

Exploring Key Issues in Family Giving

Growing to Give: Instilling Philanthropic Values in Teens and Preteens

By Darlene Siska

ABSTRACT: The teenage years can be the most tumultuous ones - particularly for parents! This issue of Passages describes some of the first steps parents can take to help their children become philanthropic and provides examples of what parents can do for their preteens (10-12) and teenagers (13-18) to involve them in family philanthropy.

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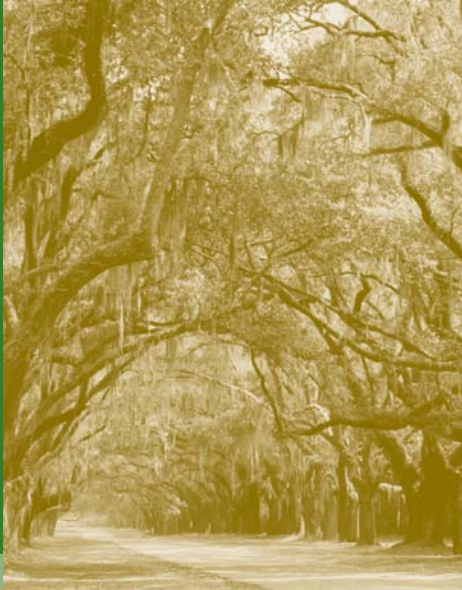


Growing to Give: Instilling Philanthropic Values in Teens and Preteens

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PASSAGES
EXPLORING KEY ISSUES IN FAMILY GIVING

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The teenage years can be the most tumultuous ones—particularly for parents! Parents may want their children to become charitable for any number of reasons: to prepare them to take formal leadership one day of the family’s foundation or other giving vehicle; to participate in philanthropy as a family activity; or to develop charitable natures as an antidote to the possibility of being spoiled by wealth. But such a desire can increase the complexity of navigating through

these years with your children.

That philanthropy can instill positive values in children is indisputable. The lessons learned through the practice of philanthropy can help children grow to become kind, caring, considerate, and sharing individuals and citizens.

There are also numerous more practical reasons why it’s a good idea to engage young people in charitable activities. Besides molding charitable natures and preparing young people to lead their family’s philanthropy, surveys of young people involved in volunteering and giving report that these activities help to build their self-esteem, teamwork, and their analytical, financial, and listening skills. And, it’s not uncommon to hear that involvement with charities and the issues they’re concerned with has led a teen on to his or her career path.

Experts warn that it can be more difficult to establish a sustained lifetime pattern of charitable activity in your offspring if you wait until teenage years to start teaching them. By then they’ve often developed their own interests and have time commitments. So, start as soon as you can.

There are an array of activities parents can use to instill philanthropic values in their offspring. And, as interest in this area grows, more methods are being developed to provide new models for parents that fill the need for philanthropic education among preteens and teens. Some of the activities are connected to schools, religious and community groups, and community foundations. Others are established through family foundations to prepare upcoming generations for service. And some education comes directly from the home (which is particularly important in the realm of finances).

One reason the work of teaching children about charity and philanthropy can be so difficult is that family dynamics can interfere, particularly parent/child dynamics. Some parents feel that they have “the right ideas” about where and how to give. They may insist that their children follow the parents’ interests, instead of letting the children follow their own. Parents might also not realize that preteens and teens, when interested, have a lot to offer adults and communities. Young people bring intelli-



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FRAMEWORK FOR YOUTH DEVELOPMENT

According to a framework prepared by the Youth Development Institute of the Fund for the City of New York, all young people need five things for a healthy adolescence and successful adulthood:

- A one-to-one relationship with a caring adult
- A safe environment
- Engaging activities
- Opportunities for contribution
- Opportunities to make decisions with real consequences

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gent, youthful perspectives on community problems and priorities, not to mention lots of energy. Adults should be careful not to push young people into activities that hold no interest for them, which may cause their children to become frustrated or feeling patronized.

This issue of *Passages* describes some of the first steps parents can take to help their children become philanthropic and provides examples of what parents can do for their preteens (10–12) and teenagers (13–18) to involve them in family philanthropy. For those interested in supporting local and national efforts to promote youth philanthropy, this issue also profiles a variety of existing programs, and discusses several options for getting personally involved in this work.

FIRST STEPS

Many children today are exposed to charity through school projects or through involvement with religious and community organizations. Experts interviewed for this article say that parents can complement and reinforce the habits of philanthropy by considering the following suggestions when talking about philanthropy with their preteens and teens:

Model philanthropy as a parent and make discussing it a regular part of family life. Children get to see their parents act in a philanthropic fashion when the parents give, volunteer, or go to activities such as foundation board meetings. These actions make acting philanthropically seem natural and help young people understand how money and action can make a difference in communities. Jilliene Schenkel, a philanthropic advisor to families in Los Angeles, says, “It’s not enough for a parent to say ‘I want you to be involved’. Preteens and teens need to be shown through words and actions that it’s important.”

Kathryn A. Agard, executive director of Learning to Give, a project to teach philanthropy through a curriculum for grades K–12, says it is particularly important in families with foundations, for “parents to talk with their children about their own philanthropy. Explain why and how you make your giving decisions through conversations around the dinner table. Young people need to be able to hear what the topics are that their family cares about and hear their parents explain, ‘this is the process we go through, this is a good organization. They need our help in terms of being volunteers,’ or, ‘they need our financial support’.”

Besides making philanthropy seem routine, talking about what your family foundation does can instill pride in your children for the way it helps the community.

