a meal. Talk about how they feel and ask them to imagine going a whole day, or even days, without anything to eat.
- Volunteer at a shelter for families. Talk about the challenges the families are going through and compare that with your own lives. How would it feel to be without a home?
- Watch documentaries of relief operations in other countries—especially ones showing children. What do these children need? What would it be like not to have it? What can we do to help?

Take time to discuss the many things you are fortunate enough to have, and show genuine appreciation for them.

For more activities and resources you can do to teach your kids compassion, visit www.CompassionateKids.com.

Saving, Spending, Giving

Financial experts recommend that everyone, children included, use money they earn/receive three ways:

1. Save. How much you are able to save depends on your income and your expenses, but if you save 10% of your money, that's a great goal. Even if you can only save a tiny percent, as they say, "A penny saved is a penny earned."
2. Give. Again, what you are able to give depends on many factors. Some religions, such as Judaism and Christianity, have a tradition of giving 10% of income to help others and that may be a good suggested amount.
3. Spend. After saving and giving, use the rest of your money for your expenses.

Choosing a Charity

Once kids have empathy for others and have analyzed their budgets and come up with an amount they have to give, help them identify a charity or person in need. When kids are especially young, the best way may be to do this as a family. Have everyone pool their gifts, and identify an organization everyone would like to help.

As kids get older and have more money, they are capable of making gifts of their own. One of the best ways to encourage giving is to help your child find an organization that does something they are passionate about. For example:

- If your child enjoys art, look for a group that provides after school art classes to kids in need.
- If your child loves animals, suggest they donate to a local animal shelter.
- If your child plays sports, identify a community sports organization in need of donations.

Once your child has given, encourage them to save and give again. Help them stay engaged in the organization, and see what their donations, along with others, have accomplished. That's something a kid can feel real satisfaction in.

Remember that your example is powerful. Talk about the organizations you support with enthusiasm around your kids. Even with a very limited budget, you can set small giving goals, draw a thermometer on a big piece of paper, and do extra things to earn money. Celebrate together when you reach your goal and can send in the donation.

Seize Freebie Giving Opportunities

There are also numerous organizations that either match donations or donate when someone shows interest by doing a specific action. Some of these opportunities are even geared to interest kids. For example:

- WeGiveBooks.org donates books to a participating organization of your choice every time you read online with your kids.
- FreeRice.com gives 10 grains of rice for every question you or your child answers correctly on a subject of your choice (vocabulary, art, chemistry, languages, geography and math). The rice is donated to the United Nations World Food Program.
- LocksofLove.org allows kids to donate hair 10 inches or longer to create hairpieces for children suffering from hair loss due to various medical conditions.

Giving is a Blessing

Children will have many other opportunities to give, beyond charitable organizations. Birthdays and winter holidays are obvious occasions. Smaller ones may include helping an elderly neighbor or visiting someone in the hospital. When children feel loved and learn to appreciate what they have, the next step is to share that love with others. When they do, talk about how it makes them feel to have given and share the good feelings together.

You may find these related Tips for Parents helpful:

[Tips for Parents: Holiday Budgets](#)

[Video: Children and Money, Part I](#)

[Video: Children and Money, Part II](#)

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