

Children and Stewardship

When I first arrived in the Diocese, my daughter, Emma-Li, and I visited several parishes, looking for a new church home. It was a new experience for me being on the other side of the altar, sitting with my three year-old in the pew. I was moved just watching her soak up the movement of the liturgy and participating in the service at her own pace. She really seemed to like the Offertory and leaped forward to grab the plate, toss her coins into it and pass it to the next person. Much to my pride *and* embarrassment one Sunday she tapped the “grandma lady” in front of us on the shoulder and asked “Did you put your money in the plate?” after it had passed by. The lady smiled and nodded affirmatively. Not satisfied, my daughter added in a loud voice, “But did you put all your money in?”

Children understand more than we give them credit for. Their attitudes are formed at an early age and we have a responsibility to be part of that formation as Christian parents. Fall is here and chances are your congregation will soon be in the midst of its annual financial stewardship campaign. This is a good time to introduce your child to stewardship – and a time to think about your own understanding of stewardship as well!

What is Stewardship?

When most adults hear the word *stewardship*, they hear only the word *money*. Stewardship, understood more fully, is about all that God has given us, how we take care of it and what we do with it. Stewardship is essentially about being responsible with what God has entrusted to us for a time. Perhaps I’m old fashioned, but I suspect most parents hope that their children will grow up to be responsible people. Instilling a sense of stewardship in our children will lead them on that path.

Teaching children about Stewardship doesn’t have to be difficult. When you take walks with your child point out the beauty of God’s creation. Talk about our responsibility to take care of the earth. Take a small garbage bag along on the walk and pick up trash along the way. Recycle – Paper, Plastic Metal! Children really love to sort things and recycling is often reinforced through school and television programming. God gave us the earth and it is up to us to take care of it.

“Take care of your toys!” How many times did you hear that as a child? Taking care of toys and talking about why are perfect opportunities to teach stewardship. Not being rough with our toys, putting them away, making sure we have all the pieces are wonderful teachings. Why? Even children know that it is no fun to play with broken toys. The number of toys we have, how we share them, giving them away or selling them in a yard sale when we’ve outgrown them, also provide opportunities to teach stewardship. But be aware, your kids are watching. Your possessions are your toys. Make sure you are practicing what you preach before you try to put this one into practice!

Chores and Money

Teaching our children about the stewardship of money is a critical life skill. If we don't teach them, where will they learn it? All children should be assigned basic responsibilities for which they will not be paid. This teaches them that we are all part of a society, and each of us can do specific things to achieve order in the way we live. Children need to learn that there are certain duties they must perform, for which they will receive no monetary payment. Even parents have those to do. My daughter helps me empty the wastebaskets, likes to sort laundry and is able to fold towels and t-shirts and to set the table. Even though she may not always get the fork on the "right" side, she understands this is her way to "help our family" and she is proud of her accomplishment.

Giving children paid jobs around the house teaches them the value of hard work. I personally believe these should be bigger things and must be age appropriate. It is an important principle to instill in our children: If they don't finish the job, they don't get paid. Employers don't pay for partially completed jobs, so we shouldn't pay our children until they finish their tasks. Visual reinforcements, such as sticker charts or a chip system, may be more effective for younger children. This way they can see the immediate results of what they have accomplished.

Regardless of which approach we take, the important thing is that we help our children learn that they can't have everything they want. As parents we will supply the *needs* of our children, but they can and should (for the most part) be responsible for their *wants*. This principle carries over into giving at church. When we give our children money to put into the offering plate, it doesn't mean anything to them unless they earn it and it costs them something to give it. Instead we need to teach that we give of ourselves to the church and that working supplies the resources necessary for giving.

In our house we use a commercially produced *Giving Bank* but the same things could be easily accomplished by using three plastic jars. The three sections of the bank are labeled *Church, Bank, Store*. When Emma-Li is given money as a gift or for a job performed she decides how to distribute the coins in her bank. Pay attention to this...her natural inclination is to put equal amounts in the three compartments! When was the last time you gave 10% to the church let alone 33 1/3%??

It is up to Emma-Li how and when to remove the money from her bank, with our guidance along the way. On Sunday mornings she takes some coins from the *Church* section and puts them in her Sunday School envelope. The *Bank* section is for short and long term goals, presently for a special toy or article of clothing that she really wants. The store section is for current spending. If she wants a gumball or a sticker when we go grocery shopping she knows she needs to take a quarter out of the *Store* section.

Obviously our approach to the *Church, Bank, Store* sections will change as she matures. As Emma-Li gets older we will share more about our own giving habits, talk about percentages and the Biblical commands. We'll open a real bank account for that new bike, a car or college. We may even expect that she draw from the *Store* for her school

lunch money. The important thing is to give children the opportunity to make financial decisions and to be able to learn from them. Giving, saving and spending are all part of stewardship. Our children need our guidance to practice faithful stewardship – but most importantly, they will learn from our example.

Children's Stewardship Resources

Amos and Boris by William Steig. This is about giving to strangers through the experience of a mouse and a whale.

Beatrice's Goat by Page McBrier recounts the true story of a young girl in Africa given a goat and how the gift extends.

The Giving Tree by Shel Silverstein reflects the joy of continual giving.

Miss Fannie's Hat by Jan Karon tells the story of an older woman who gives up one of her many precious hats to help raise money for the church.

Miss Rumphius, by Barbara Cooney. Her grandfather taught her to do things to make the world more beautiful. She passed this on to the children around her.

Stone Soup by Marcia Brown. A classic based on an old French tale relating how the soldiers helped the villagers create a feast out of what they thought was nothing.

Teaching Kids to Care & Share by Jolene Roehlkepartain. Filled with more than 300 ideas and activities to involve children in service to one another.

A Treasure Chest of Stewardship Resources. Church School Materials for Grades 1 – 12. <http://tens.org/TreasureChest/T.B.ToC.html>

My Giving Bank. Three section bank that helps children give, save and spend. <http://www.cookministries.com/catalog/index.cfm>