Consider taking your children with you when you do charitable or foundation work. Lisa Parker, president and executive director of the Lawrence Welk Foundation, recalls that the most “profound experience” she had while growing up was going on site visits as a teenager with her mother, the foundation’s executive director at the time. “It got me out of a nice neighborhood and into ‘real life’,” Parker says. Her first site visit was at an organization in an east Los Angeles neighborhood, that was new and requesting funding for a homeless men’s shelter in a church. “It was a real gift to be able to meet with the priest and learn broadly what the issues are in that area,” she says. The experience even set her course in life. “I studied sociology [in college] and became interested in social justice issues,” Parker says.

Louis Berlin, of North Miami Beach, Florida, is convinced you can’t teach your children philanthropy by merely writing checks. So, he takes his children, ages 12 to 23, to many of the charity events he attends. “You never know what will spark their interests,” he says. His youngest child, Sara, published a short book about Haitian children in Miami after she saw pictures of them at a fundraising dinner she attended with her dad. By questioning her dad at the dinner, Sara came to learn that young Haitian immigrants are put into detention centers when they flee to this country from Haiti. Young immigrants may also be locked up and separated from friends and family for several months while a judge decides their future. Sara wrote a letter to a member of the U.S. House of Representatives Judiciary Committee in support of a bill that would allow Haitian immigrant children to go within 72 hours to any relative who lives in the United States. She later recruited fellow grade school students to do the same.

Look for “teachable moments.” There are many times when parents can use what’s happening around a child to explain philanthropy and charity. One opportu-

nity is when a child passes a soup line with a parent and expresses curiosity about what the people there are doing. In another example, teens may benefit from a discussion while looking through a family photo album of how their immigrant great-grandparents assimilated into society with the help of nonprofit organizations.

Give an allowance to teach financial skills and giving.

The National PTA recommends that every child—even the very young—have an allowance to teach charity, as well as saving, planning, and responsibility. It also advises parents to allow children to make their own mistakes, and to help them work through their own solutions instead of rescuing them with more money.

Learning to Give's Agard says parents need to encourage young people to give a portion of their own income to charity. "With their own money they'll feel greater ownership for their decisions," she explains.

As other parents are increasingly doing, Parker gives all of her young children allowances in thirds, with one-third allocated to charity and the other thirds to saving and spending. Some parents may want to consider using a *Moonjar* (www.moonjar.com) for their preteens and teens. *Moonjars* consist of three moneyboxes (for spending, saving, and sharing), a guide to help families get started in using them, and a passbook to record deposits and withdrawals. The *Moonjar's* creator was spurred to develop them after hearing that John D. Rockefeller kept three jars in his kitchen for his children to use their allowances for saving, spending, and charitable giving.

Allocate funds to help train them in grantmaking.

Although it is important for young people to give away money that is their own, another option to help them think through the process of grantmaking is to give teenagers and preteens a certain amount of money each

year to donate to a charity of their choice. Young people can make visits to groups they are interested in to help them in making their decisions, or can decide to give to groups they've come into contact with through school or community activities. Kristina Hewey, a trustee of the Braitmayer Foundation, began doing this five years ago with her two daughters, now ages 14 and 16. They receive \$500 each year to give to charities, which they can give away either individually or together. Hewey reports that allowing her teens to see how they can make change in society is also helping to remove any guilt they might feel from being wealthy, which she felt when she was young. Her teens are also starting to see giving as a regular part of their life. (See sidebar, "Talking About Money Is Powerful")

Create a foundation at the dinner table. Some families establish "dinner table foundations" where kids gather around after dinner with their parents on a regular basis and discuss pressing social issues and potential groups to support. Parents might also take their children to visit charities. The family members then decide which agencies to support, either individually, as a group, or a combination of the two. (More on this activity may be found in Susan Crites Price's book, *The Giving Family: Raising Our Children to Help Others*. See Additional Resources for more details.)

Help teenagers draft their own personal mission statements. In its "Youth as Trustees" curriculum Community Partnerships with Youth (www.cpyinc.org) describes steps for young people to use in crafting a personal mission statement. It provides questions for young people to reflect on the needs in their community, and helps them to identify what skills they have (or can develop) that will help fill those needs.

"TALKING ABOUT MONEY IS POWERFUL"

Kristina Hewey, a trustee of the Braitmayer Foundation, realized when she was growing up that she lived in privileged circumstances. But feeling guilt, she says, made her hide her family's wealth from others. Hewey and her husband, whom she says, "saw that having money gives you possibilities—for one thing, to make change [in communities]," has given \$500 to each of their daughters, now ages 14 and 16, for five years between Thanksgiving and Christmas to give to a charity of their choice. The 14-year-old daughter has often been focused in her giving, Hewey says. "She loves animals, and last year had to think through whether she wanted to give money to one animal-related charity or to several." The 16-year-old daughter doesn't have a single focus and often gives to groups she is familiar with through school community service activities, such as food pantries and Head Start programs.

The Heweys work with both daughters to help them think through their giving, asking questions such as what the girls think about different groups and how their giving compares with last year's. The activity has given the parents an opportunity to talk to their daughters about the fact that they are fortunate, and that they are responsible for thinking of people who may not be as fortunate. Hewey reports her daughters think about giving during other times of the year now, too. "They are starting to see it as a regular part of their life," she says. Now she realizes—when it comes to her two children—"talking about money is very powerful."

GETTING BUY-IN

By the time children reach their teens they're working hard to develop their own personalities and separate their identities from their parents. That's something parents need to keep in mind to avoid pressuring their children into charitable activities that might turn them off. When young people reach their teens, they typically become more interested in activities involving their peer group. While preteens may still be focused on their own particular interests (animals, for example), teens may have a more expanded view and may be interested in their communities and social issues and inequalities.

