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For press information, contact  
KidStuff Public Relations  
Lisa Orman, 608-767-1102  
Or email Lisa@KidStuffPR.com



## **THIS HANUKKAH GIVE YOUR CHILD THE GIFT OF BEING A MENSCH**

### **LearningCents Banks *Teach Children About Tzedakah***

Atlanta, GA (October 22, 2007) — Tzedakah is many things. It is a religious obligation, it is a mitzvah and it is a standard of ethics and values that send us down the path to becoming mensches. And while many places define Tzedakah as “charity” it is actually much closer to meaning “justice.” It teaches us to seek justice in an attempt to make the world a more fair or righteous place.



According to the Torah, all Jews are supposed to donate to those who are less fortunate. This is no different for children than adults. If kids don't have babysitting jobs or other part-time jobs, then they should allocate a portion of their allowance or donate some of their Hanukkah gelt. Of course, children being children, the trick is getting them to give to *others* before they spend on *themselves*.

In order to help teach kids about money, two Atlanta-based, Jewish mothers invented *The LearningCents Bank*. This professionally designed and patented money system comes with three large, transparent color-coded compartments. Labeled as “SPEND,” “SAVE” and “TZEDAKAH,” the bank helps kids learn to manage a part of their lives that will become increasingly important as they get older. Each of the bank's three compartments organizes coins, bills and even gift cards in one special place.

In addition to the social lessons learned from Tzedakah, *The LearningCents Bank* teaches children other valuable lessons. By putting a portion of their money in the SPEND section of their bank, kids get the thrill of buying things they need or want by themselves with their own money. They learn that they must make choices when they cannot afford to buy everything they want and they live with the consequences of their spending choices.



Teaching children how to SAVE today for something they may need or want tomorrow is another valuable monetary lesson. Ironically, it's a lesson that many adults still struggle

with due to the temptations and pressures to acquire materials possessions. This is the first time since the Great Depression that American families are outspending what they're earning. That's not a legacy that should be passed on to children.

Since most children have a very keen sense of justice (how often do they complain, "that's not fair!") finding a charity or cause for their TZEDAKAH funds is not very difficult. Parents can help them by discussing the world and asking children what they see that seems out of balance. Helping kids to identify these areas, then encouraging them to donate some of their money is not only an important Jewish tradition, but it goes a long way toward developing good, solid ethics which will, hopefully, add more mensches to the world.

*The LearningCents Bank* comes in two colors Classic (blue) and GirlSense (pink, purple and sparkly). Each color also has two styles. One style comes with the three dry-erase lids with the words Spend, Save & Tzedakah printed on them. The second style has the words, Spend, Save & Give.

Each *LearningCents Bank* includes a dry-erase pen, for tracking money on the three dry-erase lids, and alphabet stickers, for customizing the bank. Parents receive a brochure called *Sensible Tips* filled with suggestions on how to teach your kids about spending, saving and Tzedakah. *The LearningCents Bank* retails for \$21.99.



In addition to *The LearningCents Bank* is *The LearningCents Wallet*. Each wallet sports a sturdy carabiner to clip to belt loop, backpack or purse, is made of durable 600 Denier and has a tri-fold design that includes a zippered change compartment, slots for gift cards and a plastic ID card holder. A velcro strip runs the width of the wallet to provide a nice

strong closure. *LearningCents Wallets* are available in three fun camouflage colors (Pink Camo, Blue Camo and Green Camo). They are a good place for kids to put their Hanukkah gelt. Suggested retail price is \$9.99.



### **About LearningCents**

Caryn Boxer, Ph. D. & Gail Duner are the co-founders of LearningCents, an Atlanta-based company dedicated to providing innovative educational products that help families teach children money values right from the start. Their combined professional expertise, along with their personal desire to raise their own kids' financial IQ led them to launch this "momtrepreneurial," venture in 2005.

Visit [www.learningcents.com](http://www.learningcents.com) for more information about LearningCents, or to purchase a Tzedakah bank and its accessories.

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