Why Do We Need to Teach Children to Give?

Stewardship is not just for adults. It is important that young people also learn that they are greatly blessed by God and that God, in turn, expects them to share their blessings. Due to the extraordinary emphasis on commercialism and materialism in our society today, there is an increased awareness within charitable organizations across the country, including parishes, that we must teach our children the importance of giving while they are young and before they are caught up in a culture that teaches them to constantly strive for more and better material possessions for themselves. Consider the following:

✚ All charities are seeing a noticeable and alarming decline in giving by young people.
✚ Yet, adjusting for inflation, the average young adult spends 5x more than their parents did per year, just a generation ago.
✚ Kids receive 3,000 ad messages a day (including those now being imbedded into movies and television.) By the time they are 21 they will have received 23 million advertising messages.
✚ Typically, giving only happens after all our needs are met.
✚ Advertising trends are convincing young people that new technology, material possessions and lifestyles that would have once been considered as luxuries and “wants” are now “needs.”
✚ As advertisers excel at teaching young people that everything is a need, we must excel at teaching them stewardship – that giving is a need, too.

Stewardship Is Good for Children

Just as the stewardship way of life is a fulfilling and joyful lifestyle for adults, it is also a very good lifestyle to teach our children. Consider the benefits:

✚ **Stewardship can help build self-esteem.** The advertisements that children hear in the commercial world often carry the underlying, subtle message that you are not good enough the way you are and therefore you need to acquire this product or that product to make you acceptable. In church kids need to hear a different message. They need to hear that God has already blessed them with all the gifts and talents that they will need. In fact, God has given them an abundance of good things and they have enough to share.

✚ **Stewardship can make children happier.** Unfortunately, in today’s world, children are bombarded with materialistic messages that often lead to a sense of entitlement and to frustration and dissatisfaction with life. In contrast, stewardship encourages an attitude of gratitude. Experts tell us that children usually form their attitudes about sharing sometime between the ages of 6 and 10. They will either develop an entitlement attitude – “The world owes me.” “I don’t have enough.” Or a stewardship attitude – “I have been blessed.” “I am
happy to share.” It is impossible to be grateful and unhappy at the same time. As we count our blessings we naturally find a sense of peace and contentment.

✦ **Stewardship helps children set priorities.** As children learn that they are called to give back something to God they also learn that they must let go of some of their own wants. Stewardship teaches children the difference between needs and wants. Children learn to concentrate on their blessings rather than on what they want.

✦ **Stewardship prepares children for their adult role in the Church.** Children need to learn that stewardship is not just a service project that they must do before they can be confirmed or graduate. Stewardship is a way of life. It is the way a good Christian lives every day of every year.

How can you teach children the importance and the joy of giving? Consider adding any of the following activities to your regular parish stewardship activities.

### Best Practices for Children’s Offertory Envelopes

One of the best ways to teach children the habit of giving is to offer them the opportunity to place their own contribution in the Offertory basket each week. Whether you are just introducing children’s envelopes or have used them for years, here are some suggestions for making the practice successful.

✦ If providing envelopes for every child does not seem practical, allow families to sign up for the envelope program so that only those who support the concept will receive envelopes.

✦ Before mailing out children’s envelopes invite an older student to witness to the families about the joys and importance of giving. *(Do not let this replace your annual adult lay witness talk!)*

✦ Be sure to educate families to the fact that the idea is not to raise more money but to teach children the joys of giving. Thus, **it is more important that children give a quarter from their own bank than $5 from a parent’s wallet.**

✦ Envelopes that are mailed to students monthly or quarterly encourage continued interest in the program as compared to envelopes that are just sent once a year or distributed at school.

✦ Many designs of children’s envelopes also encourage kids to share talent – a picture they have drawn or a prayer they have written – or to write down ways they have been good stewards. If you use this comprehensive approach to stewardship try to highlight some of the artwork or ideas children share in the bulletin and/or on a children’s stewardship bulletin board.

✦ Involve student representatives in picking out the envelope design and in selecting the recipient of children’s gifts. Youth giving can be used for a parish project, for
support of families in need, for a local charity or for an overseas mission. When given a choice in where the money goes, children often prefer activities that help other children.

♦ If possible, invite children to come to the sanctuary to place their gifts in a special basket that is held by the celebrant or placed in a visible location. This witness of the children’s giving is a powerful reminder to those in the pew who do not give.

♦ Be sure to include a report on children’s giving in your regular parish Offertory reports and in your annual report.

♦ Occasionally invite older children to assist in taking up the collection. This is another way to involve them in the entire Offertory process.