If parents want to volunteer with their preteen children as a family unit, philanthropic advisor Jilliene Schenkel suggests the first thing parents do "is find something the preteen is interested in—it may not be something the parent is interested in—and do research around the child's interests. Then offer the child an opportunity with the family to engage in that interest." When an opportunity is identified, discuss with the child what the obligation will entail. Let him or her know that whatever the length of the commitment to that activity is, it will remain a priority for the family. "The family needs to be consistent and do the charitable activity regularly—every weekend, or once a month or twice a year," Schenkel says.

THINGS TO KEEP IN MIND

- Maureen A. Sedonaen, president and CEO of the Youth Leadership Institute, says that along with allowing preteens and teens to find what charitable activity interests them, parents should "provide a broad scope of what philanthropy is, but not interpret everything for their children." She suggests parents **ask questions that provide opportunities for reflection after each activity** "Engage young people in dialogue and ask what issues they see in the community. Discuss what the root causes of problems are," she says.
- Youth development experts also stress that young people must have experience in the community to become good charitable givers, and perhaps eventually foundation leaders. Karen S. Young, co-director of Youth on Board, reminds parents in wealthy families—particularly those with children in private schools—that they aren't necessarily in a community where there are needy people and where groups are located who can meet those needs. Their **children may not be aware of social service networks and how they solve problems**. In that case, she says, parents must provide children with some experiential learning, such as volunteering or grantmaking with a small amount of money, rather than being solely didactic.

Philanthropy should not be a one-time activity, adds Schenkel. "Don't let a child 'ride a bike once' and be wobbly. They need to be able to get on and ride it through life." To do that, she says, "Kids need repetition, consistency, and models."

When a teenager is involved, parents may need to pull the teen's friends together in order for him or her to do a community activity. Many young people today are required to do a community service activity in school. Others may become engaged through a religious or community group. But, families can also arrange an opportunity themselves. Susan Crites Price says, "If kids are reluctant to volunteer, and are not in a school that requires community service, you can work with your kids and their friends to find projects they can all work on together. Kids like to have fun together. Parents can make contact with an organization, then call their child's friends and the parents of those friends. Round everyone up to do the volunteering."

Websites such as Youth Service America and Idealist Kids & Teens can offer ideas that interest young people. (See the Resources section for more information on these and other groups.)

Louis Berlin does a bit of negotiating with his teens to involve them in charity. For example, he'll scale back the amount he spends on their bat and bar mitzvahs, with the money saved being given to charity. But he will give at least one higher priced gift that his offspring request, such as jewelry.

ACTIVITIES TIED TO FAMILY FOUNDATIONS

Many of the current family foundations preparing for succession have come to realize that philanthropy and participation in a family's philanthropy is a life-long endeavor. Succession is not just one event, when one person steps off the board and someone replaces him or her. Most family foundations don't have a formal process, but preparing for succession should be part of any foundation's regular undertaking. Family foundations have several ways of preparing their young generations to become philanthropically minded and ready to run a foundation. In many states, children must reach the age of 18 or 21 to legally become trustees of a foundation. However, preteens and teens may serve on junior grantmaking or advisory boards, participate in mini-grant programs, or go to the meetings and conferences their parents attend, which often also have philanthropy sessions for young people.

Whatever activity you choose, "just do it," urges the Youth Leadership Institute's Sedonaen. "It's important that young people have some training through the fam-

ily” to become leaders of a family foundation. “A lot of families think they have to focus on proposals and family dynamics only. They don’t think about building critical thinking skills and working on group dynamics within the foundation so younger family members feel comfortable and prepared,” she says.

At a minimum, parents can show preteens and teens examples of the impact of the foundation’s work in the communities it serves. Site visits, feedback from grantees—such as end-of-grant reports, thank-you letters, and written or oral case histories—can give young people a sense of community responsibility and pride in their family’s work.

Rebecca Huston, a trustee of the Huston Foundation, reports that it was her family’s openness and willingness to answer a young person’s questions that hooked her and prepared her for the world of philanthropy. When she was in her early teens, her father would lay out the foundation’s grant proposals on the dining room table and ask questions about what the foundation should fund. Although her father made the funding decisions on his own, Huston recalls, it was an exercise that built her and her siblings’ analytical skills. Later, when the children were older, and the work of the foundation moved to an office, they were invited to board meetings where they could ask questions about the board’s work and decision-making. Her father also encouraged Huston and her siblings to volunteer in charities, so “we would know what it’s like to work in nonprofits,” she says.

Huston notes that foundations can also benefit from the feedback on grantmaking that teens provide. “Families should have the attitude that it’s a great way of helping kids learn financial and analytical skills, even starting at a young age.” But, she says, many families who ask for the younger generation’s feedback, “realize young people can be strong advocates or critics and can articulate what adults can’t about which programs will work.”

Improvise according to what’s interesting to the teen.

Amy Zell Ellsworth of the Zell Family Foundation has engaged her daughter as minute-taker of the foundation. The foundation allows young family members to collaborate with adults on anything they want in the foundation’s work, except for voting on grants. When her daughter was 14-years-old, Ellsworth says she was invited to meetings and ended up being the scribe. “That’s one of the roles we have made available so teenagers who express an interest in foundation work can take part in meetings,” she says.

Preteens and teens unable to participate in a foundation because there isn’t yet a formal program—or who lack the interest in taking on junior grantmaking, for example—may use other skills such as conducting

research on the Internet about incoming grant proposals.

But of teenagers’ involvement in their family’s foundation, Ellsworth says, “I think the most important thing is to let them be involved at the level they want to be, and not to force it.”

