

Giving, Caring, and Helping

Notes:

Learner Outcomes

Outcome #1: Participants will be able to identify one example of why teenagers help others.

Outcome #2: Participants will be able to explain what a charitable organization is.

Outcome #3: Participants will be able to describe why giving matters.

Target Audience

Teenagers

Materials

1. Flip chart and markers or a dry-erase board and dry-erase markers
2. Name tags (downloaded for free from the Bank It website), one for each participant
3. A pen or pencil for each participant
4. Something to track time
5. Evaluation #1-GI-T for each participant
6. Bank It Notes #1-GI-T for each participant
7. Optional: PowerPoint Presentation PDF #1-GI-T
8. Optional: Handout #1-GI-T for each participant

Timing

1 hour

Want more background and training tips?

See the free, downloadable Bank It Leader's Guide at www.bankit.com.

Giving, Caring, and Helping

Notes:

1. Welcome and Overview (5 minutes)

Arrive early. Highly consider using the optional PowerPoint Presentation PDF and the optional Handout. Both will greatly enhance your sessions. If you're using the PowerPoint Presentation PDF, show the "Welcome to Bank It" slide as participants enter the room. Greet each participant individually and learn their names as they arrive. Have them create a name tag with their first name only.

Give participants a copy of the Bank It Notes #1-GI-T and either a pen or pencil. Have them sit in clusters of about four people. If possible, have them sit at tables. Then welcome the whole group to the session.

Say: Welcome to Bank It. Bank It delivers real-world financial topics and tools for teens and parents that make it easier to understand, talk about, and manage your money. Bank It was developed by Capital One and Search Institute. I'm glad each one of you is here.

Today we will focus on giving, caring, and helping, and we plan on meeting three goals. One: By the end of this session, you will be able to identify one example of why teenagers help others. Two: You will be able to explain what a charitable organization is. Three: You will be able to describe why giving matters.

Feel free to use your Bank It Notes to write what you learn as we go along. At the end of the session, we will take time to complete a short evaluation. (If this session is not the first session you're presenting to this group, consider briefly discussing the optional challenge that you may have given participants at the end of your previous session.

Be aware that some individuals contend that some people shouldn't give money.¹ Individuals with low incomes.² Teenagers.³ People with a lot of expenses. Individuals who think that certain groups shouldn't give money believe that these people need to focus more on saving and spending money to meet their needs.⁴

However, people—no matter their age or socioeconomic status—are asked to give money, whether it's for a school fundraiser, their community food shelf, or a faith community.⁵ This module can help them discover if they wish to give—and when—based on their own priorities and values.

Giving, Caring, and Helping

Notes:

Still, it's essential to be sensitive. Some of your participants may be struggling with serious money issues. Yet, giving is one of the 29 Jump\$tart national standards in K–12 personal finance education.⁶

Teaching participants about giving well, just like teaching them about budgeting well, saving well, and investing well, is another way to encourage them to make wise money choices based on what's important to them.)

2. Activity: Who Needs More Help? (15 minutes)

Have participants turn to talk to the people near them. Encourage them to talk to about two or three people. Have everyone say his or her first name to the small group, and then begin the activity.

Say that you're going to give three different situations that small groups should work on one at a time. Explain that there is no right or wrong answer. Say: *What's important is to talk about which one is most important to you and why.*

Begin by having small groups discuss: *Who needs more help, pets or endangered animals?* (Give small groups time to discuss.)

After a few minutes, have groups report to the larger group what they discovered.) Ask: *Who needs more help, people with cancer or people with AIDS?* (Give small groups time to discuss. After a few minutes, have groups report to the larger group what they discovered.)

Ask: *Who needs more help, people with mental disabilities or people with physical disabilities?* (Give small groups time to discuss. After a few minutes, have groups report to the larger group what they discovered.)