♦ If a majority of your day school students do not participate in the weekend Mass at your parish, consider introducing Offertory envelopes at your All-School Masses. In this case, students could decorate plain white envelopes in a religion or art class to use as their Offertory envelope, rather than purchasing a full set of envelopes for each child.

A Simple Plan for Introducing Children’s Envelopes

Introducing a Children’s Offertory Envelope Program can be very simple. Here is a suggested plan of action:

1. Ask a parent or faculty member to volunteer to coordinate the program in the day school and/or PSR.
2. Have a priest talk to all students about the importance of giving at All-School Masses.
3. Involve the Student Council, if one exists, in selecting the envelope design. Our Sunday Visitor offers one of the most comprehensive assortments of youth envelopes. Keep in mind that you might want to use two different styles – one for younger children and one for older children. This prevents older children from getting bored with the program because they think the envelopes are too “childish.”
4. Involve the Student Council in determining how the money that the children give will be used. Will it go to an overseas mission, to a local charity, to a parish or school project, to the St. Vincent DePaul Society or to a specific line item in the parish budget? The more input children have into how their donations are used, the more involved and excited they become in the giving process. It is also helpful for kids to feel a sense of accomplishment with their giving – even if it is just knowing that they helped buy the flowers for the Christmas altar or the missals for Holy Week.
5. Determine how envelopes will be distributed. Options include:
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6. Prepare information about the program, the Offertory in general, and the importance of giving for every teacher to share with his or her class. (Or arrange for an adult or student speaker to visit every class and talk about the use of children’s envelopes.)

7. Send a letter from the Pastor to all families, regarding the Children’s Offertory Envelope Program.

8. Place announcements in the bulletin explaining the program. This communication should have two purposes. First, it will educate the entire parish about the initiative. Secondly, it will give families who do not have children in the day school or PSR program an opportunity to also participate.

9. Carry out the planned distribution of the envelopes or envelope request forms, including a personal appeal to each student from a Student Council rep and/or a prayer service, as appropriate.

The Pastor’s Letter to the Families

Good communication to the families will be absolutely critical to the success of any Children’s Offertory Envelope Program. Whether families will have an opportunity to sign up for the program or envelopes will simply be distributed to all children, all families should receive a letter from the pastor about the program. This letter should cover the following points:

**Why the parish is beginning the program.**

*For example:*

Everyday children in our society are bombarded with hundreds of advertising messages. Current estimates are that the average child receives 3,000 advertising messages a day. For the most part these messages tell our children that they are not good enough unless they wear the right clothes, drink the right soda or even carry the right cell phone. I think it is important that in church our children hear a different message.

They need to hear the stewardship message. They need to hear that God has already given them many unique and special gifts. They need to hear that Jesus loves them just as they are. And they need to realize that they are very blessed as they are right now. In fact, they are so blessed that they even have something to share with the rest of the world. For this reason, we are going to begin a Children’s Offertory Envelope Program, which will allow our children to place their own gifts to God in the Offertory basket each week.
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Where the money will go.
For example:
I want to be very clear about the fact that the purpose of this program IS NOT to raise more money for our parish. The purpose is to teach the children the joy of giving and the fact that they need to give back to God out of gratitude for all that God has given to them. In fact, I have asked the Student Council to determine the best way to use the children’s Offertory gifts. Their decision was that half of the funds would stay in our parish to help families in need and the other half would go to the Pan y Amor mission program which sponsors orphan children around the world.

How the program will work.
For example:
Because our parish is so large, I did not feel it would be good stewardship to provide envelopes to children who were not willing or able to use them. Also, I wanted to be certain that you, as parents, were in agreement with the idea of your children using an Offertory envelope. Therefore, we will be providing every child in our PSR and day school with an envelope request form, which will allow them to actually sign up for the envelope program. The form will require the signature of a parent.

Every student who signs the form will receive a packet of envelopes each quarter. The envelopes will be mailed to them because we know kids love to receive mail and we also want to make sure they arrive safely to your home. We selected the patron saint envelopes for our children. Each envelope tells the story of a different saint of our Church. I hope that you will find them to be good conversation starters for your family. The envelopes also allow the children to write down a gift of time or talent that they have shared that week, if they wish to do that. We will be reporting the results of the children’s envelope program periodically in the bulletin.

Each week, during the Offertory, children will be invited to come to the altar to place their Offertory envelope in a basket that the celebrant will have for them. Of course, if a child is shy or uncomfortable about coming to the altar, he or she may also place the envelope in the baskets that are passed through the congregation. I would imagine most of our older children would prefer this option, but please let your child know he or she is welcome to participate in whatever way he or she prefers.

