



A Family's Guide to Teaching Good Character

Presented by



The Robert D. and
Billie Ray Center
Home of CHARACTER COUNTS!®



IOWA BANKERS
ASSOCIATION





Dear Parent:

We understand that you have one of the most demanding and rewarding jobs — raising our country's next generation of citizens. The work you are doing today to teach your children about good character will help to create a brighter future for them and our communities.

To help in your efforts, the Iowa Bankers Association has joined with The Robert D. and Billie Ray Center to bring you this complimentary Family's Guide to Teaching Good Character. This guide is designed to help you talk with your children about the Six Pillars of Character® — trustworthiness, respect, responsibility, fairness, caring, and good citizenship.

If you are not familiar with The Ray Center, it is dedicated to helping Iowans be successful by recognizing and practicing good character. CHARACTER COUNTS!® works with families, communities, workplaces, and schools to promote the message of good character by providing research, recognition programs, and resources — like this guide.

At the Iowa Bankers Association, we are proud to be a sponsor of The Ray Center. Like the team at The Ray Center, Iowa bankers are committed to helping Iowans succeed. They work with Iowa families and businesses to provide access to safe, convenient, and innovative financial products and services. And the Six Pillars of Character are essential to the work they do.

By working together to share the message of good character, we can all make a positive difference in the future of our communities. Thank you for all you do to make that possible — and to make character an important part of the conversation in your household.

Sincerely,

A handwritten signature in black ink, appearing to read "Adam Gregg". The signature is fluid and cursive, with a large, stylized "A" and "G".

Adam Gregg
President & CEO
Iowa Bankers Association

This guide is produced by The Robert D. and Billie Ray Center at Drake University, the global home of CHARACTER COUNTS! Learn more at TheRayCenter.org or call us at 515-271-1910.

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Use T.E.A.M. to Build Good Character

T Teach the Six Pillars of Character

Help your child understand what each Pillar means and what it looks like in action.

E Encourage the Six Pillars of Character

Give praise to encourage good behavior and use fair, consistent consequences to stop unwanted behavior.

A Advocate for Good Character

Continually encourage children to live up to the Six Pillars of Character by explaining and showing why their character matters.

M Model Good Behavior

Everything you say and do (or do not do) sends a message about your values. Be sure that these messages reinforce your lessons about doing the right thing, even when it is difficult. When you slip, be accountable; apologize sincerely and do better.

How to Use This Guide

This guide is organized by the Six Pillars of Character. You'll find:

- a family pact activity to help your family focus on what is most important in your lives and relationships,
- an introduction to each Pillar,
- ideas for how to be a role model for your children at home,
- conversation starters, and
- real-world scenarios to explore together, broken down by grades K-6 and grades 7-12.

Six Helpful Tips As You Get Started

1

You don't have to do it all.

We've provided a few conversation starters. Pick one or two that feel right. Use the questions as a guide and let the conversation flow naturally.

2

Find the right moment.

Try bringing up a question during car rides, meals, or bedtime. Kids tend to open up when things feel relaxed and low-pressure.

3

Speak their language.

Use words and examples that make sense for their age. Simple and specific works best for little ones, while older kids may like deeper questions.

4

Show you're listening.

Let them know their thoughts matter. Say things like "That makes sense." or "Thanks for sharing." Be curious and ask questions to better understand their thoughts and feelings. It helps them feel heard and safe.

5

Share a bit of yourself.

When it feels right, share your own stories or feelings. Being open helps kids feel more comfortable opening up, too.

6

Focus on connection.

These conversations aren't about fixing or correcting. Just be present, listen, and build trust over time.

Start with a Family Pact

A family pact focuses on your family's values and is a reminder of the expectations in your home. Every family's values are different and so every family's pact will be different.

Here are two examples from real families.



Our Smit Family Pact

We will

- be kind to everyone.
- treat people how we want to be treated.
- always use our manners.
- choose our attitude.
- tell the truth.
- take good care of our home, belongings, and pets.
- listen with our ears and our hearts.
- work out our problems or agree to disagree.