Say: *We just talked about different issues that are important to you. The truth is: All these issues are important. All these people and animals need our help. Each one of us, however, will be more excited about certain issues over others.*

In our communities, in our country, and in our world, there are millions of organizations that are trying to make a difference and help solve these issues. These organizations are called charitable organizations. A charitable organization is a type of nonprofit that works for the common good or for a specific cause.

Let's name some examples of charitable organizations that you know about. (Write what participants say on flip-chart paper. Encourage them to think about the

Giving, Caring, and Helping

Notes:

organizations in their community, such as food shelves, churches, synagogues, mosques, homeless shelters, environmental groups, elderly services, and so on.)

Then ask: *Whom does a charitable organization serve?* (Answer: It depends on the cause they're supporting.) Ask participants for examples of who is served by charitable organizations.

Write what they say on a flip chart. (Answers could include the sick, animals, the elderly, battered women, soldiers returning from a tour of duty, and so on.)

3. Present: Why Giving Matters (15 minutes)

On a flip chart, write, *Four major reasons giving matters:* 1. *You help others.* 2. *You become more thankful for what you have.* 3. *Some people, animals, or organizations couldn't make it without people giving.* 4. *When you give and serve, you're more likely to succeed in life.*

Say: *Search Institute has found that you are more likely to succeed in life if you have 40 Developmental Assets. What are Developmental Assets?⁷ They are 40 common sense, positive experiences and qualities that help influence choices young people make and help them become caring, responsible adults.⁸*

What does this have to do with giving? A lot. If we were to look closely at these 40 Developmental Assets, we would find that Developmental Asset #9 is about serving others. Developmental Asset #26 is about caring and helping.⁹ How can we care and help? (On a flip chart, write these three points.)

We can: 1. *Give money.* 2. *Donate stuff that we own.* 3. *Volunteer with our time.* Now I'd like you to turn to someone near you. Say your name and then talk about the last time you did one of these three things: give money, donate stuff, or volunteer your time. If you've never done any of these three, say so.

Give participants time to talk. When they finish, ask: *What did you discover through your discussion?*

After you debrief the discussion, say: *Let's look closely at the top three reasons teenagers help others. An Independent Sector study¹⁰ found that teenagers help others because:* 1. *They feel compassion toward people in need.* 2. *They do*

Giving, Caring, and Helping

Notes:

something for a cause that's important to them. 3. They believe that if they help others, then others will help them.

Giving isn't something you do when you have a lot of money. Giving is something to consider doing now because it's important. You don't need to give a lot, but it's important to think about your values.

What do you care about? What do you support? How can you become more thoughtful, caring, and giving? (Note: Skip the next activity if you discovered during the discussion that most of your participants have little experience with giving.)

Say: Let's do a quick activity. I'm going to name three types of giving. If you have or anyone in your family has ever done this type of giving, stand up. Ask: Who has donated something to a charity? (Give participants time to stand up and look around to see how many have done this.)

Ask: Who has given money to a good cause? (Give participants time to stand up and look around to see how many have done this.)

Ask: Who has volunteered their time to help with something at school, in your religious community, or in your neighborhood? (Give participants time to stand up and look around to see how many have done this.)

Ask participants to sit. Say: Each one of you is a giving person. You help out your friends, right? You help out your family, right? When we help others, we are giving.

If you plan to distribute the optional handout, use it at this time.

4. Discuss (10 minutes)

Say: Take some time to talk to the people near you. Talk to about two or three people. Take turns. I want you to do two things: 1. Say your first name. 2. Discuss the cause or issue you care about most, and explain why it is so important to you.

Start with the person who ate a piece of fruit most recently. Then have each person take a turn.

Giving, Caring, and Helping

Notes:

5. Review and Evaluate (10 minutes)

Review what was accomplished during this session. Ask: *Why does giving matter?* (Answers: 1. You help others. 2. You become more thankful for what you have. 3. Some people, animals, or organizations couldn't make it without people giving. 4. When you give and serve, you're more likely to succeed in life.)

