

Growing up generous: kids and money

For our young people no less than for adults, a right relationship with money matters for our physical, mental and spiritual health. This discussion paper explores how our children and young people can be involved with and benefit from a Giving in Grace initiative.



Let's be clear at the start: we do not want and should not expect our children and young people to help solve financial problems in the church. There is much more at stake. Our young people need to develop early and formative habits around both financial capability and generosity and to develop the freedom to make lifestyle choices in a complex world.

Spend it like Beckham

Learning to make healthy choices around money is tough for both parents and young people and especially tough in the UK.ⁱ Advertising to young people is an industry worth almost £100 billion a year and our children have more money than ever before to spend. Back in 2005, the National Consumer Council found that 8 out of 10 children between the ages of 10 and 12 had a passion for conspicuous consumption and this is just the starting point for our teenagers.

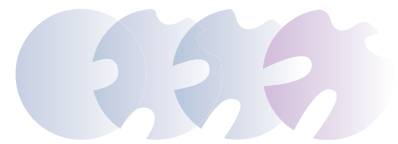
Advertising is more than magazines and TV. It is multilayered through the hard-to-regulate internet, social media and text and phone advertising. The ubiquitous 'Like' and 'Follow' buttons can blur the line between market research and marketing itself while popular 'advergames' make it hard to distinguish between marketing and play. Peer-to-peer marketing and brand ambassadors are also practices that raise questions about the pressure on young people.

Peer pressure matters. What friends think and have ranks a close second to price when children consider buying clothes, gadgets or toys. Technology and clothing have a symbolic value that helps to ensure that they fit in with their friends and at school. And the pressure is on parents as well. Many parents feel compelled to buy for their kids perhaps to prevent bullying, to compensate for lack of time spent with them or as a result of pester power, which young people freely acknowledge using – a third (32%) all the time and half (52%) some of the time!ⁱⁱ

I earn too much to tithe!

Such is said to be the comment of a millionaire! Fortunately, generosity comes more naturally when we are young and taught to share from an early age. Children are familiar with charitable giving through shoebox appeals at church or school and high-profile events such as Comic Relief. Such early expressions of generosity should be nurtured but a brief note of caution is in order. Generosity is more than persuading others to part with their money, however much fun it might be. A tombola or raffle in the hope of a prize can generate a 'small cost' mentality to giving, as can the collection tin.

Generous giving is foundational to a healthy attitude to money and possessions, and to mature discipleship. It is much easier for generosity to grow as our income increases than to start being generous when we already have a decent income.ⁱⁱⁱ



Children and money in church

Our church practice may also send out the wrong signals. Often what children give in church or Sunday school is not their pocket money but a token gift from their parent(s). That 10p piece for the offering plate might say that giving is a last-minute thought and that a token, low-level gift is acceptable. Children's offerings, if they happen at all, are often made in Sunday schools or youth classes, divorced from shared worship and with no explanation or teaching to the children. Indeed, it is not unusual for Sunday school offerings to be kept in a separate account and sometimes used to fund activities or the weekly teaching resources.

We need to think carefully about how we nurture generosity in our young people and how our church practice can help us walk our talk. Develop a simple liturgy around the children's Sunday school collection: a song, shared Bible words and prayer. Try to incorporate movement or symbols so that it is a visual experience. Could children play a part at the offertory in church by bringing their own gifts forward?

Why not introduce planned-giving envelopes for children as well as adults, with a simple explanation of the importance of regular giving? Alongside giving to the local church, consider other Christian charities. Sponsorship of a third-world child is one option; there are others. Teach on the theme of giving at natural points in the church's year. Harvest gifts are an obvious opportunity as are projects such as Operation Christmas Child. Make use of the high-quality seasonal resources from Tearfund, Christian Aid and other agencies.

It always helps to keep parents informed, for example, about a special project that involves funding or introducing a Sunday school offering.

Help is at hand

There are no easy solutions to a problem that will not go away but we can take action. To help our children and young people develop a mature, sustainable and faithful relationship with money, we can help them to:

- build their financial capability and maturity in handling financial matters.
- critically assess the consumer culture in which they live so that they can make informed choices
- cultivate generosity of heart and action to counterbalance the gravitational pull of wealth and as a core part of what it means to follow Jesus.

Creative resources to support youth and children's leaders to talk money with their young people can be found under Designing the Programme at the Young People tab. *Money Matters* is a comprehensive suite of plug and play resources and other helpful resources outside of Giving in Grace are signposted. Dedicated Godly Play scripts and Action Scene resources can help start the money conversation. Note also the all-age resources in Cry Freedom (Exodus) and Seasons of Giving (Luke) under Designing the Programme at the Preaching tab.



Adult anxieties

We start talking about money with young people by talking about it ourselves! Our adult anxieties are important but they are just that, adult concerns, not a reason to avoid raising the issue appropriately with the young people entrusted to our care. As church and youth ministry leaders, set aside a little time to explore some of the following questions and to kick start a discussion.

- Q: As youth and children's leaders, how do we feel about money talk with our young people and our own response as adults to Giving in Grace?
- Q: Should we be doing more to help young people make sense of money in a consumer society?
- Q: What messages, positive and negative, does our church practice communicate to young people about the importance of giving?
- Q: How can we better help our young people develop habits of generosity?
- Q: Are we familiar with the resources that can help do this creatively and well?

Notes and Resources

- i* See the summary of the UNICEF report Child well-being in the UK, Spain and Sweden: The role of inequality and materialism. Download
- ii* On this see the 2011 independent report Letting Children be Children led by Reg Bailey CEO of the Mothers' Union pages 51-72. Download. See also Bye Buy Childhood: a report into the commercialisation of childhood. The Mothers' Union September 2010. Download
- iii* For practical ideas, see the Stewardship paper Resistance is Futile: helping kids learn generosity.