

# In Service

## Children and Stewardship *A Faith Formation Perspective*

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Culture can be toxic for children and other living things with its emphasis on acquisition, materialism, and self-centered living. Christ calls us into community--to love one another as we have been loved.

### Four Keys for Nurturing Faith

1. ***Caring conversations:*** Learn how to talk to and especially how to listen to one another. Value time spent getting to know one another:
  - a. What happened today that you enjoyed?
  - b. What made you proud?
  - c. What in the world concerns you?
  - d. What do you dream about?
2. ***Family devotions:*** Pray together:
  - a. Say grace
  - b. Pray before bedtime
  - c. Pray for one another and pray for those outside the family.
  - d. Find God in your everyday lives
3. ***Rituals and traditions:*** Practice family rituals that include God:
  - a. Instead of yelling, "Get up now, the bus is coming!" invite your children to greet the day as God's creation and gift to them: "This is the day the Lord has made. Let us rejoice and be glad in it."
  - b. "God go with you today."
  - c. "I'll be praying for you. What would you like me to pray about?"
4. ***Family service:*** Take opportunities to serve together at church and in the community:
  - a. At church: greeting before the service, reading lessons together, cleaning up the church grounds in the spring or fall
  - b. In the community: serving dinner at a soup kitchen, visiting a nursing home resident, making cards for shut-ins, or participating in a family mission trip.

*We can make a difference in helping families become stewards of God's precious gift of time together.*

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## Stewardship Strategies for Parents

1. **Give generously yourselves.** If you want your children to become givers, you have to give them an example to follow.
2. **Use family devotions.** When you teach your children the stories of our faith at home, explain to them what the Bible says about giving.
3. **Expose your children to ministry.** Let your children see for themselves the many opportunities that exist to give to the Lord. Get involved with the various ministries in your church: outreach, service, mission, leadership, liturgy (ushers, acolytes, choir, lectors, lay Eucharistic ministers, teachers, etc.).
4. **Get them started.** Give them a sum of money with the assignment to give to a ministry of their choice. Then let them move on to giving a percentage of their allowance regularly.

## Frequently Asked Questions about Children & Money

*Keep these words that I am commanding you today in your heart. Recite them to your children and talk about them when you are at home and when you are away, when you lie down and when you rise. Deuteronomy 6:6-7*

How can we train up our children to carry on family generosity? The single best thing parents can do is to practice Christian generosity in the sight of their children. Children learn by example, and parents are their foremost teachers. Particularly if you have a tradition of family giving, you should take care to make the gospel of Jesus Christ the main thing, rather than the family legacy. Family legacy, while a good thing, cannot motivate true Christian generosity. Parents must teach their children to be committed first and foremost to Christ and his kingdom. Anything else, family included, must take second place.

*“Whoever comes to me and does not hate father and mother, wife and children, brothers and sisters, yes, and even life itself, cannot be my disciple.” Luke 14:26*

With that warning, there are certain steps parents can take to train up their children well:

1. Teach them to associate money with labor.
2. Teach them to save.
3. Give them opportunities to practice giving.
4. Take them with you to serve the poor.
5. Teach them some basic financial planning tools.
6. Teach them by example how to live simply.
7. Show them how family finances work.
8. Teach them that many things are more important than money.

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**At what age should children start learning about generosity?** As early as they can understand. Of course, just when this time comes may not be entirely clear to parents. But the words of Moses from Deuteronomy to the people of Israel are relevant in this regard: “Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up.” By the things parents say and do in the home, day in and day out, they teach their children how to live.

Of course, different measures will be appropriate to different ages.

1. Toddlers may watch you put money in the offering plate.
2. School-age children may give out of their allowance.
3. Adolescents may give out of their own babysitting income.

**What opportunities are there for children to practice giving?** The desire to give children practice at giving is commendable, and opportunities are abundant.

1. Children of all ages can be involved in the family giving process. Do your children know to whom you give? If you involve them in the decision-making process, you can teach them both about giving and about the gospel.
2. Children of all ages can give their time and energy in acts of service. Consider taking your kids with you to deliver a meal to a needy family, visit a nursing home, or rake leaves for an invalid. In this way, they can learn to give even before they have money of their own.
3. When children are old enough to have money of their own (whether from allowance or employment), parents can train them to give regularly and generously to the church.
4. Above and beyond church giving, it is good to give children chances to give voluntarily to projects that excite them. Parents should look for opportunities to expose them to foreign missionaries, local ministries and people in need, explaining that they are free to give where the Lord leads them. The opportunities for children to practice giving are abundant; you must determine which ones suit your children best.