Ask: *Why do teenagers help others?* (Answers: 1. They feel compassion toward people in need. 2. They do something for a cause that's important to them. 3. They believe that if they help others, then others will help them.)

Ask: *What is a charitable organization?* (Answer: A charitable organization is a type of nonprofit that works for the common good or for a specific cause.)

Ask: *What is an example of a charitable organization?* (Answers: 1. Food shelf. 2. Homeless shelter. 3. Church, mosque, or synagogue. 4. An environmental group.)

Ask: *What are examples of whom a charitable organization serves?* (Answers: Endangered animals. The sick. People in jail. The homeless. The poor.)

At the end of the review, distribute Evaluation #1-GI-T to each participant. Give participants time to fill out the evaluation. Collect all the evaluations after participants finish so you can find out the measurable outcomes for the session.

6. Close (5 minutes)

Say: *Think about a time when someone gave you something you really wanted. What did you think? How did you feel? Now think about how an organization that helps kids with cancer feels about money given to them. About useful items given to them. About people volunteering their time.*

A lot happens in our community because of people who give. Giving is about doing something that matters. It's about helping others. When we give and help, we show that we care about issues, that we care about people, and that we care about our community.

Giving, Caring, and Helping

Notes:

Challenge participants to talk to family members about this topic, which is listed under the Talk about It section of their Bank It Notes. Thank everyone for coming and for being involved.

Optional Activities

1. **Distribute Handout #1-GI-T: What You Care About.** Give participants the handout to complete. Afterward, discuss their answers.
2. **Use the PowerPoint Presentation PDF #1-GI-T.** Use the presentation to accompany the one-hour session.
3. **Give Participants a Challenge.** Encourage participants to use the next week to talk to their parents about causes and charities they care about. (If you wish, follow up during your next session to find out how the challenge went.)

Questions? Looking for more ideas? Visit www.bankit.com for answers and more resources.

For More Information

- *National Standards in K–12 Personal Finance Education* (Washington, D.C., Jump\$tart Coalition for Personal Financial Literacy, 2007), standard 5 in the area of Planning and Money Management.
- *Volunteering and Giving among Teenagers 12 to 17 Years of Age: Findings from a National Survey* by Virginia A. Hodgkinson and Murray S. Weitzman (Washington, D.C.: Independent Sector, 1997).
- *The Asset Approach: 40 Elements of Healthy Development* by Search Institute (Minneapolis, Search Institute Press, 2006).
- *All Kids Are Our Kids* by Peter Benson, Ph.D. (San Francisco, Jossey-Bass, 2006).
- *An Asset Builder’s Guide to Youth and Money* by Jolene Roehlkepartain (Minneapolis: Search Institute, 1999).

Giving, Caring, and Helping

Notes:

Sources

¹ Eugene C. Roehlkepartain, Elanah Dalyah Naftali, and Laura Musegades, *Growing Up Generous: Engaging Youth in Giving and Service* (Washington, D.C.: The Alban Institute, 2000), 53.

² Ibid.

³ Ibid.

⁴ Ibid., 55.

⁵ Center on Philanthropy, "U.S. Charitable Giving Reaches \$295 Billion in 2006," news release, June 25, 2007. This news release shows that giving by individuals is always the largest single source of donations and that individuals are most likely to give to faith communities.

⁶ Jump\$tart Coalition for Personal Financial Literacy, *National Standards in K–12 Personal Finance Education*, third edition (Washington, D.C.: Jump\$tart Coalition for Personal Financial Literacy, 2007), 5.

⁷ Peter L. Benson, Ph.D., *All Kids Are Our Kids: What Communities Must Do to Raise Caring and Responsible Children and Adolescents*, Second Edition (San Francisco: Jossey-Bass, 2006), 23–98.

⁸ Ibid.

⁹ Ibid.

¹⁰ *Volunteering and Giving among Teenagers 12 to 17 Years of Age: Findings from a National Survey* by Virginia A. Hodgkinson and Murray S. Weitzman (Washington, D.C.: Independent Sector, 1997). For More Information