

TIME
FOR KIDS

YOUR



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FINANCIAL LITERACY FOR KIDS

HELPING HANDS

There are many ways to make the world a better place. Learn about five kids who are making a difference.

As a volunteer for The Miracle League, Lauren Kassin helps Jimmy Dingee play baseball.



CHANGING LIVES

Kids are starting charities, volunteering, and raising money and awareness for causes.

When you think about making the world a better place, what comes to mind? Ending world hunger? Curing cancer? Saving polar

bears? Whatever your goal is, you can help. Look for local groups that share your goals, or branch out and start your own organization. Don't let big ideas overwhelm you. Remember: Even a small plan can create big change. Here are five kids who will inspire you. —By Kelly Hultgren

Andrew, 14, and Lauren Kassin, 11 Chappaqua, New York

Volunteers:
The Miracle League

Many weekends, you'll find Andrew and Lauren on the baseball field with The Miracle League. The siblings buddy up with players with disabilities, like autism or cerebral palsy. "Volunteering made me more understanding of

different people and different circumstances," says Lauren. "Sometimes, it takes [a player] five minutes to hit the baseball," says Andrew. "Being patient and cheering makes him or her feel so much better, and makes you feel so good."

TEAM PLAYERS Jalyn Castillo and Andrew Kassin (above) and Lauren Kassin and Jimmy Dingee team up to play baseball together as part of The Miracle League.



MAN WITH A PLAN Jonas Corona would not take no for an answer when homeless shelters told him he was too young to volunteer.

Jonas Corona, 12 Long Beach, California

Founder: Love in the Mirror

At age 4, Jonas helped his family feed homeless people. He felt sad to see kids living without shelter or enough food. He wanted to help, but many shelters said he was too young to volunteer. So at age 6, he started his own charity, Love in the Mirror. The **nonprofit** organization gathers food, clothes, and supplies from individuals and companies and distributes them to local shelters. "Don't let anybody say you're too young to do something," says Jonas. "And don't be shy about asking for help."

Claire Sammons, 12 Wheaton, Illinois

Founder: Share the Light

"Every three minutes, someone is diagnosed with cancer," Claire says. At age 6, Claire lost her aunt to the disease. She later started raising money for Camp Kesem, a camp for kids who have a parent with cancer. Her charity, Share the Light, raises money by selling hand-decorated luminarias, or paper bags that can be lit up by votive candles. Each costs 50¢ to make, and Claire sells them for \$5. She donates 100% of her profits to Camp Kesem. In the last two years, she's raised more than \$2,000.

LIGHTING UP LIVES Claire Sammons makes and sells luminarias to benefit a camp for children affected by cancer.



COURTESY SAMMONS FAMILY

Nicolette Narine, 12 Brooklyn, New York

Member and volunteer:
Madison Square Boys & Girls Club

Nicolette has been a member of the Madison Square Boys & Girls Club for almost four years. Now that she's older, she volunteers with the group's Triple Play Leadership program, which puts kids ages 10 to 18 in charge of sports for younger members. She mentors, coaches, and assists with games. She also helps at fundraisers for the club. "When you help your community, you feel like you're making a difference," says Nicolette.

MEMBER AND MENTOR Nicolette Narine gives back to the organization that has given her so much.



MADISON SQUARE BOYS & GIRLS CLUB

FAMILY CHALLENGE

CELEBRATE #GIVINGTUESDAY

Thanksgiving is a time to give thanks. #GivingTuesday is a time to give back! On Tuesday, December 1, celebrate with charities, families, businesses, and communities around the world.

Do an at-home treasure hunt with your family. Search your house for anything you don't use: kitchen utensils, dishes, towels, sheets, food, clothes, books, or school supplies. Then donate the goods to an appropriate cause. Visit givingtuesday.org to learn more.

POWER WORDS

fundraiser: an activity done to collect money for a charity or cause

nonprofit: a business run for the purpose of making money for charity



It Feels Good to Give Back

It's better to give than to receive is not just an expression, it's a fact! Studies have shown that giving back makes you feel good. When you give money or time to a cause you care about, you're rewarded with feel-good brain chemicals, like dopamine. It makes you healthier, too. People who spend time or money on charity sleep more, exercise more, and stress less.

DAVE KOTINSKY—UNICEF/GETTY IMAGES



ASK JEAN

Jean Chatzky is a money expert.

How do I determine how much money to spend, put in a savings account, or donate to charity?

—Julia Darcy, 13, Bolton, Massachusetts

Make a habit of saving 15% of any money you have—that means 15¢ of every dollar of your allowance, birthday gifts, or paycheck. Hold onto that habit; it will set you up for financial success as an adult. How much to give to charity is often a family decision. Some families tithe, which means giving 10% of their income to their place of worship. On average, Americans give about 3% of their income to charities. So, bottom line: Put at least 15% into savings (more if you're saving for something special that you want to buy down the road), talk with your family about how much to give to charity, and give yourself permission to spend the rest.

Do you have a question? Write to Jean at tfkasks4you@timeforkids.com.



GETTY IMAGES

Is This Charity Legit?

Before you donate to any charity, take these three steps to make sure it's legitimate.

- 1. Get the details.** Ask for the group's exact name, address, and telephone number.
- 2. Research its reputation.** Go online with your parents. Plug in the charity's name, along with the word *complaint* or *scam*.

- 3. Check it out on a trustworthy site.** Use the following websites to double-check that your charity is real: *give.org*, *charitynavigator.org*, *charitywatch.org*, or *guidestar.org*. (Tip: These sites are also good for finding charities in your area!)