The Davidson Way

We don't whine, complain, or make excuses; instead we work hard, focus on the positive, have a can-do attitude, and hustle while we wait.

We commit to be honest and trustworthy, kind, and fair. We don't lie, cheat, steal, or intentionally hurt others.

We work to keep our minds, bodies, and souls healthy, strong, and pure. We discipline ourselves so that others don't have to.

We are fun-loving, healthy risk-takers. We live deliberately with an attitude of gratitude and joy. We laugh often, and love generously, wisely, and well.

**Remember who you are
wherever you go, whatever you do.**

How to Create Your Family Pact

Explain that a pact is an agreement between everyone in the family. This pact will be an agreement on what values are most important in your family.

1. Ask each family member to contribute ideas to the pact. As a family, go through the ideas and decide which values are most important to your family.
2. Turn those values into statements. How will you act?
3. Post your family pact in a prominent place in your home. Or, you may want to make multiple copies and give them to each family member.
4. You could have each family member sign the pact.
5. Don't forget to talk about your pact regularly and make any updates to it as needed.

How to Use It

Your family can use your family pact as a reminder of expected behavior. You can also refer back to it as issues arise. For example, "Our pact reminds us to care for our pets; I would like you to please feed the dog." Or, "We agreed in our pact that we would always tell the truth. I would like you to please tell me the truth about what happened at the park."



Trustworthiness

When others trust us, they believe that we will keep our promises and do what we say we will do.



Role Model Trustworthiness

Keep your promises.

Fulfill the commitments you make as a family.

Admit when you are wrong.

Tell the truth.

Be someone your child can share their feelings with without fear or judgment.

Follow through on consequences.



Quick Questions

How do you describe someone who is trustworthy?

Do you feel like you can trust me? Why or why not?

What are a few ways we can build trust as a family?

How can lying break trust?



Family Conversations

For students in grades K-6

Share this scenario with your family.

Noah tells his mom that he will finish his homework before playing outside, but he goes outside anyway before it is done.

Then ask:

Why should we choose to stick with a promise when there's something more fun to do?

Can you think of a time when I did not keep my word? How did that make you feel?

For students in grades 7-12

Share this scenario with your family.

You tell me something important, like a secret about how you're feeling. I tell other people without asking you if it is okay for me to share.

Then ask:

What could I have done differently in this situation to protect your trust in me?

How can we rebuild trust when it is broken?



Respect

Showing respect means recognizing everyone's right to be treated with dignity. We can show respect to others even if we disagree with them or do not admire them.



Role Model Respect

Stand up for others.

Be open-minded to different opinions and ideas.

Speak calmly in disagreements.

Be patient if someone makes a mistake.

Acknowledge when your child wants closeness and when they need space.

Be a good listener.



Quick Questions

How would you describe someone who shows respect?

Do you feel like I respect you?
Why or why not?

How can we show respect for ourselves?

How do we show respect for our family?



Family Conversations

For students in grades K-6

Share this scenario with your family.

Lucy left her toys and snacks all over the living room. Later in the day, someone else in her family needed to use that space.

Then ask:

How can we take care of the places we all use and the things we share at home?

What's one thing we can start doing to take better care of each other and our home?

For students in grades 7-12

Share this scenario with your family.

Imagine that I have a funny photo of you and posted it online without asking you first.

Then ask:

What should I have done differently in this situation to respect your privacy?

What things can we do for each other to maintain respect in our relationship?

Responsibility

Being responsible means getting things done on time, staying organized, and trying your best. Being responsible also includes handling your emotions in a healthy way and looking for ways to help others.

Role Model Responsibility

Stick to routines.

Take initiative. Help someone without asking.

Take care of your belongings.

Don't give up. Keep on trying.

Be responsible for controlling your emotions.

Look for solutions when you make mistakes.

Quick Questions

How do you feel when someone trusts you with a responsibility?

Do you think everyone in our family has an appropriate amount of responsibility?

What happens when we choose to avoid responsibility?

What new responsibilities are you ready to take on?

Family Conversations

For students in grades K-6

Share this scenario with your family.

I promised to pick up a poster board for your school project after work, but I forgot.

