

Introducing Young Children to Saving, Giving, and Receiving

As you begin to save for the future, it's an excellent time to help your child or grandchild learn about the importance of giving and receiving.

You can start by sharing some common examples of how families give and receive.

Cooking food for the family is a way of giving, and eating that food is a way of receiving. Doing chores like cleaning up toys is a way of giving, and enjoying an organized room is a way of receiving. Making drawings, cards, and gifts are wonderful ways for children to give to family members, and we all love to receive the things that our family makes for us!

66 All of us at some time or other need help. Whether we're giving or receiving... each one of us has something valuable to bring to this world. That's one of the things that connects us as neighbors in our own way, everyone is a giver and a receiver. 99

~ Fred Rogers

The next step is to begin to nurture the practice of saving, giving, and receiving. During everyday activities, encourage children to have a caring attitude toward themselves, family members, friends, and neighbors.

Share stories about times when you helped a neighbor who was sick, volunteered at a local food bank or animal shelter, or maybe participated in a marathon or collection drive for charity.

Talk about how the more you save, the more things add up. It can be complicated for children to understand about saving something for later. They experience life very much in the moment. Likewise, it's hard for them to think about giving to people they don't know or see every day. Keep sharing your experiences of saving and giving with your children because learning to value not only yourself, but also your neighbors and your neighborhood is a process that develops over time as children grow.

When parents and grandparents help children to build positive attitudes about saving, giving, and receiving, they're making a powerful social and emotional investment in their future.











Learning to be Gracious

Gracious Giving

Some young children may struggle with giving. There may be times when they have a particular need to hold on to things. Trying to force them to let go may make them feel unsettled and want to hold on even more.

Remember to offer your patient understanding and support as they work through their uneasiness about giving. That encouragement can help them grow to be a person who is generous.



Gracious Receiving

Children usually enjoy receiving, but sometimes they're disappointed by what they receive. When that happens, they need grown-ups to listen compassionately.

If we acknowledge their right to be sad or upset, it can help them handle those feelings. A good way to approach this may be to say something like, "I know you're disappointed about _____," then take time to tell them a story about when you felt the same way.

Modeling Graciousness

Think of times when you received a drawing or handmade gift from your child or grandchild. Have you been a gracious receiver? Children learn by watching the adults around them. When we are gracious receivers, we send children the message that we value them and all the time and effort they put into making something special. Also, when we showcase the drawing or gift in our home or workplace, it can be a reminder for them of how much they are loved.

Through all of this, be sure to share the story of how you've been saving for your family and others. Learning to save, give, and receive is a caring way to show children how special they are and help nurture their dreams for their future.



