

# Money Matters

Creative resources for talking money  
for children and young people



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## Dip In

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These are simple, short ideas which can be used to get discussion or conversation going, or simply as something short and light to do to in a spare moment.

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The 'do' ideas are activities which may take a little longer to prepare and think through.



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The deeper ideas will take longer, and will open up discussion and consideration of a wider range of topics.

# Introduction

*'Giving' can be an unpopular word, even in church circles. We often think about church as a place to 'get', whether we are looking forward to receiving teaching, worship, or a nice cup of coffee! Our thinking should be, and can be different.*

Children, young people and families need to be encouraged to get into the 'giving' habit, however young they are. Younger children are no less open to the material world and draw of consumerism than teenagers and adults, and can easily develop an unhealthy relationship with money and the need for more. But given the right vision and motivation children and young people have great skills and energy in fundraising, and can learn to be great givers!

We have a responsibility not to overlook children, young people and their families when considering giving in church. They are part of the ministry of the church, and they, like adults, benefit from that ministry. But giving is also about discipleship, and so the lessons learned in developing a giving habit lead to a deeper understanding of our responsibilities as disciples to live in a way that is honouring to God. We do not have the right to exclude the young from this key area of teaching and Christian discipline.

As part of children's experience of discipleship and belonging we want to help them to be part of the churches thinking and action, and develop positive attitudes to the disciplines of being a disciple.

These ideas and suggestions are there to be used, adapted, tinkered with, and made to work in each context. They are presented in three sections: story or simply to continue with one of the other activities.

**DIP IN** - These are simple, short ideas which can be used to get discussion or conversation going, or simply as something short and light to do in a spare moment.

**DO** - The 'do' ideas are activities which may take a little longer to prepare and think through.

**DEEPER** - The deeper ideas will take longer, and will open up discussion and consideration of a wider range of topics.

There is a range of different styles of activities to meet different learning styles, and some are particularly but not exclusively suited to a particular age group or a family context. Each activity is therefore marked with one or more of the following:

- C** (Children)
- Y** (Young people)
- A** (All-age)
- F** (Family in the home)

All of these activities are easy to deliver, and adaptable for a range of audiences and situations.

To do a whole session on giving you could select two 'Dip in' activities, along with one from 'Do' and another from 'Deeper', and put the programme together based on the content. Alternatively, each activity can stand alone and be used occasionally to reinforce the idea of giving. Whatever you choose to do, do something to help our young people and families learn to give to the one who eternally gives to us.



## DIP IN

### What for?

#### C Y F

- ✦ Work with the group to consider all of the things that cost the church money, from the building and its upkeep to the ministries that the church is involved in.
- ✦ Make a list of everything anyone, even the younger children, can think of.
- ✦ Ask the open question 'Where does the money to pay for all this come from?' Encourage the group to discuss this.

### Give, Save, Spend

#### C Y

A basic principle of good money management is to give 10%, save 10%, and spend 80%.

- ✦ Demonstrate simple actions, with each 10% being a different thumb, and then 80% being all fingers with the thumbs tucked in
- ✦ Say the phrase: 'Give 10, Save 10, spend 80' while doing the simple actions

### Pay for it!

#### C Y

- ✦ Go around the group in turn, asking each person to say what they last paid for.
- ✦ Ask whether they would describe the things they bought as 'Needs' or 'Wants'.
- ✦ Ask them to think about how we 'pay' God for what he gives us.

### Giving God

#### C Y A

You will need paper and pens. God gives us all so much, and it is helpful to remember all that God blesses us with.

- ✦ Ask the group to work in pairs or threes thinking about any things that God gives us, and work on a list of God's gifts for us, one for each letter of the alphabet.

An example could be:

ANIMALS / BABIES / COLOURS / DOGS / EARS etc

## Gifts around

**C F**

- ✦ Take the group outside for a short walk in the community.
- ✦ Ask them to look around and think of all the things God has made and created in the area.
- ✦ Each time someone points something of God's creation out, stop and get everyone to say what it is within the phrase 'God has given ... to us'.
- ✦ After the walk remind them that God has given so much to us, and we should give to God in return.