Then ask:

What would be the responsible thing for me to do in this situation? How does this mistake make you feel?

What responsibilities do we have when we make a promise?

For students in grades 7-12

Share this scenario with your family.

Your friends are making fun of someone in a group chat. You don't add to the taunting, but you also don't stop it.

Then ask:

What does it mean to be responsible in a situation like this?

What are the consequences of staying silent? What about the consequences of speaking up? What is the most responsible action?



Fairness

Fairness means sharing, taking turns, and following the same rules as everyone else. When we are fair, we do not judge others and we try to understand others' feelings and needs.



Role Model Fairness

Stand up for others.

Consider other people's perspectives so you can understand what they need.

Seek out and learn from different opinions.

Include children in decision-making.

Respectfully acknowledge when something is not fair.

Be consistent with rules and expectations.



Quick Questions

Think about our rules at home. What rules feel fair, and what rules feel unfair? Why?

What does fairness look like, sound like, and feel like?

What can you do to make your school more fair for everyone?

When is it difficult to listen to different opinions?



Family Conversations

For students in Grades K-6

Share this scenario with your family.

You and your friends are playing soccer at recess. Amir asks to join, but your group says no because your friends feel like he is not a good enough player.

Then ask:

Is this a fair reason to leave someone out?
Would there be a fair reason to leave someone out in this example?

When can you include others more often?

For students in Grades 7-12

Share this scenario with your family.

Your friend talks to you about their problems a lot. When you want to talk about yours, they do not listen or make time for you.

Then ask:

Does this feel fair? How can you share your feelings without damaging the relationship?

Are there times when this happens in our family? How can we make sure each family member gets the support they need?



We can show that we care through our words and actions. This includes offering praise and encouragement, standing up for what is right, and helping others.



Role Model Fairness

Use kind language.

Show gratitude when someone helps you.

Look for ways to help others.

Express empathy.

Let others know you care about their feelings.

Take care of yourself.



Quick Questions

How do you show care for yourself?

Can we care for someone we disagree with? Why or why not?

What are ways our family cares for one another?

Do you think everyone wants to be cared for in the same way? Why or why not?



Family Conversations

For students in Grades K-6

Share this scenario with your family.

Your best friend wants to talk about something upsetting, but you're feeling tired and overwhelmed from your day.

Then ask:

What could you say to your friend that is both kind and honest?

How could you support your friend while also taking care of yourself?

For students in Grades 7-12

Share this scenario with your family.

You are struggling with something at school, and I keep trying to give you advice. However, you just want me to listen.

Then ask:

How could you tell me (in a kind and respectful way) that I am not being helpful?

How could I be more caring in my responses when you have a problem?



Good Citizenship

Being a good community member means being involved in our schools and neighborhoods to make life better for everyone.



Role Model Good Citizenship

Volunteer in your community.

Take responsibility for supporting the needs and feelings of others.

Recycle.

Work as a team to get things done.

Check on your friends, family, and neighbors often.

Conserve water and energy when possible.



Quick Questions

What does it mean to be part of a community?

What are your responsibilities when you are part of a community?

What role does empathy play in good citizenship?

How can we come together as a community in hard times?



Family Conversations

For students in Grades K-6

Share this scenario with your family.

You notice that the trash needs to be taken out and no one else is home to do it.

Then ask:

What do you think we should do when we see something that needs done, even if it isn't our job?

How do small, simple actions (like taking out the trash) add up to a strong family or community?

For students in Grades 7-12

Share this scenario with your family.

Your social media feed is full of opinions about a controversial issue. Some of it seems biased or exaggerated.

Then ask:

What does it mean to be informed? How do you decide what to believe and what to share?

As a family, what do we need to do to be informed and discuss different perspectives respectfully?

Iowa bankers know all about family

KELSEY >

An Iowa Banker

Iowa bankers understand the work it takes to raise your family with the pillars of good character. Iowa bankers have families, too. It's their commitment to family that drives Iowa bankers to help your family reach its financial goals. It's also why Iowa banks partner with The Robert D. and Billie Ray Center, which is committed to helping Iowa families practice good character.



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