Offer mini-grants. The mini-grants program at the Tracy Family Foundation was created when family members wanted a way to involve children in philanthropy and expand their awareness beyond schools and Boy Scouts, says Jean Buckley, a trustee. “We came up with the Kids Grant program, where each child is allowed to request one Kids Grant per year from the foundation. The kids have to go to an organization outside of their familiarity and go on a mini-site visit with their parents—for example, to the Salvation Army. They get a tour of the agency, and then they have to come home, get online to the foundation’s website, and do a shortened version of the foundation’s grant process.” The young people have to answer questions such as why they are requesting \$250 for the agency and what area the agency serves. “It’s about four or five questions,” Buckley says of the online process. “The point is to just expand awareness of communities beyond their framework.”

Tracy Family Foundation mini-grants “can start just as soon as parents feel their children are ready. They stop at age 21, when young people can access matching grants from the foundation,” says Buckley. The foundation also has an activity during its annual gathering for the kids who have participated in the Kids Grant program. They talk about the grants they’ve made that year, and then vote as a group on the recipient of an annual \$10,000 Kids Grant.

Accompany parents to philanthropic sector meetings.

Families can travel together to conferences put on by the Council on Foundations, the National Center for Family Philanthropy, and others, where they will be exposed to an array of information on philanthropy and running a foundation. Some sessions are geared specifically to children and young adults. (The National Center makes available a policy statement from the Nord Family Foundation on reimbursement for attendance at foundation events by children.)

Use training within the family foundation to reinforce family training—and vice versa. Ellen Remmer, vice president of The Philanthropic Initiative, had a successful experience pulling together a family endeavor during a recent trip to Tanzania. She recalls: “Through our travel agent, we found a school to connect with and arranged for a visit. All the kids (mostly teens) brought school supplies, and the parents pooled together funds to refurbish a classroom. My then 14, now 15-year-old son got quite impressed while he was there and committed to raising

\$1,000 to refurbish another classroom. He did that over this year, through school activities and one-on-one fundraising. So while this is not part of the family foundation work, it was an example of engaging teens in family philanthropy. And without our intensive work on philanthropy through the family foundation, I'm not so sure we would have thought of the school visit/gift in the first place!"

ACTIVITIES IN THE COMMUNITY

Perhaps nowhere has activity to involve young people in volunteering and giving blossomed as it has with community organizations—schools, civic groups, community foundations, and others. In part, that's because those organizations realize that today's teens are also future donors and volunteers. Some have also learned first-hand that they benefit from the input of young people in their activities.

Many of the following programs have been developed for children in public schools, but may also be

available to children in private schools or from community organizations. Parents may wish to learn from these programs and consider establishing similar programs in their areas.

Teen Grantmaking Councils and Advisory Committees. A growing trend, particularly in schools and community foundations, is the formation of teen grantmaking boards and advisory committees. These programs allow young people to develop grantmaking skills and foster community involvement. Young people are provided with training and technical assistance by adults who act as facilitators, and can learn how to make decisions and form consensus. They also benefit from the pride they take in improving their communities.

One of the earliest examples of a youth grantmaking activity is the Council of Michigan Foundations' project to create youth advisory committees (<http://www.youthgrantmakers.org>). Created in the 1980s in conjunction with the W.K. Kellogg Foundation, the project has trained thousands of youths (ages 12–21) in

THINGS TO REMEMBER: INVOLVING TEENAGERS IN FAMILY BOARD MEETINGS

Mixing teens in with the work of the board can give back to a foundation, says Youth on Board's Karen Young. "The issues foundations look at are quite different than they were 10 years ago. To balance thinking on the issues, we need to bring [young people] in," she says.

But often family members are patronizing, or don't know how best to work with young people. Young's recommendations, along with those of other experts, include:

- Don't ask that teens try and speak for all teenagers—let them voice their own opinions about things.
- Try to add more than one teen on the board at a time, to ensure that they do not feel isolated.
- Teen opinions sometimes get lost in family foundations because of family dynamics. To counter that, families should be aware of what their particular dynamics are and make sure teens aren't overshadowed. "If the family isn't aware of the family dynamics that are occurring, it can make it difficult to level the playing field," says Young.
- When kids attend board meetings, have them work with an older cousin or aunt or uncle so there's no direct parental oversight to cause fear of making a mistake. "It can be intimidating to young people—they'll feel like adults understand everything that's going on, but not themselves," Young says. "But teens have a lot to say, and having a buddy (or mentor) on the board—someone who can help them understand what they think and how a teen can say something is very helpful."

- Teens are accustomed to being in school and raising a hand to ask questions and may be hesitant to just speak up during meetings. "Have a 'go-around' where everyone has a chance to offer something for discussion or assign them to report on something," Young says.
- Maureen A. Sedonaen of the Youth Leadership Institute says, "It helps to build joint criteria for grantmaking decisions. For example, a foundation that makes grants in the area of education might decide, with the help of input from its young family members, to focus on after-school programs."
- Consider using e-mail and conference calls for many communications. Modern technology, such as e-mail, works well in many instances because young people use it regularly. And e-mail offers the flexibility to fit into young people's busy schedules. It will stay in the in-box until they have time to open it—even if that's at 2:00 a.m. Conference call meetings can help young people who are located in another city other than where the foundation is located stay involved in the foundation's work.
- Finally, if your family is geographically disposed, consider holding meetings in cities where grandchildren are located, so they can attend.