## Gifts and Generations

**C Y**

You will need to think of one or two respected older people in the church community who would communicate well with children.

- ✦ Invite one or two visitors to the group.
- ✦ Ask them some questions based around their love for God, the best things God has given them, what they give to God, and what they give to others and the church.
- ✦ Invite the young people to ask them questions too.

## Empty Pockets

**C Y F**

Designate one day each week as 'empty pockets' day, but change the day each week!

- ✦ Encourage families to have a bowl on a sideboard or table at home.
- ✦ At the end of the designated day everyone in the family tips out any loose change they have in their pockets into the bowl.
- ✦ On Sunday the children of the house collect it up and bring it to church to offer it to God.

## Small Change, Big Money

**C Y**

- ✦ Designate a week as 'Small Change Week'. Ask the children and young people to spend that week searching through their homes looking in clothes pockets, down the side of cushions, and (with permission) homes of family and friends to find any small change.
- ✦ Have breakfast together before church searching through the church premises for any lost money and small change.
- ✦ Put all the money together, and decide as a group which church ministry it should be donated to.

Dip in



Money matters

Dip in



## Eyes Open

C Y F

- ✚ Explain that it is God's intention that we give to His work and we also give to meet the needs of others.
- ✚ Ask the group to look around at church and try to spot the things that cost money to buy, do or run.
- ✚ Ask them to spend a week doing the same in their community. What and who is in need? Could the church or individuals give to help the needs?

## Give and....

C F

- ✚ Read out 'Give and it will be given to you.' (Luke 6:38)
- ✚ In families or groups ask for the people to work on simple signs for some of the words in this phrase, and practice them together
- ✚ See what the groups have done, with everyone saying the verse each time.
- ✚ Ask for suggestions about the meaning of that phrase.

## Cash Check

C Y F

You will need pieces of paper, and a pen or pencil to take home.

- ✚ Give out a piece of paper to everyone.
- ✚ Ask them to write down at the end of each day all the money they have spent.
- ✚ At the end of the week ask them to total it up, and consider how much money was spent on others, and how much was given to God.

## More or Less?

C A

Children often have little understanding of the comparative costs of things. You will need food items as suggested.

- ✚ Find at home some food items for which you know the prices. A mix of items such as breakfast cereals, tinned food, fresh vegetables, packets, and so on would be ideal.
- ✚ Start by holding up one item and tell them the price of it.
- ✚ Then hold up each item in turn, and ask them to shout out 'more' or 'less', depending on what price they think the item is worth compared to the previous item, and so on.
- ✚ Finish by asking which items they consider 'essential', and which are luxuries.

## Pocket Money Promise

C Y

- ✦ Invite children and young people to think about giving around 5% of their pocket money each week to the church.
- ✦ Work with them, being careful not to embarrass those who get a lot of pocket money and those who get less, on what it would mean in real terms to give up that 5%. Think of things like 'How many cans of coke', 'How many sweets', or 'How many texts' would that be?
- ✦ Ask them to talk about how much difference it would make to them and their lives to give 5%.

## The 'M' word

C Y A

This is a simple word association activity which can be done in pairs or with people sitting or standing in a circle.

- ✦ Start the first person off with one of the words below. Once the words move away from the theme start with another word, and so on.
- ✦ Money / Giving / Blessing / Rich / Poor / Gifts

Dip in



## DO

The 'do' ideas are activities which may take a little longer to prepare and think through. For some of these activities extra materials are needed as listed at the beginning of each activity.

### The Permanent Pot

#### C Y F

- ✚ Make (or buy) a savings pot that has no way of getting the money out without breaking it! *Papier mache* is a particularly fun and easy way to do this\*.
- ✚ If you are creative you could make it in a shape that symbolised the local church or local children.
- ✚ Ask parents to put these pots in a prominent place at home and encourage people to add money to it.
- ✚ Have a 'Potty Day' at church when the pots are broken and smashed (which gives you a great link to the story of Gideon!)

\*A simple guide to making a *papier mache* pig is available at: [www.momsandkids.co.uk/makepapermache.tpl](http://www.momsandkids.co.uk/makepapermache.tpl)

### Giving feels Good!

#### C Y

You will need some mini chocolate bars.

