

# TEACHING THRIFT TO YOUR CHILDREN



## TEACH THRIFT AT HOME

It will save now in clothing, food, furnishings,  
money.

It will save tomorrow, for habits of Thrift will  
be formed.

It will mean more money to invest, more goods  
to enjoy, more comforts, more pleasures, more  
knowledge.

**MAKE THRIFT ATTRACTIVE**

*Thrift Leaflet No. 19.*



UNITED STATES  
DEPARTMENT OF AGRICULTURE & TREASURY DEPARTMENT



## ENLISTING THE HELP OF THE CHILDREN

The home is the best place to teach thrift. It offers an opportunity for daily practice. Make thrift mean choice, not niggardliness; getting what one wants most, not going without.

**Let the Children Help Choose.** If they go without something they want, let it be because they themselves want something else more, not because some one else wants it more.

**Have a Family Council.** Talk over the family budget with the older children. Let them see what is each one's fair share of the income. Each one should contribute to household efficiency, by sharing the labor and responsibility of the home. Decide together how much shall be saved, and how it can be saved. This will enlist the children's help.

**Teach the children to spend their own money wisely.** Spending wisely means saving something—getting full value. Show both boys and girls what wise investment means; discuss Government loans and Thrift and War Savings Stamps. Show them how pennies grow.

### THIS IS THE WAY PENNIES GROW

Saved each week	4 per cent per annum compounded semiannually				
	1 year	2 years	3 years	4 years	5 years
\$0.01	\$0.53	\$1.08	\$1.66	\$2.25	\$2.88
.10	5.30	10.82	16.56	22.54	26.75
.25	13.26	27.06	41.41	56.34	71.68

Help them decide what is a fair proportion to save, to give, to spend.

If children are to spend wisely, they must have something to spend. Give them a small allowance. Help them to earn something more. Do not pay them for every household task, but if they can do work that would otherwise be paid for, hire them. As soon as they are old enough teach them to plan for their own clothing. Begin with the smaller things, hats, gloves, shoes. They may make mistakes; but children have an inalienable right to make their own blunders. They can never learn through your experience. Teach the rule of successful saving—save regularly, a part of all money received, before spending.

#### What the Children Can Do

Make a Spending Plan. It might be arranged like this:—

I expect to receive	I expect to save	I expect to spend
On hand.....\$	For	For
From earnings.....	W. S. S.....\$ .05	School.....\$ .05
From gifts.....	For.....	Self..... .10
From parents..... .25	For.....	Church..... .05
Total.....\$ .25	\$ .05	\$ .20

Keep an account and compare with the spending plan.

## THRIFT IN THE USE OF MATERIAL

*What costs money to buy is worth using with care*

**Clothing.** Children should learn that care of clothing means not only saving time and labor, but saving money. The money used to replace the lost sweater, the dress torn beyond repair, might have been invested in War Savings Stamps. Clothing when taken off should be hung or folded properly, not dropped on the floor, shoes kept polished, hats and coats brushed. Make it easy for boys and girls to take care of their clothing by providing garments for play time that give freedom, made of material that will not be easily soiled or torn; by marking handkerchiefs, caps, overshoes, and mittens so that they are not so readily lost; by providing a convenient place for keeping their garments.

*What the children can do.* Simple mending. Sewing on buttons. Older children can wash and iron a few garments to gain an idea of how much work it is. It will help them to keep their clothes clean, and to choose kinds that can be easily laundered.

**Food.** The care of food practiced during war time should be continued in peace time. Children should be taught to take at the table only what they are sure they can eat; a small helping with a second one if desired is far better than too much at once. They should avoid "mussing up food." They should eat what is served before asking for something else. To eat to save is waste, but to leave bread and butter in order to eat cake is also waste. Children should be taught respect for food by knowing something of the labor it costs to produce and to prepare it. In the early days of the war some soldiers thought that they had a right to their rations, and if they did not want to eat all, they could throw the rest away. They soon learned that they had a right only to the amount of food they needed, no more.

*What the children can do.* Plant a garden, raise vegetables for home use. Find out their market price. Learn to prepare a meal.

**Household Furnishings and Service.** Teach the children to help in making the house attractive, and in keeping it in order. Needless marring and scratching of furniture means money and labor expended needlessly. If children are taught how to make small repairs, they will be interested in the condition of the house. The saving of fuel and light should be taught. The careless use of fuel is exactly the same as burning money. Show them why they should turn out the light when they leave the room, and teach them to use the gas or oil stove economically. When the boy is old enough to tend the furnace, show him how to take care of it properly. He will be interested in the saving of coal. The amount saved by the more careful use of light and of fuel might well be invested in something for the benefit of the whole family.

**Salvaging Material.** Children should be shown how waste material may be used; where the newspapers and magazines will do good, what materials should be actually destroyed because of no value to anyone. Materials salvaged may be turned into money, and the child who takes care of such material might well have that money to invest in War Savings Stamps—many junk dealers will pay in Thrift Stamps.

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SPEND WISELY



SAVE SANELY

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*What the children can do.* Learn to read the gas and water meter. Help to make a low reading each month. Learn skill with hammer and saw. Polish furniture and find out how to remove spots from its finish.

**Thrift in the Use of Time.** Children should be on time for meals, for school, for church. Grown-ups should be particular to keep appointments with children promptly. They too often put their own estimate on children's time, forgetting how valuable it may seem to the children themselves. "Turn about is fair play."

Teach quick ways to do things. Children will often devise such ways for themselves; encourage them. Do not let them do poor work.

Orderliness saves time. Very young children may be taught to put away their playthings. Sometimes making a game of it helps. Older boys and girls can learn that keeping their belongings in order gives them more time for play as well as for work.

*What the children can do.* Keep an account of the time spent in caring for the vegetable garden, or canning fruits, or raising chickens, and find out the value of these products in money.

**Practicing thrift by taking care of other people's property.**

Grown people as well as children often feel little responsibility for property that does not belong to them, especially for public property. Children should be taught to be even more careful with what belongs to others than with what is their own. Caring for school property (books, pencils, paper, furniture), public utilities (water, gas, electricity), streets, and parks saves taxes. The careless use of a New York park cost the city \$75,000 in one year.

*What the children can do.* Pick up paper. If there are no public waste baskets, ask for them. Join the "Push 'em" Club. You become a member when you push into the gutter the banana skin or orange peel carelessly thrown on the sidewalk. See that no scraps of food or paper are left after a picnic, and be sure to put out the fire. These are first steps in good citizenship.

WASTE LESSENS THE WEALTH OF THE WORLD—WISE USE  
SECURES FULLEST SATISFACTION—REGULAR SAVING  
PROTECTS ONE'S FUTURE—SAFE INVESTMENT,  
AS IN WAR SAVINGS STAMPS, INCREASES  
THE WORKING WEALTH OF THE WORLD