Youth on Board has an Organizational Assessment Checklist to provide organizations with information on how to uncover hidden issues and give direction to bringing young people on boards (www.youthonboard.org/organizationalassessment.pdf).

fundraising and grantmaking. It allows young people to analyze community needs and to make grant recommendations to community foundation trustees. Teens have made more than \$8 million in grants through this project since 1989, and there are now 86YACs in Michigan's community foundations and more than 350 across the United States. Sample documents and publications on best practices and lessons learned are available at its website for organizations wanting to start a youth advisory committee.

The El Pomar Youth Community Service Program (<http://www.elpomar.org/leader2.html>), a project of the El Pomar Foundation, works within high schools in Colorado to create student grantmaking boards through which students fundraise and make grants to community organizations. This project makes its curriculum available for replication.

In some cases, it is families themselves who provide the funding for such endeavors. The Rhode Island Foundation and the Feinstein Family Fund created the Youth in Philanthropy Board two years ago to encourage high school students in Rhode Island to learn and practice philanthropy. The Lipscomb Family Foundation, in Columbia, South Carolina, in partnership with the Central Carolina Community Foundation and the local Junior Achievement, created a new model for youth grantmaking. In this case, philanthropy is infused with the Junior Achievement program that teaches teens how to run for-profit companies by establishing student-run businesses of their own.

Another example, Rose Community Foundation's Rose Youth Foundation, combines grantmaking and the Jewish religion. It provides an opportunity for youth in grades 8 through 12 to get involved in grantmaking. (See sidebar, "The Rose Youth Foundation").

Volunteering. A 2002 study from Independent Sector and Youth Service America, *Engaging Youth in Lifelong Service*, found that young people who begin volunteering in their teens are more likely than others to keep the habit up in adulthood, and are also more likely to be donors of money. Groups that promote volunteering to young people, such as scouting troops and schools, give youths a chance to partner with their peers instead of parents—an opportunity that often appeals to young people.

School Curriculum. Some schools go a step beyond requiring community service by infusing their curriculum with lessons about the nonprofit sector. One notable example is the Learning to Give (www.learningtogive.org) curriculum for grades Kindergarten to 12. Its goal is to teach young people "about the importance of voluntary action for the common good in a democratic society." Through the curriculum, students learn philanthropy's

place in history, find charitable themes in literature and the arts, realize the importance of nonprofits in maintaining a democratic society, and explore ways they can contribute to the betterment of their communities.

One example of an activity it provides for Grades 6 to 8 is an in-school "community celebration, for which students brainstorm ideas about whom to invite to represent each of society's sectors." The curriculum suggests that students in Grades 9 to 12 take part in an activity where they research the work of a United Way director and present that information to their class.

Executive Director Kathryn A. Agard notes that for parents, two of the most useful places on the project's website are the quotation search, and the annotated bibliography of children's literature for ages 5 (kindergarten) through age 18 (grade 12) which explains where philanthropy is referenced in books young people read. The bibliography, she says, "can help parents point out that there's a part in a book their child's reading where an individual stands up for minority rights," for example.

Community Service and Service Learning. More and more schools require community service, but a newer trend is service learning. At high schools and middle schools, volunteering becomes integrated into the curriculum taught in the classroom. For example, in Washington, DC, a high school Spanish class works with a Latino outreach center in the Adams Morgan neighborhood. The students are learning Spanish in school and, at the same time, using it for others in the community. Such programs, however, can be difficult for teachers to take on, as it takes time and effort to provide speakers in class and trips outside the school.

Community service and service-learning opportunities provide teens with an activity through which they can partner with other teens (rather than parents), and reinforce what they are taught at home. People interviewed for this article suggest that if your student's school doesn't have a program, you can raise the issue with the parents' association. You can also help by researching opportunities for volunteering and for supporting an existing or planned community service program. Parents can help, for example, by providing transportation for students or volunteering to find speakers for the classroom.

Building on Religious Values and Activities. All faiths embrace the notion of serving others. Studies from Independent Sector have shown that teenagers are more likely to donate money to their congregations than to any other institution, and more teenagers become involved in volunteering through a religious institution than through school and other groups. A paper from the Indiana University Center on Philanthropy, "The Intergenerational Transmission of Generosity," indicates the relationship

THINGS TO KEEP IN MIND:

- Parents may wish to support groups that give kids charitable experiences, either by volunteering with those groups themselves or by making a donation.

between the charitable giving of parents and their children is strong, and the association is even stronger when that giving is tied to religious giving.

In addition to teaching philanthropic concepts during worship, some faiths involve young people in service through youth groups, retreats, summer camps and mission trips. Congregations often involve children in giving projects around holidays.

In September 2002, Areyvut (<http://www.learningtogive.org/perspectives/jewish.shtml>) formed a partnership with Learning to Give. Begun in September 2002, Areyvut reaches out to Jewish day schools and congregational schools. Its mission is to promote the formal integration of *chesed* (kindness, acts of kindness), *tzedakah* (righteous giving) and *tikkun olam* (acts of kindness to repair or perfect the world) into Jewish education. The program trains educators throughout the United States and provides them with the resources and expertise to incorporate these ideals and practices into their core curricula.

SHARING ABOUT MONEY

Some kids don't know they are wealthy. Or, as in Kristina Hewey's case, they hide the fact that they are. But in situations where wealth isn't handled openly, young people can grow up without knowing how to handle their wealth well.

Many families are reticent about talking about money, but there are real benefits to having an open discussion about money that is geared toward the children's ages. Learning to Give's Agard says one exercise which is helpful in opening some families up to talking about money and philanthropy is to ask family members about when they have been philanthropic—and about when they have been recipients of philanthropy. "That's harder for people," Agard says, "but it helps them to become aware that philanthropy is about all of us giving and receiving."

