



# CHILDLIKE STEWARDSHIP

Giving and Tithing for Children,  
Youth, Adults, and *Everyone!*

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# GOALS TODAY

- 1 Define children, youth, young adults
- 2 Shatter assumptions
- 3 Examine giving habits for each
- 4 Understand differences in each
- 5 Trust Jesus

Stewardship isn't an act;  
it's an attitude.

*Our first problematic assumption:*

Everyone under the age of

**45**

is the same

*Our second problematic assumption:*

Everyone under the age of

~~45~~ 35

is the same

*Our third problematic assumption:*

Everyone under the age of

~~45~~ ~~35~~ 25

is the same

***The reality:***

Children, youth, and young adults represent drastically different categories of potential givers.



Children = **0-12 year olds**

Youth = **13-17 year olds**

Young adults = **18-25 year olds**

Children:

# **The Lemonade Warriors**

**(0-12 year olds)**

Giving among **children**

Matthew 19:14 is more foundational than you think.

Stewardship conversations can begin as early as Sunday School does.

Mentality is the most important metric.

Giving among **children**

*I've learned that people  
will forget what you said,  
people will forget what  
you did, but people will  
never forget how you  
made them feel.*

Maya Angelou



## Giving among **children**

The attitude of a congregation towards children and youth is parallel to the attitude of children towards giving.

A majority of children's ministry leaders (56%) agree at least somewhat that children's ministry is often forgotten by their church (Barna, 2022).

## Giving among **children**

A critical truth: children may very well understand and appreciate money better than anyone else.

## Giving among **children**

The biggest obstacle to the participation of children (and youth under 16) is parents who are busy and work.

If you can't work through parents, work around them!

Youth:  
**Generation  
iPhone**  
(13-17 year olds)



## Giving among **youth**

Even when confirmed members of the church, youth may not fully understand what other members do.

For youth, the chances of feeling more comfortable giving increase when they know what the heck is going on.

# Giving among **youth**



A close-up photograph of a financial spreadsheet, likely an Excel file, showing a grid of numerical data. The spreadsheet is viewed from an angle, with the top-left corner being the most prominent. A black pen is resting diagonally across the bottom right portion of the spreadsheet. The numbers are arranged in columns and rows, with some cells containing larger values than others. The overall image has a slightly blurred, high-angle perspective.

Account	Balance	Amount	Balance
1,228.84	47,533.87	1,228.84	1,228.84
1,237.25	46,288.97	1,237.25	1,237.25
1,245.85	45,053.71	1,245.85	1,245.85
1,254.36	43,770.73	1,254.36	1,254.36
1,262.98	42,499.06	1,262.98	1,262.98
1,271.67	41,218.65	1,271.67	1,271.67
1,280.41	39,929.44	1,280.41	1,280.41
1,289.21	38,631.36	1,289.21	1,289.21
1,298.08	37,324.36	1,298.08	1,298.08
1,307.00	36,008.37	1,307.00	1,307.00
1,315.99	34,683.34	1,315.99	1,315.99
1,325.03	33,349.20	1,325.03	1,325.03
1,334.14	32,005.88	1,334.14	1,334.14
1,343.32	30,653.33	1,343.32	1,343.32
1,352.55		1,352.55	1,352.55
1,361.85		1,361.85	1,361.85
1,371.21		1,371.21	1,371.21
1,380.64		1,380.64	1,380.64
1,390.13		1,390.13	1,390.13
1,399.69		1,399.69	1,399.69
1,409.31		1,409.31	1,409.31

## Giving among **youth**

The essence of youth is a slow crawl towards independence.

Youth are naturally skeptical of institutions. The most important motivator you can supply for a youth to feel comfortable giving is a **reason**.

## Giving among **youth**

Youth can track the scent of empty promises or shallow appeals. They expect to be giving towards something that they know will include them.

When we do not fit them into our plans, they will not fit us into theirs.

## Giving among **youth**

Youth also feel a sense of responsibility when they become teenagers, especially for younger siblings. So, when churches do not prioritize ministry to children, youth take note.

## Giving among **youth**

Youth are a wealth of potential contributions in time, talent, and guidance for program setting when placed onto Session or a church committee.

Young adults:  
**The Post-Jesus  
Generation**  
**(18-25 year olds)**

## Giving among **young adults**

Young adults present a fascinating opportunity to increase involvement and study stewardship effectiveness in your congregation.



## Giving among **young adults**

No more "listening sessions" with just the highest-giving donors. We can think bigger.

Consider the optics of exclusionary events, especially for young adults who have been victimized by church systems.

## Giving among **young adults**

Many younger people are candidates for the “time” and “talent” categories more than treasure, **BUT NOT ALWAYS!**

Young professionals are increasingly common, and young adults who came of age during the 2008 recession have a strong appreciation for fiscal responsibility.

## Giving among **young adults**

Young adults face multiple “life benchmarks” that force them to examine their priorities. This occasions them to make decisions about where they want to send their contributions.

Give them a reason why it should be you.

## Giving among **young adults**

Young adults are known not to give to charitable causes, but rather causes close to their lives (e.g. children's school).

The church must become an indispensable part of their lives.

The most important alarm bell: **Gen X are beyond are (statistically) not bound by obligation which, like it or not, is one of the most important motivators for giving.**

Remember that CYF contributions are based on a scale, just like everyone else.

Just because it's less doesn't mean it isn't important.

The goal of stewardship should never be to target the wallet, but the heart.

For children, giving is everything  
For youth, giving means everything  
For young adults, giving takes everything

Stewardship isn't an act;  
it's an attitude.



# The Temple Tax

Thank you!