



Kids, Money & Stuff

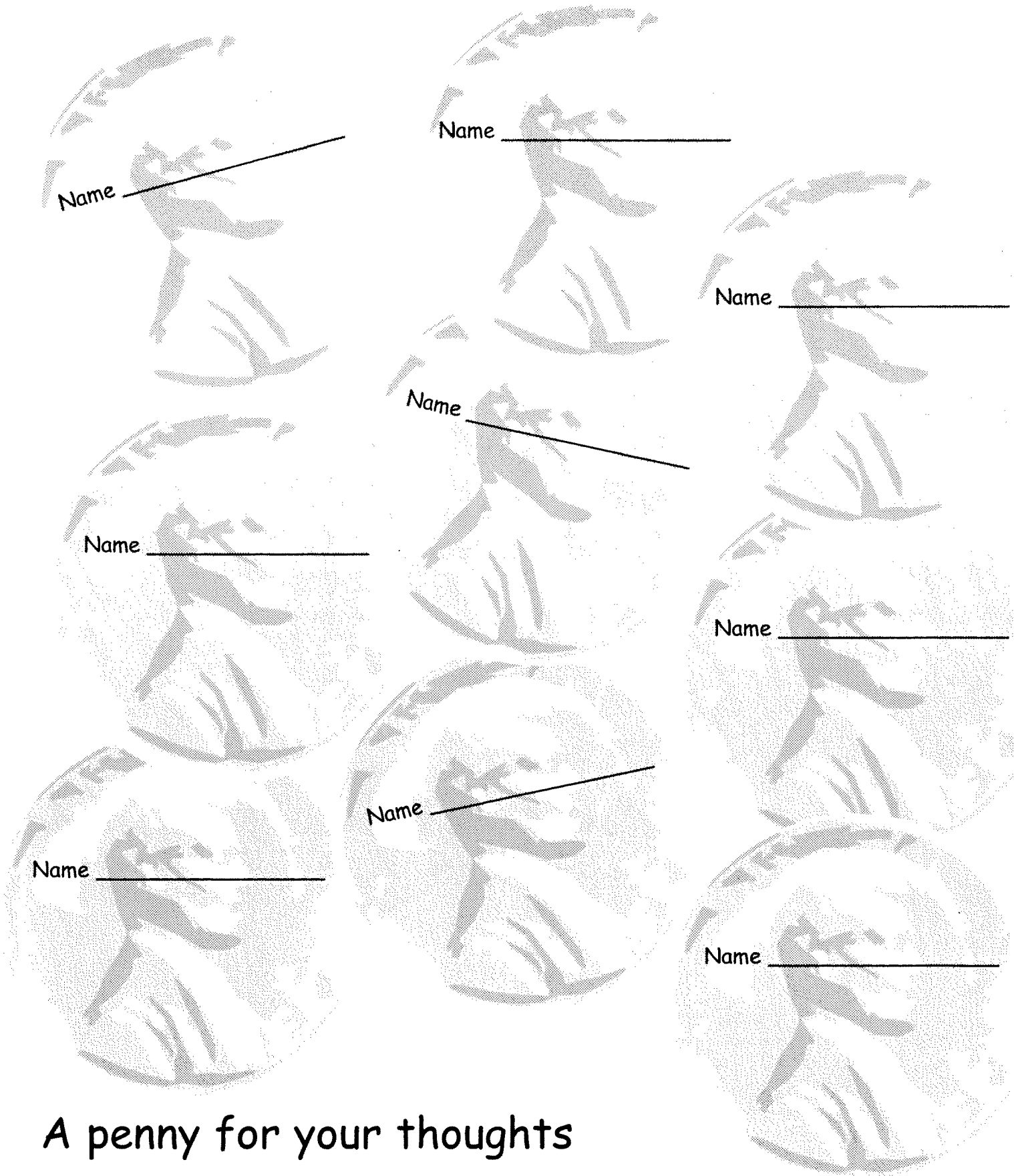
Participant Booklet

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renewal for congregations. For further information
about Salt, contact the Division for Congregational
Ministries, 800.638.3522, extension 2767.



A penny for your thoughts

Here you are at the Kids, Money & Stuff event. What are you hoping for? Ask some other folks for their autograph - and find out what they are hoping for. Be sure to ask older folks and younger folks.

