Families

WEAVE A TAPESTRY OF FAITH



Kan ya ma kan: There was and there was not a man known far and wide for his generosity. One day, as he sat with his friends sipping coffee in the village square, a

Money Talks



poor woman approached him with a small request for money to feed her child. "Of course!" he replied, and without hesitation plucked coin after coin out of his pocket, piling them

spilled on the ground.

Overwhelmed with this show of kindness, the woman began to weep. She bowed her head in gratitude. "May Allah bless you, sir. You have saved my child's life." She carefully placed the coins in a small cloth sack. Glancing up a last time, she thanked him with a frail half-smile.

into the woman's hand until they

When she was out of earshot, the man's friends probed him with questions: "Why did you give her so much money?" asked one.

"That was foolish. Don't you think she will tell all her friends?"asked another.

"A line of beggars will be at your door tomorrow morning!" warned a third.

"Just yesterday, you gave your

zakaat, your charity," said a fourth. "You weren't obliged to give her any." Why did you do it?"

The generous man kept silent until their indignation had run its course. At last his friends quieted down.

"While such a poor woman may be pleased with just a little money from me," said the generous man, "I couldn't have been." He looked from friend to friend. "Unless I give her what I am able to, I won't be happy. She may not know me, but I know myself."

And the group of men, thoughtful and contrite, said no more about it.

A story from Muslim tradition, retold by Sarah Conover and Freda Crane in *Ayat Jamilah*: Beautiful Signs: A Treasury of Islamic Wisdom for Children and Parents (Boston: Skinner House)

The Families pages are adapted from **Tapestry of Faith** lifespan faith development programs.

www.uua.org/ tapestryoffaith

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Spending on "Principle"

Our UU Principles are guidelines we agree on for how to be in our families, communities, and world. How can the Principles guide the ways we use money?

Ist Principle: How can you use money to say "every person is important"?

■ Buy lunch for someone who is hungry. If athletics fees and music lessons are within your family's budget, donate to help another child try sports or music. Invite the new kid to a movie—your treat!

4th Principle: How can you use money to support every person's freedom to seek truth?

■ Donate for education in a country where children must pay to go to school. Be a spender at library bake sales and student art shows! Buy the books and technology you need for your own learning.

5th Principle: How can money say "we all get a vote about matters that concern us"?

■ Give to the campaign of a political candidate whose ideas seem great. Buy coffee for people who volunteer at the polls on Election Day. Vote with your coins when someone is collecting funds for social change.

7th Principle: How can your money show you care for our planet?

■ Buy snacks in bulk, not individually wrapped—refuse to pay for plastic packaging! Visit a wildlife sanctuary that accepts donations and give as much as you can afford.



We learn the power of money when we are very young. With money, we can buy things we want and need. We can give gifts to others. But did you know that money can "talk?" Our choices about money "say" what matters to us. As Unitarian Universalists, we look for ways to help make the world a better place. How can we use money to do that?

Counting on Coins

id you ever think of a pocketful of change as a pocketful of ways to show what you care about? Back in the 1950s, Universalist kids collected dimes to fill the slots on red cardboard Christmas stockings. Christmas was the birthday of Clara Barton, founder of the American Red Cross. The collection helped support a summer camp for children with diabetes (a camp that is still running today!). Is there something helpful or kind that many coins from a lot of donors can accomplish?

A Money Map to Find Your Way

Have you ever used a map on a road trip, in the woods, or in a mall? A map for your money shows all the places your money could go.

You will need:

- a large sheet of paper
- markers
- toy money
- **I.** Think of places your money goes and show them on your paper with pictures. Arrange them as you like. Don't forget the places your money has to go (taxes?) or could go (vacation spending?).

If you are a young person with most of your earning and spending still in your future, you can still make a money map. A 10-year-old's money map had video games, college savings, "save the Rhinos," candy, and a new bike. A ninth grader's map had clothes, music downloads, holiday presents for parents and siblings, and saving for travel after high school.

- 2. Give yourself a pile of play money.
- **3. Count it.** How will you divide that money on your map?
- **4. Put little piles of money on the places you'd like to go.** How does it balance out?