- ✚ Choose three or four young people and give them some of the chocolates.
- ✚ Ask them to give the chocolates out to others. They have the choice who to give them to, and whether to be fair and share them out equally, or not!
- ✚ Allow those who have been given the chocolates to eat them.
- ✚ Ask those who had been given the chocolates what they felt like when they got the chocolate. Is it good to receive?
- ✚ Likewise ask those who have what it felt like to have the opportunity to give. Do they feel happy about it, or resentful that they gave the chocolates away?

### Pots of Money

#### C Y A F

You will need clean yogurt pots or similar, paper, scissors and sticking tape. This based on the principle that we should give, save and spend (see the 'Give, save, spend' 'Dip in' activity).

- ✚ Talk through the principles of giving to God, saving for special things in the future, and spending now.
- ✚ Give each person three pots. They should cover the top with paper, stick it to the pot, cut a slit in the paper, and label one pot 'Give', another 'Save', and the other 'Spend'.
- ✚ Challenge them to take the pots home, and for one month put money in them all as they choose.



- ✦ At the end of the month ask them to empty their pots and count the money. Did they learn anything about how they spend money, and which things are priorities for them?

## Chocolate Tithe

### C

You will need paper or plastic bowls and chocolate buttons or chocolate buttons. Prepare by putting 20 chocolate buttons into each bowl, one bowl for each child.

- ✦ Place the bowls on a table as far away from the children as possible.
- ✦ Explain that the word 'tithe' means 10%, and give a few examples of what that means (one in 10, 3 in 30, etc).
- ✦ Explain that when you say 'go' the children should run to the table, pick up a bowl, and return to where they are.
- ✦ They should then work out the tithe of the chocolate buttons (2), put that number aside, and eat all the other chocolates. The winner is the one who has kept the right tithe, and eaten them first.

## Slice of the cake

### C Y F

You will need a cake large enough to share with everyone there, a knife, and plates for when you serve the cake.

- ✦ Place the cake in the centre of a table with the group gathered around.
- ✦ Ask them to think what they would do if someone came to visit them, and brought a cake. Would they put the cake away, cut it and eat it themselves, or share it with the giver? Ask some to explain their choices and give reasons.
- ✦ Talk through the idea that the cake represents all the amazing and innumerable things that God gives us. Is our response different? Would we share it with God? How much would we offer?
- ✦ Talk through the idea of giving a small amount – 5 or 10% - of what God gives us back to him in money form. Then show what that looks like by slicing the cake.
- ✦ Cut the cake as equally as possible for all those there, and let them all have and eat a piece.



## Key Questions

### F

- ✦ Families sometimes struggle to have good discussions, so this idea makes it a bit easier to get started! After a meal or once everyone comes in, put questions on cards around the table. You will need these questions written on cards.
- ✦ Take time to talk about the answers keeping the discussion light, and then make some individual and family commitments as appropriate.





- ✦ Ideas for discussion questions could include:
  - What's the best present you have ever given someone?
  - What is the most valuable thing you own?
  - Which is the most important place in our village/community?
  - What was your biggest waste of money?
  - Which charity/cause do you think deserves money?
  - What's the most precious thing that God has given to our family?
  - What would you least want to share?
  - Where does your money come from?
  - Who wastes most money in this family?
  - How much does this family throw away?
  - How much should this family give away?

## Parachute Giving

### C Y A

Offerings in church and in the group can be a little tedious and lacking in fun! You will need a play canopy/parachute.

- ✦ Encourage people to gather around a play canopy / parachute and the gently move it up and down.
- ✦ Use a play canopy (parachute) to collect the giving, including cash and envelopes. Each person simply walks forward and throws their gift onto the canopy.
- ✦ Pray for the offering, rising the parachute up (not too high – avoid the money falling off!) on 'Amen'

## Offering thanks

### C Y A

Pass around different items to collect the offering being given, with each one giving a theme of something to think about.

