

GIFTING SENSE[®]

We help people teach their kids
to think before they buy.

Our Vision

A future where young adults avoid early financial pitfalls (e.g. overspending, excessive credit card or student loan debt) because they developed productive money habits when they were young.



We help people teach their kids
to think before they buy.

Our Mission

Prepare today's school-aged children for all the personal finance decisions that lie in their future, by teaching them how to think before they buy.

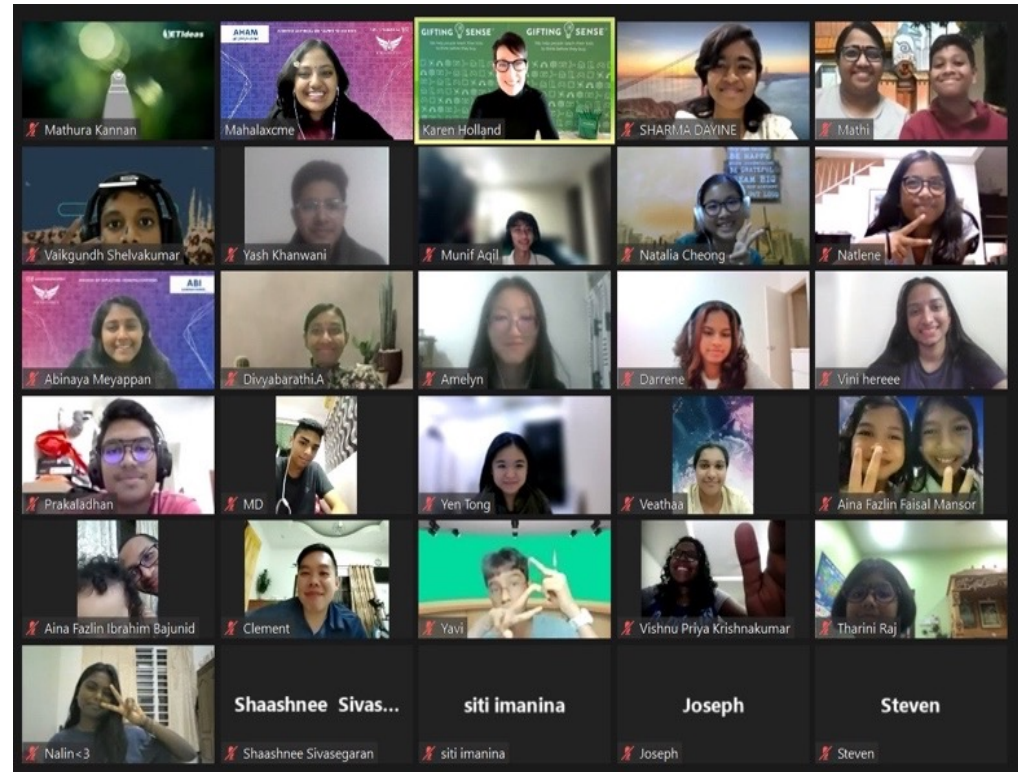


We help people teach their kids
to think before they buy.

How do we teach kids to think before they buy?

We offer **free**, hands-on, interactive workshops (in classrooms and online), which introduce school-aged children to the DIMS – DOES IT MAKE SENSE?® SCORE Calculator, at no cost to teachers, parents, or students.

The DIMS SCORE® Calculator is our free online tool that teaches school-aged children to ask and answer simple questions, about typical childhood purchases, *before*, anyone spends a dime.



Who are we? Where did we come from?

- Gifting Sense is a Canadian, not-for-profit organization founded by Karen Holland, an Economist and parent.
- As a parent, Karen witnessed unintentional but terrible waste in the form of under-appreciated birthday and holiday gifts for children.
- At the same time, news headlines were increasingly focused on rising household debt-to-income ratios.
- And Karen regularly heard parents say they wish they had been (more effectively) taught about money when they were young.
- So, she defined and set about answering the question: *"How can we make financial information feel helpful during childhood, when our money personalities are being developed, and imprinting strong personal finance habits yields positive long-term results for both citizens and society?"*
- GIFTING SENSE and the DIMS SCORE® Calculator were born.

A promotional poster for a 'Mini Workshop' titled 'SHOULD I BUY THAT?'. The poster is primarily black with orange accents. It features a circular portrait of Karen Holland, the founder of GiftingSense.org. The text on the poster includes the title 'SHOULD I BUY THAT?', the subtitle 'Financial Decision Making for Students', the date '29 JAN 2023', and the time '8PM (GMT+8)'. Logos for 'Teensage Entrepreneur.com' and 'ASCENDANCE' are visible at the bottom left, and the GiftingSense.org logo is at the bottom right.

GIFTING  SENSE®

We help people teach their kids
to think before they buy.

Testimonials from Kids

"At first I didn't believe that this class would help. But after taking it, I benefited a lot. Now I think about all the pros and cons [of a purchase] before asking for it. The website that you use to see if an item is [a good idea] is very helpful. You can save a lot of money with it."