What the parents’ role would be.
For example:
I do hope that I can count on your support of this program for our children. I believe that this opportunity to participate in the Offertory will be a positive experience for our children, which will mold them into stronger and more giving Catholic adults. I ask you to support the effort by first and foremost bringing your children to Mass every weekend. Remind them to bring their envelopes with them and talk with them through the week regarding their thoughts and feelings about giving.
I **DO NOT** expect you to supply your child with the money that goes in the envelope. One of the primary purposes of this effort is to teach children that it does indeed feel good to give. It is good for our self-esteem to know that we have something to offer back to the world. For that reason it is more important that a child puts in a nickel or dime or quarter from his or her own allowance and feels proud of that contribution than that a child puts in five dollars from mom’s or dad’s wallet, which is meaningless to the child.

**Closing**

*For example:*

I hope that you and your family will be as excited about this new Children’s Offertory Envelope Program as I am. Please feel free to call me if you have any questions or concerns.

As always, I pray for God’s blessings upon you and your family.

Sincerely,

**P.S.**

*(This is usually the first part of the letter most people will read and sometimes the only part!)*

*For example:*

Please remember that your child will only receive envelopes if both you and the child complete and sign an **envelope request form**. These forms will be sent home with all children next week. Please be sure to ask your child about it.

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Note: This letter contains many details. It may be longer than you wish to use, but it does provide you with some starting ideas. Please edit it to suit your parish situation. To receive this letter in a Word document email erschen@archstl.org.

**Maintaining A Children’s Offertory Program**

Once you have distributed envelopes to all of the children, here are a few ideas for maintaining interest in a Children’s Offertory Program.

- If possible, invite children to come to the sanctuary during the Offertory to place their gifts in a special basket there. This makes them feel special and helps make the giving more memorable to them. It is also a great witness to the adults.

- Maintain a separate spreadsheet that tracks the children’s giving. You do not want to establish children as separate donors in your parish Servant Keeper system, but you can track their giving very simply on an Excel spreadsheet. You can set up the spreadsheet when you
distribute the envelopes to the families. If you are distributing envelopes to all families, add a child to the spreadsheet the first time they use an envelope. This will help you keep track of how many children really are using the envelopes.

- Create a Children’s Giving column in your bulletin. This can be a weekly, monthly or quarterly feature. Report on how many envelopes are used, how much is raised and how the money is being used. If the money is used for a one-time item, be sure to emphasize that at the time that the expenditure is made. If children are also pledging gifts of time and talent or including pictures or prayers that they have written to God in their offering envelopes be sure to talk about this aspect of their giving, too, in your children’s column.

- If you release an Annual Stewardship or “State of the Parish” Report, be sure to include the children’s contributions. When all of the children’s gifts are combined they may easily rival the giving of many individual parishioners. Thus, as a group the “children of your parish” could be recognized as major donors, especially if their gifts go to a particular fund, like the St. Vincent DePaul Society.

- Once a year, have the pastor send a thank-you letter to all children who have used their Offertory envelopes. Depending on the number, you can decide to send to every child who has used the envelope at least once in the last year or only to those children who have used them at least 12 times or more.

Using the Children’s Offertory Gifts

The primary reason anyone decides to give to any particular cause is because they want to make a difference. This is true for children as well as for adults. Children will quickly become bored with an Offertory giving program if they do not think their giving makes a difference. Here are some ways to let children know their giving does matter.

- Let kids select a charity which will be the recipient of their gifts. When you send the contribution to that charity, be sure to let them know that the gift is from the weekly Offertory of your parish children and request that a special thank-you note be written to the children, explaining to them how the gift will be used. Then publish that letter in the bulletin, have it read at school, during closing Masses for the school year or include it in your annual thank-you letter from the pastor to children who have used their envelopes.

- Many local charities, especially those connected with Catholic Charities, might also be able to provide a speaker once a year who can come and talk to the students about the difference their contribution has made.

- If you want to keep the funds from the Offertory in the parish, try to find a line item that can be covered by the children’s gifts. Possibly the combined children’s Offertory gifts for the year could buy the flowers for the Easter altar, the missals for Advent, the communion hosts that are used for all the Masses throughout the summer, or 20 Thanksgiving turkeys for needy
families. By clearly designating a way in which the Offertory gifts were used you make the kids feel good about their giving, you increase their sense of belonging to the parish and you help educate them to the fact that everything used in a parish costs money and that money has to come from somewhere.