- ✦ Food bowl. As the offering is given each person should speak out a favourite food.
- ✦ DVD case, open. Each person should think about something that they enjoy – not essential, but making life more fun.
- ✦ Traffic cone. Each person should reflect on those who work to help us, as the offering is taken.
- ✦ Hat. This gives a chance to thank God for the essentials – clothing, shelter, etc.

## Cheerful Giving

### C Y

- ✦ Ask the group to consider what makes them cheerful and happy.
- ✦ Give thanks for those things that are mentioned, reminding them that God gives so much to us generously and willingly

- ✦ Encourage them to consider what it means to give cheerfully, reading slowly **2 Corinthians 9:7**:  
'Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a **cheerful giver**.'

## I have received today....

### C Y F

You will need each person to have a small piece of paper and pen/pencil.

- ✦ Ask everyone to write or draw on the pieces of paper things that they have already received as a gift from God today. These could include life, food, family, sunshine, fun, and so on.
- ✦ As they offer their financial gift, they should also place the piece of paper on the plate or in the basket.
- ✦ An appropriate prayer should be said, with a space for some of the things drawn or written on the papers to be read out.

## Count Your Blessings

### C Y

You will need at least two large flipchart sheets of paper and pens, and a large print-out of this adaptation of Deuteronomy 16:17:

'Everyone shall give as they are able, according to the blessing of the Lord your God which he has given you.'

- ✦ Place the flipchart sheets onto a wall, with one headed 'I am blessed' and the other 'I can bless'.
- ✦ Encourage the young people to list as many things as they can that they think are blessings from God. When they feel ready they can write one or two of these on the appropriate sheet.
- ✦ Then ask them to consider how they can bless each-other, the wider church, and their community. Again, they should write them up.

## Giving God

### C Y A F

Use this prayer of confession from time to time as a reminder of God's generosity to us, and our responsibility to be generous in return.

Giving God, I'm sorry for the times when I have not said 'thank you'.  
Thank you for all you have blessed me with.

Giving God, I'm sorry for the times when I have not treasured your gifts.  
Thank you for the gifts you give me every day.

Giving God, I'm sorry for the times when I have taken and not shared.  
Thank you that as I give you bless me more.

Giving God, I ask for your forgiveness, and give thanks for all I have had, all I have now, and all I will have.

Amen



## Help us to give

### C Y A F

Develop a simple action to be used on the word 'give', and encourage everyone to respond with the action when the word is used.

- Our Father God, who gives us everything, help us to give to you.
- Help us to give you our love every day of our lives.
- Help us to give you our time to pray and give thanks to you.
- Help us to give you our work by helping other people.
- Help us to give you our wealth by offering it to your use.
- Help us to give you our hearts by sharing your love.
- Help us to give you everything.
- Our Father God, who gives us everything, help us to give to you.

## Chocolate Change

### F

- ✚ Share a box of wrapped chocolates in your family e.g Heroes or Celebrations.
- ✚ Keep all the wrappers.
- ✚ Invite family members to replace the chocolates with coins wrapped in the old chocolate paper.
- ✚ See how full the box is now!
- ✚ See if it can be filled up to the top with coins wrapped in other sweet wrappers.
- ✚ When the box is full donate it to the church.
- ✚ Encourage this to be a monthly challenge, or based around seasonal or family celebrations.

## What should I give?

### Y

The issue of 'how much?' for young people considering regular giving, or being challenged to consider giving, is a difficult one to answer. One interpretation of the Biblical principle to tithe – that is to give a proportion of our income – is to give 10%, others suggest 5%. Lead a discussion on giving, working through the following questions:

- ✚ Where does your money come from?
- ✚ What is your income, and what are your main expenses?
- ✚ What 'disposable' income do you have?
- ✚ What would it mean to you to give 2%, or 5%, or 10%?



## Where does it go?

C Y F

Most of us have more money than we need, but don't really know where all the money goes! This can be the same for children, young people, and families.

Everyone in the group will need a piece of paper.

- ✦ Talk about the importance of knowing where money goes.
- ✦ Ask each person to write down how much they spend, and on what, each day for a week.
- ✦ Ask them to share any unexpected spending or surprises from the week.

