

# Centsible parenting

▶ A newsletter for parents of third grade children ▲

## WHAT DO YOU THINK?

*"Look Dad, I got invited to Jeremy's birthday party next Saturday," yells Cody. "Sounds like fun," says Dad. "Do you know what you want to give Jeremy for a present?" "Oh, Mom usually takes care of that," answers Cody.*

*(See end of newsletter for a possible answer.)*

The world can be a tough place for children to grow up and live in. Money alone will not solve all their problems. They will find life may be easier if they help and care for others.

The spirit of giving and receiving is a special art best taught by parents. Because children learn by example, remember to talk often with them about how people share and give to others.

Consider making it a tradition to give gifts from the whole family toward worthy causes. Make sure the gifts are meaningful and needed. Sharing and giving gifts from the family needs to happen on a regular basis in order to reinforce the idea of giving.

Some examples might be:

- buying groceries for a needy family
- cleaning up an elderly neighbor's yard
- donating a book to the library

- planting a tree in the park
- picking up litter along the road or street

Children love to receive gifts. They also may learn that giving gifts can be fun.

Children often feel they don't have enough money to buy the right presents. As parents you can teach them time is also a gift. Help your child understand ANY present is special—it's the giving that is important.

When your child wants to give a present, he or she needs help in thinking through these five steps.

- 1) What does the person really need or enjoy doing?
- 2) Is this a realistic gift from a child?
- 3) How much will it cost—time, money?
- 4) How much money does the child have to spend on the gift? Or, does the child have the time and skills to make the gift?
- 5) How can the parents help? Can you suggest ways for your child to earn extra money or help him or her make something?

It's a good idea to have more than one choice because the first may not work out.

## DECIDING ON A GIFT

Situation: Your child wants to give Grandma and Grandpa a Valentine gift. First you talk through the steps in the *Giving Gifts* section. Then you and your child decide what the grandparents really would like is for him or her to stay overnight with them on a weekend. Children like to have an actual gift to hand to a person. So, you might help your child make a pretty card and enclose a coupon that looks something like this.



**GIFT CERTIFICATE**

Date \_\_\_\_\_

To \_\_\_\_\_

From \_\_\_\_\_

Occasion \_\_\_\_\_

This certificate good for \_\_\_\_\_

### CONSIDER THIS

*Dad says, "Cody, you're old enough to help decide on the gift. What do you think Jeremy would like?" "I know he collects baseball cards," says Cody. "Well then, let's figure out how much we have to spend on gifts and do our shopping Friday night," Dad replies.*

### COMING IN MARCH: UNDERSTANDING FAMILY AND MONEY

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**... and justice for all**

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