Educating Families about the Importance of Giving

Stewardship should be a regular topic in all parish educational efforts. A weekly or monthly bulletin column that also addresses family and children’s stewardship might be another way to help teach parents and children the importance of good stewardship. Many good resources are available that can provide your parish with talking points, lesson plans and other ideas about teaching stewardship to children. These include:

**Archdiocesan Stewardship website:**
- [www.archstl.org/stewardship/seeds/index](http://www.archstl.org/stewardship/seeds/index). Archived issues of *Stewardship Seeds*, a newsletter for all those who strive to teach stewardship to children. The “Notes to Parents” section includes several articles geared towards educating parents about the importance of teaching stewardship to children. These can be incorporated into bulletin columns, school newsletters or parish newsletters.

**Learning To Give website:**
- [www.learningtogive.org](http://www.learningtogive.org). A wealth of resources for teachers and parents, including quotes, stories and lesson plans all designed to teach children to be generous.

**Share Save Spend website:**
- [www.sharesavespend.com](http://www.sharesavespend.com) A website dedicated to educating young people about wise money management – including saving and giving to charity. The eColumn provides many helpful thoughts and suggestions.

Offering a Child’s Intention Card

Children, too, can be invited to complete stewardship intention cards, especially if this is a practice in the parish. A child’s intention card might include the following:
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- Opportunities for them to commit time to God through prayer, Mass attendance, etc.
- Opportunities for them to commit talent to school and/or parish volunteer activities that are appropriate for their age. (If you are creating a parish Time and Talent catalog you might want to designate certain activities for children or create a separate catalog just for kids.)
- Opportunities for them to commit treasure either by signing up for the Children’s Envelope program or by pledging a certain amount to give each week.
- Opportunities for them to indicate other ways that they might be good stewards by helping out in their family, neighborhood and/or community.

Teaching Children about the Tithe

To help children understand the tithe you might want to make "Allowance" charts that show how much a child should be giving to God, depending on their allowance: $1 allowance - 10 pennies back to God; $2 - 2 dimes; $5 - 2 quarters; $10 - $1. One large poster could be made for the school hall or smaller sheets could be made and given to all children. Remind students that ultimately everything belongs to God and we are most blessed to have what we have, even after we give away 10%.

Conducting a Full Stewardship Program for Children

All of the components that are used in your general parish stewardship efforts can also be adapted for children. This includes Intention or Pledge Cards, Time & Talent Catalogs, Festivals of Ministries and Lay Witness Talks. You may want to include a youth component in your parish’s regular annual stewardship efforts, or you can conduct a separate stewardship pledge program at the beginning of the school year for your students. (This kind of approach might also be used to begin Confirmation preparation.) Here’s how the basic components of the stewardship education process can be used for students:

**The Intention or Pledge Card** The intention or pledge card is basically a listing of every activity for which children could volunteer. It would include:

- Liturgy-related activities such as lector, server, choir, usher, gift bearer, etc.
- Service activities such as PSR catechist aide, vacation bible school aide, library aide, bulletin stuffer, crossing guard, babysitting during Mass, helping at parish events and concession stands, etc.
- Outside community activities, if available, such as visiting a nursing home or helping at a food pantry.
Of course, the intention card should also include a place for children to sign up for the envelope program and/or commit to a regular weekly or monthly Offertory donation.

**Note:** When children sign an intention card you should also include a place for a parent to sign, stating that they are in agreement with the child’s commitment to any activity and that they will support that involvement.

**The Time & Talent Catalog** This booklet accompanies the pledge card and explains in detail each of the activities listed on the pledge card. It would include a description of the activity, time commitment, age requirement, name of person in charge, meeting or training times, etc.

**The Festival of Ministries** This can be set up as a separate part of your regular Festival of Ministries or as a separate fun afternoon event for students in the day school. Booths should represent all student organizations, activities and ministries. Just as with a regular Festival, representatives of the activity are present to answer questions about what they do, maybe show pictures or give demonstrations. If conducted during school time, classes would be assigned 10 or 15 minutes to go down and visit the Festival, talk with the representatives, maybe have a small snack. When they return to the classroom students might be asked to report on what they learned about the many stewardship opportunities in the school or parish.

