



Money matters to children

Introduction

If stewardship was a film it would not be rated 18 - unsuitable for children - but PG, suitable but requiring some parental guidance and learning within the church family. This paper is to help church and children's ministry leaders to explore how children may best participate in Giving in Grace.

In the Gospels Jesus says a great deal about money and possessions. Not that he was obsessed by money itself. He was obsessed by the abundant life that he promised to his followers but Jesus knew that how we handle money can either help or hinder us in finding that life. For us adults, however, money is often a difficult and sensitive subject and so it is worth spending time discussing how we as adults feel about money talk. The danger is that we close down the subject for children because of our own concerns. Our children will not share the same anxieties.

Q: How do you personally feel about talking about money and about giving in the context of the church?

Talking money to children?

We believe it is right that children should learn the principles of financial stewardship alongside all other aspects of the Christian faith. But they must do so within the context of both their domestic and church family. Why is this important?

- Children are full members of the church through baptism. We should not automatically decide to exclude a key issue from our teaching of discipleship! Just because many adults are unwilling to engage with financial discipleship is no reason to avoid the issue among our children.
- Our children are no less influenced by the consumer culture than adults. A 2004 survey found that by the age of 10 children were becoming

shopoholics with a passion for designer labels. In a culture of easy credit, powerful advertising, peer pressure and spiralling debt, our children need to develop a mature approach to the handling of financial matters.

- Learning to give is the most formative and significant part of creating a wholesome attitude to money and possessions. Cultivating generosity in heart and action is an important counterbalance to the gravitational pull of wealth. Forming positive habits of giving is essential to authentic spirituality.
- Even if we agree so far we might still feel awkward talking to children about money and not sure what to say or what resources are available to help us.

Q: Do you agree that our relationship with money is an important part of discipleship and spirituality?

Q: Do you think it is right to talk to children about money and giving?

Children and money in church

Many Sunday Schools take some form of offertory but what do we send the wrong signals in how we do it?

- When children do give it is often not from their own pocket money. Moreover, parents will often give children a few pence to put in the collection plate, often as the plate comes around in church. This may communicate that giving is a last minute, casual decision and that low levels of giving are acceptable.
- Collections are often made separately in Sunday Schools, away from public worship. No explanation of the offertory or teaching of its importance is made available to the children.
- It is not unusual for Sunday School collections to be kept separate instead of being the offering of the children as part of the worship of the church.
- Sunday School collections are sometimes used to

pay for the annual Sunday school trip or even the weekly resources for teaching the children.

Q: What are your Sunday School practices with money and what do they say about children and giving?

The Preach Exodus! resource

[Preach Exodus!](#) is an entirely new, flexible and comprehensive all age stewardship resource based on the theme of the Exodus. It offers five weeks of resource materials for use in Sunday School lessons, time together before children leave for the Ministry of the Word in their own groups or to structure all age worship. Sermon notes and adult small group resources are also provided. *Preach Exodus!* also offers a standalone all age resource for the celebration of [Harvest Festival](#) based on the Feast of Shelters. The *Preach Exodus!* resources are accessed from the drop down Preaching menu at www.givinginace.org.

Q: How do you feel about using the Preach Exodus! resource? Is there someone who is willing to explore it in more detail?

Liturgical and pastoral possibilities

In many churches it will be helpful to develop simple liturgical and pastoral practices to link more closely money, children and church in ways that will enhance and underscore the ongoing teaching of stewardship for children. Consider the following suggestions:

- Develop a simple liturgy around the children's Sunday School collection: a song, shared Bible words and prayer. Can movement or symbols be incorporated so that it is a visual experience? Could children play a part at the offertory in church by bringing their own gifts forward?
- Children could have planned giving envelopes just as the adults do, perhaps with a more attractive design. A simple explanation of how they are to be

used and why it is important to give could be given. Experience suggests that children like the idea of envelopes; they are used to teaching in school on sharing and giving so this is not alien to them.

- Alongside giving to the local church consider giving to other Christian charities. Sponsorship of a third world child is just one option among many.
- Teach on the theme of giving at natural points in the church's year. Bringing gifts at harvest is one; projects like Operation Christmas Child another. Make use of the high quality seasonal resources from TEAR Fund, Christian Aid and other agencies.

Keep parents informed

Money is a sensitive issue so avoid misunderstanding by keeping open channels of communication with parents if this is felt necessary. What our children can give will not make a shred of difference to the financial situation at the church and nor should it. We do not want children to help us to solve a financial problem. We want to help them learn important and formative habits of giving and generosity and for giving to their church to be part of their thinking. They will put it into practice and make a difference as they grow older.

And finally:

- Give time to inform, inspire and invite children's ministry leaders to participate in Giving in Grace for themselves and the children they serve. Make sure children's leaders don't feel excluded from Giving in Grace because of the time they give to the children.
- Make space for leaders to explore their own feelings about Giving in Grace and share the commitment of the church leadership to engage with the initiative.
- Ensure early on that children's ministry leaders are aware of and can access the teaching resources available in Preach Exodus! (all age worship) and the all age Harvest Festival resource.