**When the offering plate comes around at church, should I give my children pocket change to put in it?** Giving children spare change to put in the offering plate is certainly OK, but there may be other and perhaps better ways to teach them about giving to the Lord. For example, depending on their age, parents might want to pay their kids in return for small chores around the house, and then teach them to give an offering from their own income. Or again, parents might want to take them along to bring a meal to a needy family, so that they see more concretely where their offerings go. Giving children spare change for the offering plate is fine, but it is good to consider other teaching opportunities as well.

**Should children receive an allowance?** Under the right circumstances, yes. A parents’ specific decision on this issue will depend largely on the child’s situation and degree of maturity. Some children are too young for an allowance – they are not ready to manage money of their own yet. Other children are too old for an allowance – they should be gainfully employed rather than being supplied by their parents. A good rule of thumb is: If a child is old enough to practice managing money of her own, but not yet old enough to hold down a regular job outside of the home, then an allowance may be a good idea. Allowances are simply tools for good parenting. Parents should use them to the degree that they help them understand how to share, save and spend; they should not feel enslaved by them. If giving an allowance helps you teach your children about who God is and how to handle his money, then you should feel free to use it. But if it doesn’t serve this end, then consider putting an end to it.

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*In all toil there is profit, but mere talk leads only to poverty. Proverbs 14:23*

**Should children be expected to work for their allowance money?** Generally speaking, yes. Here too, a lot depends on the ages and circumstances of the children. Obviously, with very young children, parents provide for them without expecting labor in return. But as children get older, we naturally (and rightly) expect increased responsibility from them. One manifestation of this responsibility is the institution of chores – jobs done to contribute to the common life of the family. When children are old enough to receive an allowance, they are probably old enough to do chores as well. And one good parenting tool can be to connect allowance with chores – wages with labor. It is good in general to teach children to associate money with labor, as this is a basic biblical principle. But parents need not do it in exactly this way. Allowances and chores are simply tools for good parenting. We should use them to the degree that they help us get biblical truths across to our kids; we should not feel enslaved by them. But having said so, expecting children to work for their allowance money can be one good way to accomplish this parental goal.

**Should children tithe from their allowance?** Yes. An important prior question is whether your children are old enough to have an allowance, i.e., to manage money of their own. If they are, then they should be expected to do everything that comes with that responsibility, including (for Christian kids) giving to God. After all, the Bible teaches that giving is the privilege and responsibility of all God's people, regardless of age or income, because all have been changed by God's gospel of redemption in Jesus. Children are fully capable of giving to the Lord; in fact, it is often surprising how eager they are to do so. In short, if your children are old enough to receive an allowance, then they are probably old enough to give to the Lord from that allowance.

*Now as you excel in everything—in faith, in speech, in knowledge, in utmost eagerness, and in our love for you—so we want you to excel also in this generous undertaking. I do not say this as a command, but I am testing the genuineness of your love against the earnestness of others. For you know the generous act of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that by his poverty you might become rich. Corinthians 8:7-9*

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## Resources for Families

*"We make a living by what we get, but we make a life by what we give." Winston Churchill*

### Books about children and money for adult reading

Dungan, Nathan. ***Prodigal Sons & Material Girls: How Not to be Your Child's ATM*** (Hoboken: John Wiley & Sons, Inc., 2003). An exploration of who and what is shaping the financial habits and values of today's young people and what to do about it by proposing the "share, save, spend" method.

Roehlkepartain, Eugene C., Elanah Dalyah Naftali and Laura Musegades. ***Growing Up Generous - Engaging Youth in Giving and Serving*** (Bethesda: Alban Institute, Inc., 2000).

Searls, Michael J., ***How to Make Money Make Sense to Children*** (Summit Financial Publishing, 1998). Answers many of the questions children ask and things parents want children to know. Also contains excellent suggestions about other resources on the subject.

Taylor, Betsy. ***What Kids Really Want That Money Can't Buy: Tips for Parenting in a Commercial World*** (New York: Warner Books, 2003). Ways to re-instill a love of life's simple pleasures such as friendship, family rituals, appreciation of nature, Sabbath and turning away from consumerism.

### Resources and websites

***Alternatives for Simple Living*** A non-profit organization that equips people of faith to challenge consumerism live justly and celebrate responsibly with downloadable resources.