**The Lay Witness Talk** If the concepts of stewardship are being presented to the students at a school assembly or all-school liturgy, student volunteers could be recruited to talk briefly about how they give time, talent and treasure to the parish and what it means to them. Servers, choir members, classroom aides for pre-school religion, etc., are all good candidates for lay witness talks. *(A word of caution: DO NOT be tempted to use a student lay witness speaker for your regular parish stewardship program. They might be charming but they will not motivate adults to increase their giving.)*

**Introducing Stewardship through Art Projects**

Ask school children – whether in full-time day school or PSR – to make stewardship posters that can be displayed in the church lobby, parish center and school building. Students can create posters that illustrate biblical teachings on stewardship or simply share their own impressions of what good stewardship, generosity, giving or sharing means to them. For a collection of stewardship related scripture quotes email Sue Erschen at erschen@archstl.org.
Sending “Thank-You” Notes from Children

Another important way to teach children about stewardship is to ask each school child to design or write a note that thanks parishioners for their financial support of the school and/or PSR program. This activity teaches children some important messages.

- They learn that many people must make financial contributions in order for a parish or a school to exist.
- They learn that they should be grateful for everything that they receive including their Catholic education.
- They learn that someday they, too, will have the responsibility of supporting a Catholic school or parish so that other children like them can learn about Jesus and our Catholic faith.

The thank-you cards and notes can be copied so that there are enough to mail a different one to each parishioner. Cards can be mailed during a parish’s annual stewardship effort, at Thanksgiving, during Catholic Schools Week or at the end of the school year.

Understanding the Basic Stewardship Concepts for Children

Efforts to teach stewardship and giving to children are most successful if you concentrate on five basic concepts. These concepts can be discussed in the classroom, in children’s liturgies, in Children’s Church programs and at home. The five concepts are:

1) Help children see that God has given them many blessings. (This also teaches good self-esteem.)
- Challenge children to make a list of all God’s gifts to them. There is no wrong answer! Everything is a gift from God.
- Regularly complement children on their special gifts – simple things like nice handwriting, pretty smile, nice coat to keep you warm, etc. Remind them that this special gift is a blessing from God and offer an idea on how they can be grateful or share that gift with someone else.
- Encourage children to recognize their talents and the talents of other people in their lives. Every talent does not have to be star quality. Talents can be simple - such as strong to carry a box, smart to help someone with homework, a good listener for someone with a problem.

2) Teach children to be grateful to God for the blessings He has given us. (This also teaches an overall sense of gratitude and a positive outlook on life. It helps kids see that the cup is half full rather than half empty.)
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Make it a practice to ask children on a daily basis to name something for which they are thankful.

Ask children to write a prayer of thanks to God.

Have children write a thank-you letter to God, telling Him why His gifts are so special to them and what the child will do with those gifts. This could be a good birthday or Christmas practice, when children might be writing other thank-you notes, too.

Help children to see that God has given them blessings to share. Discuss the poor and needy. Talk about how God has trusted us to use our gifts to help those who have less.

Read the Judgment of the Nations (Matthew 25:31-46) together. Discuss all the ways people are in need, and what children could do to help.

Encourage children to think about and pray for those in need.

3) Show children how stewardship has built our Church.

(This also teaches appreciation and responsibility for our Church.)

Tell children the history of the parish and the role stewardship played in building up the parish as it is today.

Tour parish facilities looking for signs of stewardship.

Talk with children about the building up of the Church throughout the world and the role stewardship played in the cathedrals, hospitals, schools and churches that we have today.

Talk with children about the lives of saints and the ways they were good stewards. In most cases children will learn that it was how people used their time, talent or treasure for God that earned the person the title of “Saint.”

4) Help children to recognize that stewardship is something we do all the time. It is how we live our lives. Every decision we make about how we use our time or treasure is a stewardship decision.

(This also teaches good time management and budgeting.)

Encourage children to keep a record of their time – How much time do they give to God in prayer? How much time do they spend learning – developing knowledge and talents they can use later for God? How much time do they spend helping others? How much time do they spend taking care of themselves so they are strong and healthy for God’s work? How much time do they waste?

Talk about shopping decisions; about how we can waste money when others need it. Discuss the concept of the tithe – of giving 10% back to God. Discuss the difference between something we need and something we want. We may need soccer shoes to be part of the team – but having the most expensive or popular brand is only a “want” not a “need.”
5) Help children recognize the joy that comes from stewardship.  
(This also helps students realize that real happiness cannot be found in possessions.)

✦ Have children discuss how they feel when they help someone else.
✦ Share your own good feelings about helping and giving.
✦ Invite a young volunteer to talk to your children about their volunteer experiences.

A slightly condensed version of these talking points is also available in a one-page format that can be copied and shared with parents.

For More Information

For more information on children’s stewardship please contact:
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