



# Money matters to teens

## Introduction

At the heart of Giving in Grace is the conviction that Christians need to learn to give as part of following Jesus and growing in the image of a loving and gracious God. Our young people are part of today's church and money is no less an important part of discipleship for them than it is for adults. This discussion paper will help leaders of youth ministry to consider how young people can be involved with and learn from a Giving in Grace initiative in their church.

Jesus said a great deal about money and possessions. Not because he was not obsessed by money but because he knew that the abundant life he promised to his followers is either helped or hindered by our relationship with money. The starting point is not the attitudes of the young people towards money but our own adult anxieties! As church and youth ministry leaders it is important to explore how we feel about money talk. Our concerns about money talk are important but remember they are adult concerns. Do our young people feel the same anxieties?

*Q: How aware are you of Giving in Grace in the local church? What is your personal reaction to talking about money and giving to the church?*

## Talking money to teens?

Money is a significant factor in the lives of young people and the pressure to spend and to acquire is enormous. A survey by the National Consumer Council in 2004 found that eight out of ten children between the ages of 10 and 12 have already developed a passion for conspicuous consumption (*source: The Independent 26 November 2004*). Despite a fall in the birth rate, the children's clothes sector has increased in value by 26% in the last five years to a total of £4.7 billion each year. Philip Cullum of the NCC

commented: "Most of us enjoy shopping from time to time. But the worrying finding is the extent to which young children are being primed to be shopaholics. By the age of 10 most have already been lured into a world of fashionable labels and must-have gadgets".

This is the just starting point for our teenagers! They are subject to a barrage of professional advertising to match their increasing disposable income as well as peer pressure from their friends. Getting an independent perspective on money and consumerism is as important to developing a balanced and sustainable lifestyle as it is to growing discipleship and learning lifelong habits of generosity and money management. [TeenTalk](#) offers resources to build four sessions for young people to discuss the significant place of money in their lives and the importance of giving and generosity as lifestyle and discipleship choices.

- **Lifestyle matters** explores issues of personal choice that young people have to make and the pressures upon them from advertising and a consumer culture that makes these decisions so complex and difficult.
- **Ethical matters** raises some of the serious issues around fair trade, poverty and international debt that lie behind the individual choices that our young people must make.
- **Giving matters** focuses on the decision to give as a lifestyle choice and the value of forming early habits of generosity. Giving to the local church is considered alongside giving to Christian charities.
- **So what?** is a final session encouraging young people to make their own response and do something about what they have been discussing.

*Q: Do you agree these are important issues? Some will have been tackled before. How do you feel about tackling them afresh with the TeenTalk resources?*



### Differentiation and the youth group

At the heart of Giving in Grace is a principle that we call *differentiation*. It is explained in a little more detail in a special [discussion paper](#) which youth ministry leaders might like to look at. Basically differentiation recognises that church members have different relationships with the church and are at different stages in our relationship with God. What we call our *Core* members will be committed leaders giving their time and talents to the church. We also have what we call *Congregation* members; they are regular worshippers with us and sufficiently committed to give to the church on a planned basis through their envelopes. We also have *Fringe* members, people who may come monthly, are still searching for faith and new to the church. We cannot ask all these different people to respond to Giving in Grace in exactly the same way. We must respect where they are on their journey of faith and their relationship with the church.

Differentiation is no less important in thinking about young people in church; if anything it is a little more complicated! These young people vary in their journey of faith, their home background in relation to the church, the kind of youth group they belong to. They also vary greatly in the amount of disposable income to which they have access and for which they are accountable. We need to ask three questions in planning to apply Giving in Grace to our youth ministry:

- How would you differentiate the teens in your youth ministry? Are they regular in church? Do they only attend monthly at the parade service? Do they never attend church at all?
- How would you differentiate their parents? Are they committed church worshippers or Fringe attenders who come to support their children each month? Or do they never attend church but glad that their kids do? This is important because parental relationship with faith and the church will

affect the teens.

