

# Teaching Mindful Giving

By Rhonda Pittman Gingrich

**T**eaching children and young people to make values-based financial decisions is important for many reasons—not least of which is discovering that we all have more than enough to share.

Admittedly, as members of an upper middle-class and middle-class congregation, my family and the families with which I work have the luxury of making choices about giving. I call it a luxury because I know choices are narrower for many people, particularly in the current economy.

But no matter what our income is, I think we can all benefit from examining our spending habits. When we do, we will discover that we have plenty to share. And this is the lesson we must teach our children and youth.

So how do we do this?

One of the most important things we can do is model financial responsibility. As adults who care about children, we must identify our values and examine our financial habits—our spending, saving, and sharing—in light of those values.

Second, we must go one step further and talk with our children about our financial decisions—why we do or do not make specific purchases, why and how we save for a rainy day, why we choose to support the ministry and mission of the church as well as charitable organizations.

Third, once we have our own practices in order, we can help our children articulate their values and learn to use their financial resources in light of those values. We can help children distinguish between their wants and their needs.

Finally, fiscal responsibility is not just a personal or family matter. Churches also have wonderful faith development opportunities whenever they communicate with children about the receiving and giving decisions they make.

Together, individuals, families, and churches model the “more than enough” of God’s good will.

Learning to live this way takes thoughtfulness and planning on the part of individuals, families, and congregations. We can all learn to make more conscious choices about what we value and support with our time and our resources. ■

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## Resources

[www.sharesavespend.com](http://www.sharesavespend.com): tools to help youth and adults understand the how and why of their money decisions

*Prodigal Sons and Material Daughters: How Not to Be Your Child’s ATM*, by Nathan Dungan (Hoboken: John Wiley and Sons, Inc., 2003)

*Living Simply with Children*, by Marie Sherlock (New York: Three Rivers Press, 2003)