"Oh wow" Upon discovering the real cost of "just" going to the movies.

"No one ever explained it like that before!"

"Why do they hide these things?" (return policies, cost per use, and warranties)

"Do you teach anything else?" (Kids love practical information!)



GIFTING  **SENSE**®

We help people teach their kids
to think before they buy.

Testimonials from Parents

"My 11-year-old daughter immediately started using the DIMS Score [calculator] she learned in the class to determine whether her upcoming purchases made sense. She told us all about ways to be more environmentally friendly with our purchases."

"We are grateful for the tips shared, as they really encouraged our daughter to think about future purchases."

"...[this] course was very interesting, my son really liked it, and now he can buy things more thoughtfully. We don't have...to make him understand when something [isn't worth buying or why he can't] buy everything he wants to. [It] really helps children understand how to think before buying!! I really think it is a great class for kids."

"...covers such a critical skill to help [kids] overcome their impulse to buy and look at purchase[s] more objectively."

"My son really enjoyed [the] teaching method, [the] simplicity explaining the material. We took a trip to a store after class, and he got to explain and practice what he learned."

"My two children (10, and 12) found this class helpful and informative. A very nice teacher who taught them at their level. Highly recommend it for those children (like mine!) who want to spend money as soon as it hits their hands."



GIFTING  **SENSE**®

We help people teach their kids
to think before they buy.

Testimonials from Educators

"Gifting Sense has a most interesting approach to helping young people learn how to avoid FOMO, reduce waste (of time and money), and protect the planet, all through more thoughtful consumer decision making."

"Gifting Sense facilitated a free workshop for parents...They discussed the importance of talking to kids about money, as well as provided the strategies and tools to do so. Women who attended provided 5-star reviews stating the program was incredibly engaging and helpful."

"Our middle schoolers responded enthusiastically to how the DIMS SCORE calculator helps them lay out the math and important stats to justify a purchase. The website was user-friendly, self-explanatory, and an easy-to-use tool that students shared they will continue to utilize on their own."

"The content was extremely relevant, and our students were excited to be a part [the workshop]. Being able to answer questions about their purchases, or purchases they are asking a family member to make, really helped them learn the value of an item. Our students said they could see themselves using [it] regularly."

"This tool can help teachers meet the "Social Emotional Learning" Expectation-By-Strand that is typically difficult to accomplish in math class!"



GIFTING  SENSE®

We help people teach their kids
to think before they buy.

We have a proven method; let us work with your students!

- Our money personalities are largely established *before* high school. So, giving middle school students a positive money management experience really matters!
- We help 10-14 year old's develop enough basic money comfort to know the benefit of seeking out the more sophisticated financial information they'll need later in life, when it is relevant and can be helpful.
- Because asking and answering simple questions, about typical childhood purchases (before anyone spends a dime), naturally reveals how thinking before buying helps a person avoid disappointment, reduce waste, improve family harmony, and protect the planet, all at once, for free.
- Once you discover how easy it is to get and use (at first basic) financial information to make your life better, why would you ever stop?



To learn more, visit the site, and reach out via the “Contact Us” Form.

- We’ve only said “No we can’t” three times in eight years. Where there’s a will, there’s a way!
- In a 55-minute three-part (virtual or in-person) workshop your students will:
 1. Discuss how and why thinking before buying does so much more than just “save money”.
 2. Take thinking before buying for a test drive, by calculating the DIMS – DOES IT MAKE SENSE?® SCORE for a possible purchase (that they’re already thinking of making, which ensures engagement).
 3. Bring it all home with a comparison between team sports and being money-smart.
- Alternatively, we can conduct an expository workshop for your Teachers, so they can run their own workshop, for their own students, in their own classroom, on demand.
- Check out the Teacher Tab where we give Educators all the tools and resources, they need to conduct their own workshop, including a downloadable handout and glossary that can be sent home in advance. Teachers can even order a Gifting Sense pencil for every one of their learners!



We help people teach their kids
to think before they buy.

Appendix: The history of Oral Hygiene proves the awesome power of good, simple, early habits.

- Toothbrushing only become a daily habit after the Second World War! Soldiers had been mandated to regular toothbrushing during the war (to decrease the impact poor dental health had on their ability to perform their duties) and brought the habit home to their families.
- In 40 years, regular toothbrushing (taught and practiced by everyone, not just Dentists!), moved oral cavities from an early onset childhood disease, to a late onset, adult disease.
- We believe the simple habit of thinking before buying can be just as easily taught and embraced as regular toothbrushing.
- And we believe thinking before buying has the same ability to deliver a permanent improvement to the future well-being of today's school-aged children.
- Apparently, others agree, as Gifting Sense was recognized at both the 2022 and 2023 Money Awareness & Inclusion Awards!



GIFTING  **SENSE**®

We help people teach their kids
to think before they buy.