- What kind of group do you have? Is it an open youth club where most teens do not attend church? Is it a uniformed organisation or a youth club with a bible based agenda?

Take some time to discuss these questions because the discussion will affect the choice of activities from the TeenTalk resources as leaders plan individual sessions.

*Q: What are the implications of differentiation for the youth ministry in your local church? How can you best use the TeenTalk resources give this discussion?*

### So What?

*So What?* Is the fourth and final session which encourages the young people to do something about what they have heard and discussed. *TeenTalk* raises a range of issues that affect the lifestyle choices that young people must make. Differentiation must affect how leaders handle the response options in this last session. Differentiation means that we do not look for a single response from every young person but affirm choices individuals may make.

Young people can be very generous and are familiar with charitable giving through school and initiatives such as Comic Relief. These are important in forming positive attitudes. It is no criticism to call this fundraising but we must be aware of some implications. Such one off giving often relies on persuading *others* to give and may be a transaction where the giver gets something in return, (a ticket for a charity fundraiser). It can also underline a "small cost" mentality to the giver - a £1 donation for the sponsored walk; a jar of marmalade or bottle of wine from the cupboard for the bottle stall.

Within the range of responses *TeenTalk* encourages young people to consider regular planned giving to church and/or charity as a way of developing positive habits of giving generosity as a lifestyle choice. A young





person's decision to give on a regular basis establishes generosity and giving as key priorities in personal budgeting. The forming of good habits is as important in this area of money as in any other area of growing up.

*Q: How do you feel about the idea of a range of possible responses for young people to make? Are you persuaded of the value of planned giving as an option?*

### Giving to the local church

Giving to the local church should be a serious option that is encouraged *where that is appropriate*. In a Sunday morning youth group young people may decide to take planned giving envelopes to give to their church. It might be appropriate to discuss [tithing](#), the giving of 10% of income, as a Biblical option in deciding how to give. The response may be very different in an open youth club of teens who attend church monthly at best. We should not expect or be looking for the same response from everyone. Our suggestion is that the issue of giving is linked to that of attendance at worship. Giving is simply part of discipleship. Where attendance at worship is frequent and regular a challenge to take envelopes is appropriate. Where attendance is monthly at a parade or all age service then weekly envelopes will make no sense but creating a link between giving and the church would be a helpful step to take..

### Not solving financial problems!

What is vitally important to underline is that Giving in Grace is not a fund raising activity for the church and this is doubly true for our teenagers. We do not want and should not expect them to step up to solve financial problems in the church. In reality, of course, what they can give will make no difference to the financial situation of the church - nor should it!

*TeenTalk* as part of Giving in Grace is about teaching the value of early and formative habits of giving and generosity and about making lifestyle choices in a

complex world. For some young people this will be part of the discipleship choices they have to make in following Jesus.

*Q: How do you feel about the idea of planned giving to the local church as a possible response? How appropriate might this be in your youth ministry?*

### Keeping parents informed

Youth groups will routinely discuss a wide range of topical issues including sex, drugs and rock 'n roll - so money should pose no problems! However, money is a sensitive issue and even to the most supportive and committed of parents it may not be immediately obvious that we are not looking to our teenagers to meet the financial shortfall of the church. In your local context consider how advisable it might be to keep parents informed if the young people's groups will be addressing issues around money. Clarity from teenagers to parents about what they are doing in the youth club is not easily communicated against a backdrop of MTV!

In keeping parents informed again consider the question of differentiation. If the parents of your teens are church goers they will themselves be a part of Giving in Grace and at least aware of the purpose of the initiative. Keeping them informed is not only about avoiding potential misunderstanding but also affirming their kids as church members and responsibly addressing serious issues. If all the teens are children of committed church members then reference to planned giving and even 10% as biblical guidance for giving may well be appropriate. However, the parents of some teens may well be entirely non church attenders and unaware of neither Giving in Grace nor the financial situation of the church. Careful communication can avoid the possibility of misunderstanding and show sensitivity to parental concerns.

*Q: Will keeping parents informed be an issue you will need to address? What differentiation is necessary?*

