

Give your kid the gift of giving

Generosity is often thought of as a selfless act; but many studies show generosity is actually (*selfishly*) in your best interest. Generosity can have a positive impact on our health; reducing stress, creating a sense of purpose, and can even increase your lifespan. For most of us, generosity isn't something that comes naturally so it's something we need to practice and something you need to be intentional about teaching children.

Read through the next page and complete the activity, and then work through pages 3-4 with the children in your life.





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The Three Jars

Here is a creative way to teach about spending, saving and giving. It requires each child in your family to have three jars (they can decorate them however they like), a family talk and the commitment to giving each child a regular amount of pocket money (this could be earned through the chores you've agreed on together).

It works like this - each child receives a certain amount of money in coins. Help the children divide the coins into the appropriate jars of spend, save, or give. You can fine-tune the process to suit your circumstances.

Spend

This money is for them to spend on themselves. Because they are new with money they might spend their money on all sorts of things like chips and lollies and saxophone lessons. Anything they want (with your approval of course).

Save

Get your children to put regular amounts of money into this jar. They can only spend it with special permission from you. You could choose to reward them for reaching savings goals (interest!) or maybe even deposit it into a real bank account.

Give

This money goes towards giving to people in need. It can also go towards presents, items for a food bank, a donation to a charity or to a friend raising money for a good cause.

In an increasingly cashless culture, it seems a little inconvenient to get all the coins together each week, but one of the keys to the success of this system is the visibility of the cash. Many of our transactions are made with plastic cards containing invisible money. That can mean that children have difficulty connecting money with its true value. The three jars help young children understand the true value of money.

Fostering Generosity

Money isn't the only way we can be generous. There are many ways to help foster a spirit of generosity in your home. Discuss with your child what it might feel like to:

- Give up time by spending their lunch hour sitting with someone who doesn't have many friends or by visiting an old folks home.
- Give their skills by baking biscuits for a neighbour in need.
- Give their words by being kind and generous with encouragement and praise for others, or sticking up for someone who is being bullied.

Questions to discuss with your child

1. What would you do if you had a million dollars?
2. Why is it important to be generous?
3. What's the best thing anyone has ever given you?
4. What's the most generous thing you've ever done? How'd it make you feel?
5. How much money should we give away as a family?
6. What are some other ways we can be generous apart from giving money?

Give it up for giving

Imagine going to the school tuck shop at lunch with \$100 to spend. You would probably walk up in slow motion with a theme song playing and just point to anything you wanted while fanning yourself with the cash and smiling at the tuck shop lady. You probably couldn't even spend it all!

So what would you do? Shout your friends a feed too of course! Nothing feels better than being generous, especially knowing it will make someone's day. Imagine how epic the world would be if more people knew how good it feels to be generous, especially to people who need it.



Give it up for giving

Let's say you get some money because someone gives it to you, or you earn it, or you borrowed it from your mum's purse (give it back). You could do all sorts of worthwhile things with that money like bury it somewhere and leave a treasure map, or you could try this - divide the money into three categories. Spend. Save. Give. Not just when your grandma sends you a card with a \$5 note inside, divide it into these three categories, every time you get any money.

Spend

This money is for spending on stuff for you. Stuff like pies, phone credit, or a pink leather jacket with frilly sleeves, angel wings and your name embroidered on it so everyone knows it's your jacket. Yeah, so anything you want.

Save

Wise people also save some money. They don't spend it - they just let it grow. It's like that pottle of yoghurt under your bed you haven't touched in a year. It's starting to grow mould. The longer you leave it, the more it grows. That's like your savings.

Give

This is one of the most fulfilling ways to use your money. When you find out one of your friends really wants to go to camp but can't afford it then you can help. If someone's birthday is coming up then you can buy them an epic present. You can also afford to give to other children overseas who might need it more than you.



Activity 1: Making moolah

You can't give people money if you don't have any money. Here is a list of jobs you could do around your house. Pick five and ask your parents how much they might pay you to do these five jobs every month. (You can also be generous with your time and do it for free!)

- | | |
|----------------------|--------------------------------|
| Mow the lawn | Clean the cars |
| Weed the garden | Clean the garage |
| Clean the gutters | Babysit |
| Wash all the windows | Cook all the family meals |
| Wash the walls | Piggyback your parents to work |



Activity 2: Bringing home the bacon

1. Work out how much pocket money you could earn per month doing these jobs.
2. Work out how much that would be per year (multiply that number by 12).
3. Work out how much you would have for spending, saving and sharing (divide it into three categories).
4. Find a cause you care about that you could give some money to.
5. Feel the good feels!

"It's not how much we give, but how much love we put into giving."

Mother Teresa