Philanthropic advisors also encourage parents to gradually introduce children to sound ways of managing money, and to make it age appropriate. But, as with other activities, they need to follow the pace at which children are interested in learning, or the children could be turned off.

Passing on Financial Values. It's important to get children in the habit of sharing as soon as possible, since pressure will come to spend in other ways. So talk about your values and money with preteens and teens. Nathan Dungan, president and founder of Share-Save-Spend LLC, (www.sharesavespend.com) an organization in Minneapolis that teaches healthy financial habits, says, "I help parents understand what they're up against. The rise in marketing [to young people] has grown exponentially over the past 15 years. If you abdicate your role in teaching your children financial habits, rest assured, someone else will be there to fill the void and it will be decidedly skewed toward spending. No one can shape and influence the financial habits of young people like parents."

Share-Save-Spend encourages families to teach their kids to handle money in thirds; "Share" is first to help sensitize children to the needs of others and in turn teach

ROSE YOUTH FOUNDATION

Rose Youth Foundation, a grantmaking initiative of the Rose Community Foundation, is for youth in grades 8 through 12, from all types of Jewish backgrounds, from all parts of metro Denver, from different educational systems, and from all different kinds of families. It provides an opportunity for Jewish teens to get involved—to meet new people, to learn about and practice the Jewish concepts of *tikkun olam* (repair or perfect the world) and *tzedakah* (righteous giving), and to learn about responsible grantmaking by deciding how to give away \$50,000 in grants to Denver-area Jewish organizations.

Alexander Sherman, now 20 and an architectural studies student at Tufts University, says, "The most striking thing I came out of the experience with was the whole leadership part. It was learning about how boards make decisions and work with people's interests to work toward a conclusion."

Sherman, who may also some day be on the board of his family's foundation, adds that, "Since we were all new, I had to step up to the plate and learn how to read other young board members to see if they were happy with the decisions we were making. We ended up giving money three different ways. I also learned a lot about what steps you go through to research funding, matching grants and helping people locate other sources of funding."

AFTER THE BAR MITZVAH

A *bar* or *bat mitzvah* marks the time when a Jewish boy or girl enters adulthood and is obligated to fulfill Jewish laws or commandments, called *mitzvot*. One such mitzvah is *zedakah*, or righteous giving. Many Jewish teens celebrate their bar or bat mitzvah and newfound responsibility by giving and engaging in community service.

Two years ago, when Michael Berlin, of North Miami Beach, Florida, was 14 he used the \$6,000 he received in bar mitzvah gifts to establish the Michael M. Berlin Philanthropic Fund, of which he is founder, manager and trustee. It was his father, Louis Berlin, who put the philanthropic angle in Michael's head. Michael decides what groups to give his funding to, with the assistance of his father. So far, he's made grants to Hillel International Center and a local Jewish community center.

A year after his bar mitzvah, Michael and his father also established the Jewish Most Valuable Philanthropist program, which allows kids at synagogues and other institutions to set up an endowment fund and then manage it.

Michael reports that he's learning about responsibility and how to give back to the community. He and his father decide together how money from Michael's philanthropic fund is handed out. "Sure there are differences when we think of organizations to fund," Michael says, "but 95 percent of the time I can agree with him in the end," because he and his father spend much time discussing funding options.

Michael says he thinks his involvement in philanthropy is "great. I don't think my friends understand. But then, maybe a few years down the road they will."

them gratitude for the things they already have. Dungan says, "I'm a huge advocate of using allowances to teach the philosophy. But the longer we wait, the more challenging that becomes. Many young people accumulate significant credit card debt because they haven't learned how to handle money. How will that impact philanthropy when they get out of college? What is going to be their capacity to give back?"

Financial Education. Charles W. Collier, senior philanthropic advisor at Harvard University and author of *Wealth and Families*, says he's found it particularly effective to partner his children's financial education with their philanthropy education. "There is one tool in particular, among others, that I am fond of using with teenagers—funding their Roth IRA. For example, if you have teenagers who have a summer job and earn \$1,500, parents can then match that \$1,500 to fund the teenagers' Roth IRA in their own name at Schwab or Fidelity Investments. Then the teens can manage and watch their money online."

There are two reasons to do this, Collier says. "First, the Roth IRA is a wealth-creation device because it compounds tax-free and eventually may be withdrawn tax-free. Second, funding for a children's Roth IRA is a financial education tool—they learn about long-term saving, and compound interest, and most importantly, they're exposed to a very long timeframe. If children are going to inherit wealth and philanthropic funds, I think it's important they learn how to create financial wealth."

A special issue for family foundations is whether upcoming generations have the knowledge needed to

THINGS TO KEEP IN MIND:

- Nathan Dungan of Share-Save-Spend LLC, says, "I really try to encourage philanthropic organizations to appeal to kids. Very few do. Kids are generous, but we're missing that opportunity. Some organizations write kids off because they think they don't have enough money. In fact, kids today spend and influence the spending of more than \$1 trillion per year."

budget, control expenses, and invest to protect and grow the foundation's corpus, though they may be skilled and eager to take on grantmaking. Some foundations follow the example of the Rockefeller family and create a small fund that next-generation members in their late teens and above manage to learn financial skills.

Funds Via Community Foundations. Another option available in some areas is to introduce children to grantmaking through a donor-advised fund at a local community foundation. Funds can be created specifically for a child, or a group of young family members. Community foundation staff can assist by giving children ideas for funding and other advice. This option also gives children some independence from their parents. There are more than 600 community foundations across the United States, which can be located at www.communityfoundationlocator.com.

WHAT IF THEY'RE JUST NOT INTERESTED?