<http://justice.crcna.org/simple-living>

Bulfer, Bonnie. ***Gratitude Banks*** How to foster positivity, love and thankfulness, including an easily assembled mite-box for coins. [www.thankinggod.com](http://www.thankinggod.com)

Dungan, Nathan. ***Money Sanity Solutions*** and ***Family Money Talks*** offer resources teaching families budgeting, consumer awareness and sharing with others. [www.ShareSaveSpend.com](http://www.ShareSaveSpend.com)

***Episcopal Relief and Development*** is an international relief and development agency and a compassionate response to human suffering on behalf of The Episcopal Church. "The Abundant Life Garden Project" (for children) and "Act Out" (youth) are just a few of the educational resources they offer.

[www.episcopalrelief.org](http://www.episcopalrelief.org)

***Heifer Project International*** offers numerous resources for hunger education and giving opportunities, including "Fill the Ark: A Giving Calendar," "Living Gift Market: Planning Guide for an Intergenerational Alternate Project," "Animal Crackers: A Global Education Resource for Children, Youth and Adults" and "Lessons from Village Earth." [www.heifer.org](http://www.heifer.org)

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**Moon Jar** is a website as well as resource materials for teaching children about money, including the 'save, spend, share' **Moneybox** and **Conversations to Go**. [www.moonjar.com](http://www.moonjar.com)

**Parenting for Peace and Justice** is a division of the *Institute for Peace and Justice* that also includes activities and resources for stewardship. [www.ipj-ppj.org](http://www.ipj-ppj.org)

**Teaching Tolerance** is a division of the Southern Poverty Law Center that produces numerous videos and materials as well as a free quarterly magazine with ideas and resources on justice issues. [www.teachingtolerance.org](http://www.teachingtolerance.org)

## Books to read with children

*Children love to be read to . . . so take advantage of those times regularly and talk about the themes and message of each story. There are many books written for children that can be translated into themes of stewardship – sharing one's talents, gifts, possessions, time and money with others. Whether it is caring for creation, learning what it means to be a friend or living in community, books can provide a bridge for parents and caregivers to discuss Christian concepts.*

Bair, Sheila. **Rock, Brock, and the Savings Shock** (Albert Whitman & Company, 2006). Rock and Brock are twin brothers who have been given a gift from their grandfather: each gets a dollar a week and if that dollar and any savings are kept throughout the week, that amount is doubled. One twin does well, the other not so much. A good illustration of the benefits of saving, compound interest, and why spending on a whim can be foolish.) Ages 7-10.

Barry, Robert. **Mr. Willowby's Christmas Tree** (Doubleday) Teaches recycling on a young child's level. Reading level: Ages 4-8

Baylor, Byrd. **The Table Where Rich People Sit** (Aladdin Paperbooks, 1994). A girl discovers that her impoverished family is rich in things that matter in life, especially being outdoors and experiencing nature.

Berenstain, Stan & Jan. **The Berenstain Bears' Dollars and Sense** (Random House, 2001). Mama and Papa try to teach Brother and Sister the value of money and how to manage their allowance.

Berenstain, Stan & Jan. **The Berenstain Bears' Trouble with Money** (Random House, 1983). Brother and Sister Bear learn some important lessons about earning and spending money.

Bond, Felicia. **The Day It Rained Hearts** (Laura Geringer) Gift giving that emphasizes the thought over the gift (Formerly: Four Valentine's In A Rain Storm)

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Boelts, Maribeth. ***Those Shoes*** (Candlewick, 2009). Everyone at school has purchased a pair of “those shoes” – black high tops with white stripes. But Jeremy’s family can’t afford a new pair of shoes, let alone “those shoes”, even though his are worn out. This story has a touching twist at the end that illustrates the message “it’s better to give than to receive.” Ages 5-8.

Brown, Marc. ***Arthur’s Pet Business*** (Little, Brown and Company, 1990). Arthur’s determination to prove he is responsible enough to have a puppy brings him a menagerie of animals to care for.

Brown, Marcia. ***Stone Soup*** by Marcia Brown (Aladdin, 1947) A classic French tale of how soldiers are helped by villagers to create a feast out of nothing; sharing with all our neighbors. Reading level: Ages 4-8

Brumbeau, Jeff. ***The Quiltmaker’s Gift*** (Scholastic Trade) Learning to give. Reading level: Ages 4-8

Buckley, Ray. ***The Give-Away*** (Abingdon Press, 1999). The animals gather and offer to give themselves in order to revive a declining vitality of spirit in the humans; a Native American tale of the most precious gift. Reading level: Ages 4-8

Canetti, Yanitzia. ***When Times Are Tough*** (Cambridge Brickhouse, 2010). This book follows a family as they experience tough times financially. It does a nice job of addressing some of the hardships faced from a kids perspective, such as not being able to buy clothes or toys, but then highlights the positives that come out of these hardships such as turning old clothes into something new and using creativity to make new toys. Ages 5-8.