You can do this again with your real budget or the real amount of your monthly allowance. Over time, your money priorities may change—you can always make a new map!



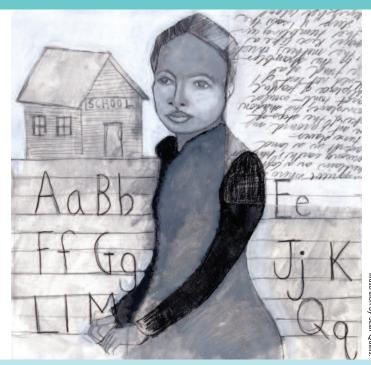
Contributed by Sara Lewis, Director of Lifespan Religious Education, Olympia (WA) Unitarian Universalist Congregation



UU Traditions: A Boycott Says "NO"

hen you make a statement by NOT spending money, you are following a time-honored Unitarian Universalist tradition: the boycott. A boycott is when you refuse to buy an item because people who sell it are doing something you consider wrong. In the mid-1800s, free African American Frances Ellen Watkins Harper, a Unitarian and an abolitionist leader, refused to buy clothing made from cotton harvested by enslaved Africans. She was part of the "Free Produce" movement to protest slavery.

- Do you think that when many people boycott together, their refusal to spend can make a difference?
- What would you like to boycott?



Frances Ellen Watkins Harper

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Money Conversation Starters

Here are some old sayings. What do they mean? Think of a situation where you might give someone this advice.

The best things in life are free.

You can't take it with you.

Money doesn't grow on trees.

Time is money.

Never look a gift horse in the mouth.

Money isn't everything.

There is no such thing as a free lunch.

Money is the root of all evil.

Lack of money is the root of all evil.

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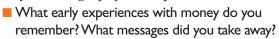
Making Money Choices

Adapted from The Wi\$dom Path, a Tapestry of Faith program

very day we make choices to spend, save, or give. From your choices, children will draw conclusions about what you think matters in life. You can be sure that your attitudes toward money and the ways you use it will shape your children's future financial behavior.

When we know children will watch and learn, it "pays" to be aware of the choices we make and why. What do your spending/saving/giving habits say about your values?

Reflect on your personal financial history and identity. Use these questions to shape a money autobiography with spiritual dimension:



- As a child, what were you taught about money by your family, friends, or faith community?
- Think of an important family money decision from when you were a child. What was at stake, who was involved, and how did it turn out?
 - What teachings have guided your financial journey?
 - What three adjectives best describe your relationship with money today?

The better you know your financial self, the better you can teach your children to "speak" with their money choices.

- How can you talk about money with children in a way that lifts up values?
- What money decisions can you empower your children to make?



Financial Feelings: Care to Share?

In the Wi\$dom Path curriculum, find a "spectrum exercise" to do with others to explore your feelings and preferences about money and wealth. Each person responds to a pair of contrasting statements by moving to indicate which they agree with, and how strongly. There are no wrong answers. Once people have moved, open the floor for sharing challenges or surprises about where they find themselves.

FAMILIES: WEAVE A TAPESTRY OF FAITH

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FIND OUT MORE

- "Save, spend, and share" is an increasingly popular approach to teaching children about money; see the Three Jars project, www.threejars.com. Moonjar (www.moonjar.com) is a company that makes save/spend/share "piggy banks."
- Learn why the Salwen family cut their spending in half. Their story appears in the Tapestry of Faith program, Sing to the Power (Session 10). Watch a YouTube video, "14-Year-Old Teaches Family the Power of Half," or follow the Power of Half on Facebook.
- Children need to learn money skills. Find advice and activities for teaching young people about money from Utah State University Cooperative Extension: http://bit.ly/11KC9YY.

 More money games for kids: http://1.usa.gov/1]41hxz
- Along with Ayat Jamilah, the UUA Bookstore (www.uuabookstore.org) offers wisdom about faithful use of money in *The Generosity Path* by Mark Ewert and *The Abundance of Our Faith*, a collection of award-winning sermons on giving.