Despite all of a parent's best intentions, some teens and pre-teens simply do not seem to express an interest in

philanthropy. In those cases, it could just be a matter of time or of finding an activity that best matches the young person's interests. Some suggestions from those interviewed for this edition of *Passages* include:

- Be patient. Someone not interested in philanthropy in their teens will often become interested at a later date.
- Aim to find something that tugs at the teen's heart even if it's out of the range of what the family considers a "normal interest" for philanthropy. The Youth Leadership Institute's Sedonaen says if the young person is interested in poetry, or golf, find something that will tug at their hearts, not just out of empathy, but because of passion. One example author Susan Price references in *The Giving Family* is a young boy in a private school who was interested in golf, but not necessarily grant-making. He ended up teaching inner city kids at a golf clinic.
- Push them a bit to become exposed to different activities related to philanthropy. "If the teen has no interest in reading proposals, perhaps he or she will be interested in conducting research for the foundation on the Internet, creating a website for the foundation, or participating in a site visit to an organization being considered for funding," says Amy Zell Ellsworth of the Zell Family Foundation.
- The Tracy Family Foundation's Jean Buckley, says, "There's one family member who has expressed an interest in foundation work, but has kept a distance. You just keep the door open so they know they can enter at the point they want to. My daughter is finished with college now and has been in and out of the process during the past few years. That's all she had time for. She read proposals, brought ideas to the table or came to meetings to be part of general conversation."
- Above all, John. J. Mullaney, executive director of the Nord Family Foundation, says that younger family members should be allowed to opt out of serving in the foundation, if that's their choice. "The way the family looks at, it has to be a question of honesty and creating an atmosphere where a young person can say, 'I'm not interested in the foundation at this point' and there won't be repercussions from older members," says Mullaney, who adds that the door can always be left open for a child to serve at a later point. "Sometimes the pressure is on in family foundations and you have to participate or it will cause resentment," he adds.

CONCLUSION

With time and dedication, parents can encourage their children to become charitable and philanthropic. Parents should seek to be role models for philanthropy and discuss their activities and the role money plays. Parents can help create giving and volunteering opportunities for children by helping them to match their interests with charitable activities, and by supporting the organizations that provide these opportunities.

Parents also may need to check their own attitudes. Adults in family foundations and other organizations need to be sure that young people are given room to participate and aren't just patronized. They need to help children understand their own passions, not the parents'. They need to realize young people have as much to teach adults as adults have to teach them. And they need to allow their children to make mistakes.

As they grow into adults, teens who have been raised in charitable households are much more likely to become leaders within their communities and within their family's philanthropy. Equally importantly, they are more likely to lead active, productive, and fulfilled lives.

ADDITIONAL RESOURCES:

GENERAL INFORMATION ON YOUTH PHILANTHROPY AND MOTIVATIONS

- ***Changing the Face of Giving: An Assessment of Youth Philanthropy***, by M. Rosen and M. Sedonaen, 2001. (http://www.irvine.org/pdfs/Youth_Philanthropy.pdf). San Francisco: The James Irvine Foundation. This publication examines the growing field of youth philanthropy in the United States and offers recommendations to strengthen it.
- ***Findings and Recommendations for Encouraging a Tradition of Voluntary Action Among America's Youth***, by Independent Sector, 2002. (<http://www.independentsector.org/programs/research/engagingyouth.html>). This report from the Independent Sector and Youth America demonstrates that adults who volunteered as youths, volunteer more time and give more money to charity than do adults who began their philanthropic pursuits later in life.
- ***Positive Youth Development: A Pathway to Healthy Teens*** (http://www.gih.org/newsletter2679/newsletter_show.htm?doc_id=142834). This Grantmakers in Health "Issue Brief" shares suggestions from experts in the fields of philanthropy, youth development, government and health care regarding youth development and approaches to effectively promote healthy decision-making by adolescents.

FOR GIVING AND VOLUNTEERING

- **Moonjars** (www.moonjar.com) help young people learn about money, including how to give it away. Moonjars consist of three moneyboxes (for spending, saving and sharing), a guide to help families get started in using them, and a passbook to record deposits and withdrawals.
- **The Michigan Community Foundations' Youth Project** (www.youthgrantmakers.org) is a program to involve young people in grantmaking through community foundation youth councils. Numerous materials are available at its website for those who are interested in replicating the program in their area.
- **The El Pomar Youth Community Service Program** (<http://www.elpomar.org/leader2.html>), a project of the El Pomar Foundation, works with high schools in Colorado to create student grantmaking boards through which students make grants to community organizations. The project makes its curriculum available for replication.
- **FamilyCares**, (www.familycares.org) an initiative of the Points of Light Foundation, is an online resource that features ideas for volunteer projects families can do together.
- **Idealist.org Kids and Teens** (www.idealists.org/kt/index.html) helps young people learn about nonprofits, find opportunities to volunteer and provides resources to help kids and teens start their own community service project or nonprofit organization.
- **Kids Care Clubs** (www.KidsCare.org) has spurred the creation of 800 clubs in all 50 states through which children perform community service projects. The site provides help in organizing a club and offers project ideas and other support.
- **The Giraffe Project's** (www.giraffe.org) mission is to "move people to stick their necks out for the common good." The site provides curriculum, speakers, workshops, resources and a network of "everyday heroes."
- **Resource Generation** (www.resourcegeneration.org) hosts an annual Creating Change Through Family Philanthropy Conference for young people seeking ways to explore how to connect social change values to family philanthropy (open to ages 15–40).
- **Volunteer America** (www.volunteeramerica.net) helps families identify opportunities for volunteer vacations at public lands in the United States.