This activity could be done with a whole family, helping everyone understand where money is useful, and where it is wasted.

## Needs and Wants

C Y F

You will need pictures from magazines and catalogues of items used or found in many households. These should include food, clothing, furniture, etc.

- ✦ Ask each person to choose 6 items from the pictures.
- ✦ Ask them to decide which ones are 'Needs', that is essential items for living, and which ones are 'Wants'.
- ✦ Ask some of them to volunteer to talk about the items they have chosen, and their reasons for their choices.

## I give thanks because....

C Y A

You will need a basket. The offering in a service or in a group of children and young people is often a dull and silent experience that doesn't connect well with what God has done for us.

- ✦ Pass the basket around the group.
- ✦ As the offering is taken encourage each person in turn to make their offering.
- ✦ As they do so they should finish the sentence 'I give thanks to God because...'
- ✦ If people are unwilling to say it out loud they should be encouraged to hold the basket and pause to think about what they wish to give thanks to God for.



## My Giving

### C

You will need paper, pencils and crayons.

- ✎ Discuss with the children the many different ways that adults give to the work of the church, including putting cash in the offering, having weekly envelopes for their giving, or paying straight from their back.
- ✎ Ask them to think about all the good things God gives to all of us.
- ✎ Ask them to design an offering envelope with some of the images of God's good things that could be copied and printed, for them to use to get into the habit of weekly giving.

## When I get it

### C Y F

Each individual or a family could do this.

- ✎ Think about when you receive money, be it earning or pocket money.
- ✎ Learn this simple prayer, and say it every time you get that money:  
'Thank you, God, that you give so much to me.  
Thank you for this money.'

## Time to give

### C Y F

Each individual or a family could do this.

- ✎ Consider God's call for us all to be generous with what God has given us.
- ✎ Consider one opportunity each week to give generously.
- ✎ Pray about what God may want you to give to, and make sure you respond to what God may be saying.



# DEEPER

These deeper ideas will take longer, and will open up discussion and consideration of a wider range of topics. They can be adapted for talks or sermons, and are mostly based on particular Bible passages.

## Bible – Idols



### Exodus 32:1-20

In the story of the people of Israel building and worshipping a Golden Calf we are reminded that we can easily go wrong, and put things that are not important in the way of our relationship and trust in God. The people decided to put their trust in something man-made and false.

- ✦ Read the passage
- ✦ Go through these key points:
  - Despite God being with them, they feel alone
  - The people lose their trust in God, even though He has consistently provided for them
  - They build their world around something that is transient and of no lasting worth or value
- ✦ Open up discussion on the things that may be the 'Golden Calf' for people in the group that could become more important than God

## Bible – Love of Money



### Matthew 6:19-24

In this passage Jesus talks of storing up more and more material possessions on earth, and the risks of decay and theft. Those risks can apply to spiritual things too, which can be eaten away and taken from us when we turn to other things. Our 'heart's desire', be that for more of God or more of the world, will always reveal what we are really like.

- ✦ Read the passage
- ✦ Go through these key points:
  - Jesus challenges us all to avoid storing up material worldly treasures
  - He points out that spiritual treasures have more lasting value
  - Our hearts show what we are really like
  - We can't love money and God at the same time – something has to go!
- ✦ Open up discussion on whether Jesus is saying that money is necessarily a bad thing. Is it about wanting money, or putting money and possessions before God?



Deeper



## Bible – The Manna

C Y A

### Exodus 16:9-26

In this story of the manna we read about God’s provision for Israel in the desert and the whole new way of living and trusting that this gift of manna involved. We learn that God provides for our needs, just as he provided food for the Israelites in the desert. Our response to an apparent shortage of resources should be trust in the God who is with us.

- Read the passage.
- Go through these key points:
  - The people find themselves miraculously out of slavery in Egypt
  - They discover that they have needs for food and drink
  - They fear that they may not even get those basics, and begin to wonder if leaving Egypt was a mistake
  - God provides for his people, giving them all they need
- Open up discussion on what this has to teach us about our needs, our attitudes to God’s generosity, and what God has given us in the past

## Going to the shops

Y

You will need a flipchart . Shopping is now a leisure activity. It is sometimes called “Retail Therapy” because it is said to make people feel better. Others prefer to shop by browsing on-line and ordering items through the internet. This simple exercise invites the group to say how they feel about shopping in order to begin to reflect on some of the deeper issues that lie behind a shopping trip to town.