Charlip, Remy. ***Harlequin and the Gift of Many Colors*** Giving rather than giving up. Age: Baby-Preschooler

Coutant, Helen. ***The Gift*** (Random Library) After much deliberation, a young girl finally decides on the perfect present for her special friend, an old lady who has suddenly gone blind.

dePaola, Tomie. ***The Clown of God*** (Harcourt) Sharing our talents

Dr. Seuss. ***How the Grinch Stole Christmas*** (Random House). The Grinch schemes to steal the joy of Christmas. Reading level: Ages 4-8

Harman, Hollis Page. ***Money Sense for Kids*** (Barron’s Educational Services, Inc., 1999). Explains the nature of money, the different ways in which it can be represented and how it can be saved or invested, discussing mutual funds, the stock market, banks and inflation. Includes games and activities.

Karlitz, Gail and Honig, Debbie. ***Growing Money: A Complete Investing Guide for Kids*** (Price Stern Slone, Inc. member of Penguin Putnam Books for Young Readers, 1999). Explains different types of investing - savings accounts, bonds, stocks, and mutual funds - and provides information to help make decisions on each kind of investment.

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Keats, Ezra Jack. ***Peter's Chair*** (Harpercollins Juvenile Books) When Peter discovers his blue furniture is being painted pink for a new baby sister, he rescues the last unpainted item, a chair, and runs away. Property was meant to be shared. Reading level: Ages 4-8

Lawson, Robert. ***Rabbit Hill*** (Viking Press) Sharing God's provisions with all. Reading level: Ages 9-12

Lindgren, Astrid. ***Lotta On Troublemaker Street*** (Alladin Library) Family life, saying, "I'm sorry" forgiveness, and steadfast love.

Lionni, Leo. ***Frederick*** (Knopf) Function and value of different members of the body. Reading level: Ages 4-8

Mayer, Gina and Mercer. ***Just a Piggy Bank*** (Golden Books Publishing Company, 2001). Little Critter learns about earning, spending and saving money.

McBrier, Page. ***Beatrice's Goat*** (2001). The story of a girl and the difference the gift of an animal makes in the life of a community from Heifer Project International.

Minarik, Else Holmelund. ***Kiss For Little Bear*** (Harper Collins) Love multiplies and creates an atmosphere of caring. Preschool

Ness, Evaline. ***Josefina February*** (Scribner) Unselfish giving.

Paterson, Katherine. ***Summer of the Swans*** (Harper Collins) ...unselfish love is a doorway to growth. Reading level: 3rd to 5th Grade

Paterson, Katherine. ***The Great Gilly Hopkins*** (Harper Collins) The power of accepting love.

Pfister, Marcus. ***The Rainbow Fish*** (North South Books, 1992). A little fish gives away all his gifts and turns into a beautiful creature; sharing one's prized possessions. Reading level: Ages 4-8

**Rock, Lois. Best-Loved Parables** (Augsburg Books) Thought-provoking stories.

Rodanas, Kristina. ***The Little Drummer Boy*** (Clarion Books) Reading level: Ages 4-8

Schneider, Richard H. ***Why Christmas Trees Aren't Perfect*** (Abingdon Press) The story is about Small Pine, a perfect tree, which allows itself to be used in service to those in need. "Even though its kind sacrifices for the animals of the forest have marred the perfection of its shape, Small Pine is selected to be the Christmas tree in the Queen's castle, demonstrating that living for the sake of others makes us most beautiful in the eyes of God."

Silverstein, Shel. ***The Giving Tree*** (1964). The classic tale of a tree that gives of itself over the years to a boy in selfless love.

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Sendak, Maurice. ***Where the Wild Things Are*** (HarperCollins).... assurance of a safe return after forays into wild places.

Smith, David. ***If the World Were a Village: A Book About the World's People***

Steig, William. ***Amos and Boris***. Giving to strangers.

Taback, Simms. ***Joseph Had a Little Overcoat*** (Viking Children's Books) Stewardship of our possessions. Reading level: Ages 4-8

Tazewell, Charlies. ***The Littlest Angel*** (Ideals Children's Books) Reading level: Ages 4-8

Williams, Vera B. ***A Chair for My Mother*** (Greenwillow Books, 2007). A girl, her mother, and grandmother save their spare change in a glass jar in order to save for a comfortable chair after losing their furniture in a fire. Ages 4-8

Wood, Douglas. ***Old Turtle***. A modern classic about giving and the stewardship of creation.