FOR FINANCIAL LITERACY:

- **Share-Save-Spend** (www.sharesavespend.com) is an initiative to help families instill healthy financial habits in their children's financial education. In early 2005, a family-based curriculum will be released based on concepts from Nathan Dungan's book, *From Entitlement to Gratitude*.
- **Money Smart Kids** by Janet Bodnar is a weekly column from *Kiplingers* (www.kiplinger.com) magazine with ideas for kids to help them gain a healthy attitude toward money and how to manage it.
- **Money, Meaning and Choices Institute** (www.mmcinstitute.com/teaching.html) is a consulting firm in San Francisco that advises individuals and families on the challenges and opportunities of having or inheriting wealth.

FOR INVOLVING YOUTH ON BOARDS:

- **Youth Leadership Institute** (www.yli.org) offers comprehensive youth philanthropy training and technical assistance to foundation, government, and community organization clients; engages in youth philanthropy research and field promotion; and directly supports several community-based youth philanthropy initiatives.
- **Youth on Board** (www.youthonboard.org) works to help young people to be leaders and decision-makers in all aspects of their lives by changing attitudes and strengthening relationships among youth and between youth and society.

FOR SERVICE LEARNING:

- **Community Partnership for Youth** (www.cpyinc.org) is a national training and resource development organization dedicated to promoting active citizenship through youth and adult partnerships.
- **Learning In Deed** (www.learningindeed.org). Launched by the W.K. Kellogg Foundation, this website offers tools and resources on becoming involved in service learning.

ADDITIONAL WEBSITES:

- **AttheTable.org** (www.atthetable.org) is designed to provide resources and information about how to involve young people in decision-making in communities and organizations.
- **SERVE.net.org** (www.serve.net.org) matches interested volunteers with volunteer opportunities in their areas.
- **Youth in Philanthropy** (http://fdncenter.org/focus/youth/kids_teens/), run by The Foundation Center, is an information portal for young people and teachers. It includes young people's own stories of giving and a form for teens to submit their own stories.

ADDITIONAL READING FOR PARENTS:

- **Best Practices in Youth Philanthropy**, by Pam Garza and Pam Stevens, Coalition of Community Foundations for Youth, 2002. This report documents best practices from a variety of youth philanthropy program models and provides examples, tips, and questions that can help inform decisions about strategies, structures, and activities for existing and new programs. (Download at: http://www.ccfy.org/toolbox/youth_philanthropy.htm)
- **The Giving Box**, by Fred Rogers, Running Press, 2000. A toolkit for parents to use with children 9–12 to teach concepts of generosity and charity, including a storybook of international folktales. (Order at: www.amazon.com)
- **The Giving Family: Raising Our Children to Help Others**, by Susan Crites Price, Council on Foundations, 2001. A "complete how-to guide to raising generous children." (Order at: www.cof.org.)
- **Growing up Giving**, by the Seattle Foundation. A workbook including exercises for both young kids and teens to learn about philanthropy. (Download at: <http://www.moonjar.com/Philanthropy.aspx>)

- **Learning to Give: A Family Foundation Guidebook for Raising Kids Who Give, Share and Care**, Council on Michigan Foundations, 2001. This book focuses on two critical questions: how to pass on to the next generation ideas and values we cherish related to giving, and how to help children learn to be giving and responsible citizens. (Order at: http://www.learningtogive.org/orders/#family_guide).
- **Opportunity of a Lifetime: Young Adults in Family Philanthropy**, by Alison Goldberg, National Center for Family Philanthropy, 2002. (Order at: www.ncfp.org).
- **Successful Succession: Inspiring and Preparing New Generations of Charitable Leaders**, by Virginia M. Esposito, National Center for Family Philanthropy, 2003. (Order at: www.ncfp.org).
- **The Word for Me Is Philanthropy**, Community Partnerships with Youth, 2003. This curriculum may be used to introduce the practice of giving, sharing and serving to youth, ages 7 to 11 years. (Order at: www.cpyinc.org).

ADDITIONAL READING FOR TEENS*

- Barron, T. A. **The Ancient One**. New York: Philomel, 1992. While helping her Great Aunt Melanie try to protect an Oregon redwood forest from loggers, thirteen-year-old Kate goes back five centuries through a time tunnel and faces the evil creature Gashra, who is bent on destroying the same forest.
- Bauer, Joan. **Hope Was Here**. New York: Putnam, 2000. When sixteen-year-old Hope and the aunt who has raised her move from Brooklyn to Mulhoney, Wisconsin, to work as waitress and cook in the Welcome Stairways diner, they become involved with the diner owner's political campaign to oust the town's corrupt mayor.

- Brooks, Martha. **Being with Henry**. New York: Dorling Kindersley, 2000. A young homeless man develops a friendship with an older widower, from which they both benefit.
- Hyde, Catherine Ryan. **Pay it Forward: A Novel**. New York: Simon & Schuster, 1999. When a young man starts "paying it forward" for a social studies project, unusual things happen in this bittersweet and uplifting tale.
- Koja, Kathe. **Straydog**. New York: Farrar, Straus and Giroux, 2002. Rachel, a teenager with a healthy dose of both aptitude and attitude, begins to feel at home volunteering at an animal shelter.
- Salzman, Marian and Teresa Reisgies. **150 Ways Teens Can Make a Difference**. Princeton, N.J.: Peterson's Guides, 1991. Teenagers discuss the rewarding and sometimes frustrating experiences of being a volunteer, including their commitment and accomplishments, parental support, and how they incorporate volunteer activities into their busy high school schedules.

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Jason C. Born, Editor

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