- Use a flipchart to record answers from the group.
- Ask questions such as:
  - Who likes to shop and why?
  - Who prefers to look at things on the internet?
  - Is there a male - female divide in the group?
  - Are there times you feel more like shopping than others?
  - What would make a trip to the shops “successful” and how do you feel afterwards?
  - What do you feel like when you press ‘order’?
  - What influences the things you buy?

## Bible – Be Generous

Y

### 1 Timothy 6:17-19

You will need the Bible passage copied, or Bibles for all of the group.

This passage reminds us all of the need to be generous, however much or little we may have. It is clear that we need to change the way we think of being ‘rich’. Instead of being rich in money we can be rich in doing good works and in our

generosity. This all leads to storing up spiritual treasures, and the life that God wants for us.

- ✦ Make sure that everyone can see a copy of the Bible passage
- ✦ In pairs or threes ask them to read it again, and discuss which words stand out for them
- ✦ Ask them to consider what is being said to people who are rich
- ✦ Ask for each small group to feed back what they have discovered in the passage

## Bible – The Tithe

Y A

### Deuteronomy 14:22-29

The passage about the tithe is one of joyful celebration, not of following a dry law or dull sacrifice. Offering a 10% of the produce was a discipline to help the people remember the importance of honouring and worshipping God. But after the giving comes the celebration, with a feast for the family in recognition of God's generosity.

- ✦ Read the passage slowly through twice
- ✦ Ask people in the group to say what stands out to them
- ✦ Ask them what our attitude to giving is in the church
- ✦ What could we do to get back to this Biblical ideal?

## Bible – Talents

C Y

### Matthew 25:14-30

- ✦ Read through the passage, and then go through the key points with the group. Remind them that a 'talent' was a sum of money in that community at that time.
- ✦ Ask them, in threes, to consider what Jesus may have meant the listeners at that time to learn from the story
- ✦ Open up discussion with their responses.
- ✦ Then change the groups, and ask them to think a little more about what the parable could mean for us now, in our world.
- ✦ Make sure the young people have thought through that money and talents are the same – God gives them for us to have, develop, and share.
- ✦ Ask them to consider creative ways to share their talents, such as a Talent Show or Talent Exchange.

Deeper





## Bible - Two Masters

Y A

### Matthew 6:1-24

- Read together the Bible passage where Jesus teaches that “you cannot serve two masters”.
- In small groups work together and from the passage write down two lists on:  
What does our society say about money?  
What does Jesus say about money?
- Bring the whole group back together to share and discuss some of the points from the lists. Consider:  
Is any amount of wealth ever enough?  
What is our prime motivator? Self?  
How do we feel if others have a lot and we have a little?  
Why does the Bible teach a different approach?  
Is it wrong to have money/possessions etc.?  
How can we be different to the world?  
Are we meant to give all we have away?  
What can we do?  
How do we decide how better to use our money?

## Bible - The Rich Guy

Y A

### Mark 10:17-27

- Read this story, with some volunteers acting out the pain parts
- Ask why the people think Jesus told this story.
- What was the result of the conversation?
- The young man was sad when he left Jesus. Why was he sad?
- Was this just a story about money, or was it as much about putting God first...or was it about both?
- Finally ask the group in silence to consider how hard it would be to give away absolutely everything to God, and to pray in silence for the strength to not hold too tightly to money and possessions.

# The Widow's Offering

Read Mark 12:41-44

## If I were rich



You will need some current newspapers.

- ✿ Tell everyone in the group that they have a large amount of money to spend, but they can only spend it on one project.
- ✿ Ask each person (or in pairs) to go through the newspapers and find a cause or issue that they would like to spend money on to change or improve.
- ✿ Ask each to share their cause, and try to convince the others that theirs is the one to spend money on.
- ✿ Vote on the 'favourite' cause.

Deeper

