Will Our Children Be Stewards?

With our children receiving 3,000 messages a day urging them to spend, where is the voice in the village inviting them to share?

Adapted with permission from the work of Terry Parsons, Staff Officer for Stewardship PECUSA and Gene Roehlkeparitan of Search Institute.

Did you know?

- Young people, newborns through age 22, represent a $1 trillion market to sellers in the American marketplace, through their own direct spending and influence over family purchases.
- Young people under age 20 spend five times more (in inflation adjusted dollars) than their parents did at the same age.
- Consumer product companies spend over $230 billion annually ($2,190 per household) on marketing, much of it directed at children and teens.
- In a 2002 survey, high school seniors correctly answered only 50 percent of questions on income, money management, savings, investing, spending and credit. In other words, they failed a quiz on financial literacy.
- 53 percent of children have their own television in their room. More than one-fourth of those age 2 to 4 have their own television.
- Children and youth, age 8 to 21, spend approximately $175 billion a year of their own money.
- They spend approximately 17 hours a week online and spend $22 billion online.
- A 1997 study showed children aged 6 to 12 spent more than two-and-a-half hours a week shopping, a full hour more than in 1981. They spent as much time shopping as reading or going to church and five times as much as they spend going outside.
- More children go shopping each week (52 percent) than read (42 percent), go to church (26 percent), play outdoors (17 percent) or spend time in household conversations (32 percent).

Ten Things You Can Do to Get Youth Involved in Stewardship

1. Talk to them about money and giving.
2. Take your stewardship program online.
3. Give them an opportunity to tell their own stories of gratitude and respect what they tell you.
4. Ask them to tithe a portion of a special fundraiser to the church and tell them why it is important.
5. Tell them your stories of gratitude and generosity.
6. Let them know you care about them all the time, in every part of the church, including stewardship.
7. Teach them about generosity and abundance. Make sure every youth and children's education program includes the topic of stewardship, giving and gratitude.
8. Bring in special speakers to talk to your youth group about credit cards and budgets, the difference between slavery to money and using gifts wisely.
9. Learn the ways youth relate to money in the Internet age, i.e., some youth in your congregation right now will never know what a paper "check" is. They deal with all their financial transactions online.
10. Educate yourself about the spending habits of children and youth.

Keys to Nurturing Generosity in Your Parish

Key #1 Commit to the well-being of others, society and the world

The parish sees giving and serving as part of its commitment to its neighbors, nation and the world.

- The parish has a clear commitment to meeting the needs in the world.
- The parish leaders, clergy and laity, model a commitment to giving and serving in their own lives.
- The parish humanizes issues by introducing youth to the people causing the problems and to people who are finding solutions.
- The parish encourages young people to think critically about their faith and the world.

Key #2 Cherish children and youth

The parish values young people and helps them know that they are important members of the faith community.

- The parish is a warm, welcoming and caring place for children and youth.
- Young people are personally invited to participate, serve, give and lead.
- Young people have USEFUL roles in the parish (and not just the jobs no one else wants to do.)
- Parish leaders and members recognize and support the ways young people contribute to the parish.
- The parish has a comprehensive approach to nurturing children and youth and engaging them in parish life.

Key #3 Connect to faith and traditions

The parish's commitments to giving and serving are grounded in Scripture, teachings, traditions and identity.

- The parish offers quality religious education experiences for all ages.
- All adults, youth and children have opportunities to learn about giving and serving in the context of Scripture and church teaching.
- Young people have opportunities to reflect on giving and serving within the context of their faith.
- Giving and serving are integrated with the parish's rituals and traditions.

Key #4 Establish norms and expectations

Giving and serving are given ongoing emphasis in parish life.

- The parish's leadership articulates a commitment to giving and serving for all ages throughout the year.
- People of all ages are expected to give and serve.
- Symbols and reminders of giving and serving are prominent in the parish.
- Young people inspire the parish to engage in giving and serving.

Key #5 Provide opportunities for youth to practice giving.

The parish is intentional in planning, encouraging and supporting young people's financial giving.

- The parish offers guidance and support in making faithful, responsible choices about money.
- Young people are active decision makers in the giving process.
- Young people are encouraged and guided in their giving.
- Emphasis is placed on the habit of giving, not the amount given.
- Young people can see tangible results from their giving.
- Young people have opportunities to talk about and reflect on their financial giving.

Key #6 Provide opportunities for youth to practice serving

The parish is intentional in planning, encouraging and supporting young people's involvement in serving others. Young people take an active, leadership role in planning and leading service activities.

- Service experiences are thoughtfully planned to address real community needs as well as the growth and development of young people.
- Young people have ongoing opportunities to serve others.
- Young people have opportunities to reflect on their service involvement.
- Young people's acts of service are recognized, affirmed and celebrated by the whole parish.

Key # 7 Support families

The parish supports and equips parents in their efforts to encourage their children to give and serve.

The parish views parents and key partners in nurturing generosity in young people.

- The parish integrates a family perspective into giving and serving activities.
- The parish provides parents with support, education, and resources to inspire and equip them to encourage giving and serving in the home.
- The parish offers opportunities for families to serve together.

Key #8 Connect generations

Opportunities for giving and serving build bridges between young people and other generations in the community of faith.

All adults in the parish understand their responsibility to nurture, guide, and care for young people.

Young people have role models for giving and serving in the parish.

The parish provides opportunities for all generations to give and serve together.

Resources for Teaching Personal Stewardship to Teens

Books:

Growing Up Generous by Eugene Roehlkenpartian
Money Matters for Teens by Larry Burkett and Todd Temple (manual and workbook)
Prodigal Sons and Material Girls: How Not to Be Your Child's ATM by Nathan Dungan
Born to Buy by Juliet Schor

Online:

www.sharesavespend.com (the Web site maintained by Nathan Dungan)
www.moonjar.com
www.one.org
www.msgen.com (Money Savvy Generation has books, resources, and piggy banks)
www.italladdsup.org (National Council on Economic Education's interactive Web site)
www.jumpstartcoalition.org (financial literacy for young adults)
www.zillions.org (Consumer Reports' youth Web site)

Other:

Moonjar Classic Moneybox (This is a piggybank that has a space each to share, save and spend. Go to their Web site to order.)

Share Your Story Cards (a deck of cards with questions that provides opportunities for group discussions, ice breakers, etc. Order online at tens.org)