

Motherlode

To Teach Children to Give, Tell Them How Much Your Family Has Been Given

Illustration by Allison Steen

By RON LIEBER

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If you want to teach your children about money, giving them an allowance is a great place to start. They're going to need a place to put it, which is how the three-jar system came into existence: one for spending, one for saving and one for giving.

Almost every child understands the first jar and has a long list of things they want to spend money on right now. The save jar teaches patience, a concept that parents are constantly trying to reinforce in all sorts of ways.

But the give jar is more mysterious. Give to whom? And why give at all? Quite often our instinct is to answer children's questions about giving in the abstract: Because it's the right thing to do. To give back. Our religious tradition requires it.

Many of these answers won't satisfy your children's curiosity and intense desire for specificity, so let me suggest another one: One great reason to give is to honor your own family's history of being helped.

First and foremost, this is an opportunity to tell stories about you and your relatives that your children may not have heard before. People they know, perhaps even their mother or father, have benefited from someone else's donations. And since your family was lucky enough to receive help, it's only fair that you help some other families, too.

By all means, define "help" as broadly as possible. In our family, we tell several stories about it.

First, there is my own. When my family had a change in financial circumstances when I was in middle school, my siblings and I received financial aid from the private school we attended. It was so seamless that I wasn't even aware that it had happened until much later; the school simply made a determination that they were not going to make us leave the community for lack of funds. In college, there were tens of thousands of dollars in additional grants.

My mother survived premenopausal breast cancer at a time when plenty of women did not. Her close friend was not so lucky, and my mother and her other friends started a foundation to raise money for research and treatment.

On my wife's side, she is the grandchild of Holocaust survivors. When they arrived in New York City, an entire network of refugee assistance organizations had already assembled to help them land on their feet. We just celebrated her grandmother's 89th birthday and named our second daughter in part after her late husband's sister, who died in the concentration camps.

Telling these stories has helped make our present-day volunteer work and donations more real. When my wife and I showed our now 9-year-old daughter how we divide our charitable budget, she understood why we were so generous with my two alma maters. Our family stories make the recent stories in the newspaper about refugees seem more real, and the desire to help more acute.

And a few weeks ago, our 9-year-old accepted the challenge of getting up in front of 1,000 or so people at a fund-raiser for the breast cancer organization that my mother helped start. There, she and a few other children her age asked those attendees to dig a little deeper in their pockets to support the cause.

Your family's history of being helped may be entirely different. Perhaps yours is the story of a journey from slavery to freedom, or a hardscrabble immigrant tale that is different from what many refugees experience. Still, there was probably help on the way somewhere. If someone in your family has a grave illness or a continuing condition, chances are there is some person or entity that has inspired intense gratitude. Or perhaps your house of worship has helped you in some special and particular way.

Whatever it is, there are stories there waiting for you to tell to your children. And once you do, chances are they will know just what to do with that money accumulating in their Give jars. Many of them, in fact, will ask to grab from the other jars, too, to help as much as they possibly can.

Ron Lieber is the Your Money columnist for The New York Times. He is the author of "[The Opposite of Spoiled](#)," about parenting, money, values and raising the kinds of children all parents want to push out into the world, no matter how much money they have. He hosts regular conversations about these topics on [his Facebook page](#) and welcomes comments here or privately, via [his website](#). The Opposite of Spoiled appears on Motherlode on alternating Thursdays.

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