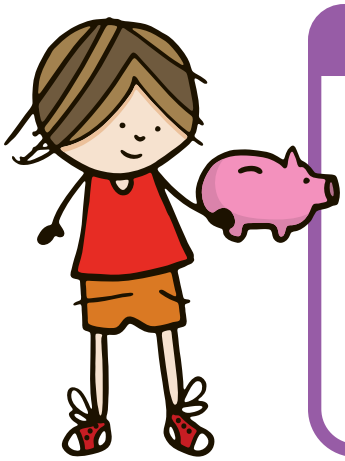
Being Faithful with Money

A Guide for Families with Children



Faith Conversations with Children

Deuteronomy 6:5–7 says, "You shall love the Lord your God with all your heart and with all your soul and with all your might. Keep these words that I am commanding you today in your heart. Recite them to your children and talk about them when you at home and when you are away, when you lie down and when you rise." This is good guidance for raising children in faith: Tell them what you are doing and why you are doing it. It's easier said than done, but begin with simple conversations. It can be hard to talk about financial giving because money is an uncomfortable subject for many. These conversations are just as important in developing faithful giving. Talk together about giving and how it is a demonstration of loving God. These conversations may feel awkward at first, but they will help you and your child develop a faith vocabulary as you and your child grow in faith and share your faith with one another.

What is Giving and Why Do We Do It?

We give because it shows our love for God and our love for others. We give because God asks us to give. We give because God has given us so much that, in gratitude, we give back. How do we give? We can give however we can and in whatever capacity we can. We can give money, but we can also give our time, talents, gifts, skills and even tangible objects. Each person has their own reasons for giving what they can to the people and organizations they choose.

Faith Vocabulary

Giving – sharing your money, your time, or your talents in order to help others.

Donating – sharing money or other items that help others.

Time – volunteering or spending your time to help others.

Talent – using your gifts, skills and abilities — the things you are good at — to help others.

Treasure – often this means money, but it can also refer to a tangible object.

Stewardship – encompasses all forms of giving and types of gifts, along with a sense of responsibility to care for what has been entrusted to us by God.

Pledge – a promise we make about how much money, time or talent we plan to give.

Tithe – this term comes from the Old Testament, and it is 10% of your income. It was often one's harvest or livestock, but also one's wages. Historically, it has been customary to give 10% of your after-tax income to God. However, this is not always possible for everyone to do financially, and that is OK. The tithe doesn't always have to be money; it can be time and talent as well.

Where to Start

1. Why you give, where you choose to give and how you give. The amount isn't as important as showing your child that giving can be a habit and explaining why it is important. Loving God and loving others involves helping others, especially those in need. One of the ways we can do that is through our giving.
2. The ways money can be used: spending it on needs or wants, saving it and giving it. We need to do all three of these things with our money, and thinking about what we can do realistically in each area is important.
3. Their own allowance, and how much might they choose to spend, save or give. Wonder together about how they want to spend their money, what they might be saving it for and where they want to give it.
4. The ways that you give that don't involve money. How do you volunteer your time? Your talents? Why do you choose to do give in these ways? Encourage your child to volunteer with you and brainstorm ideas about how you can be good stewards as a whole family.
5. The gifts and talents they have and how they could use those things to help other people. Brainstorm ideas together; you may come up with some creative things.

Other Tips

- Start giving with periodic or special one-time gifts instead of giving every week or month, if that might be easier. For example, the Presbyterian Church (U.S.A.) has Special Offerings that are collected at different times of the year. You can learn more about each of these offerings and what they support by visiting our specialofferings.pcusa.org. Let your child decide how much they would like to give to each one as the time to collect each offering approaches.
- Look for opportunities for your child to give back in an area of interest. For example, if your child likes animals, look for opportunities for them to help others with animals. One great way to do this is through the Presbyterian Giving Catalog, which allows you to buy things like sheep, pigs or chickens that help those in need. There are many other types of gifts that you could explore making through the Presbyterian Giving Catalog. Explore the various options by visiting specialofferings.pcusa.org.
- Look for ways to make money more tangible and visible if you give your child money digitally. Consider a piggy bank app, or even just graph paper where they can color in one square for each dollar that they have. This allows them to see how much they have and how much they may want to spend, save or give.
- Open a savings account for your child. Encourage them to put some or all the money they get from allowances, birthdays or other unexpected gifts. Encourage your child to use the money in their account to purchase things they want. Talk about what money they may want to give from this fund and what should remain so they can continue to save some money.
- Consider matching your child's donation to encourage and support them in their giving if that is something you can afford to do.
- Don't put yourself in debt to give.

Additional Resources

- Read the story of an 8-year-old boy who made a difference by giving using the Presbyterian Giving Catalog: presbyterianmission.org/story/eight-year-old-boy-seeks-to-change-the-world-one-chicken-or-piglet-at-a-time
- Learn more from this article from Presbyterians Today about raising generous children: presbyterianmission.org/story/pt-1118-generouschildren
- Try the Pay It Forward Challenge – This QuickSheet talks about an opportunity to empower people to make a difference in their community and the world as they experience the joy and impact that comes from generous giving: presbyterianmission.org/resource/pay-it-forward-challenge
- Explore Matthew 25 Stewardship – This QuickSheet has ideas of ways children can learn about stewardship and participate by sharing their gifts: presbyterianmission.org/resource/matthew-25-stewardship