Name _____

Name _____

Name _____

Name _____

Name _____

Name _____

Name _____

Name _____

Name _____

Name _____

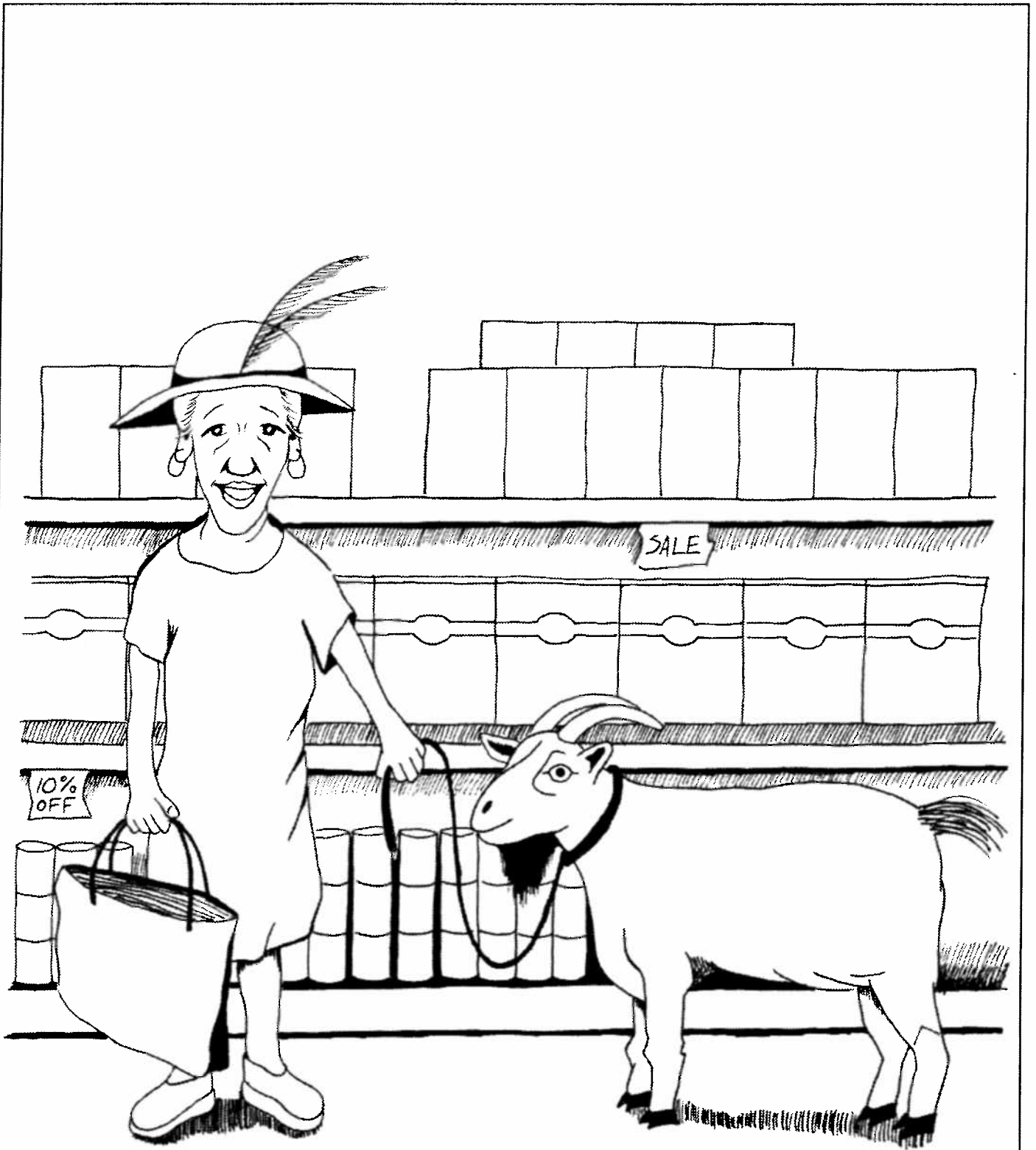
KIDS, MONEY & STUFF is a time for children and adults to learn, share and have fun together.

Participants will:

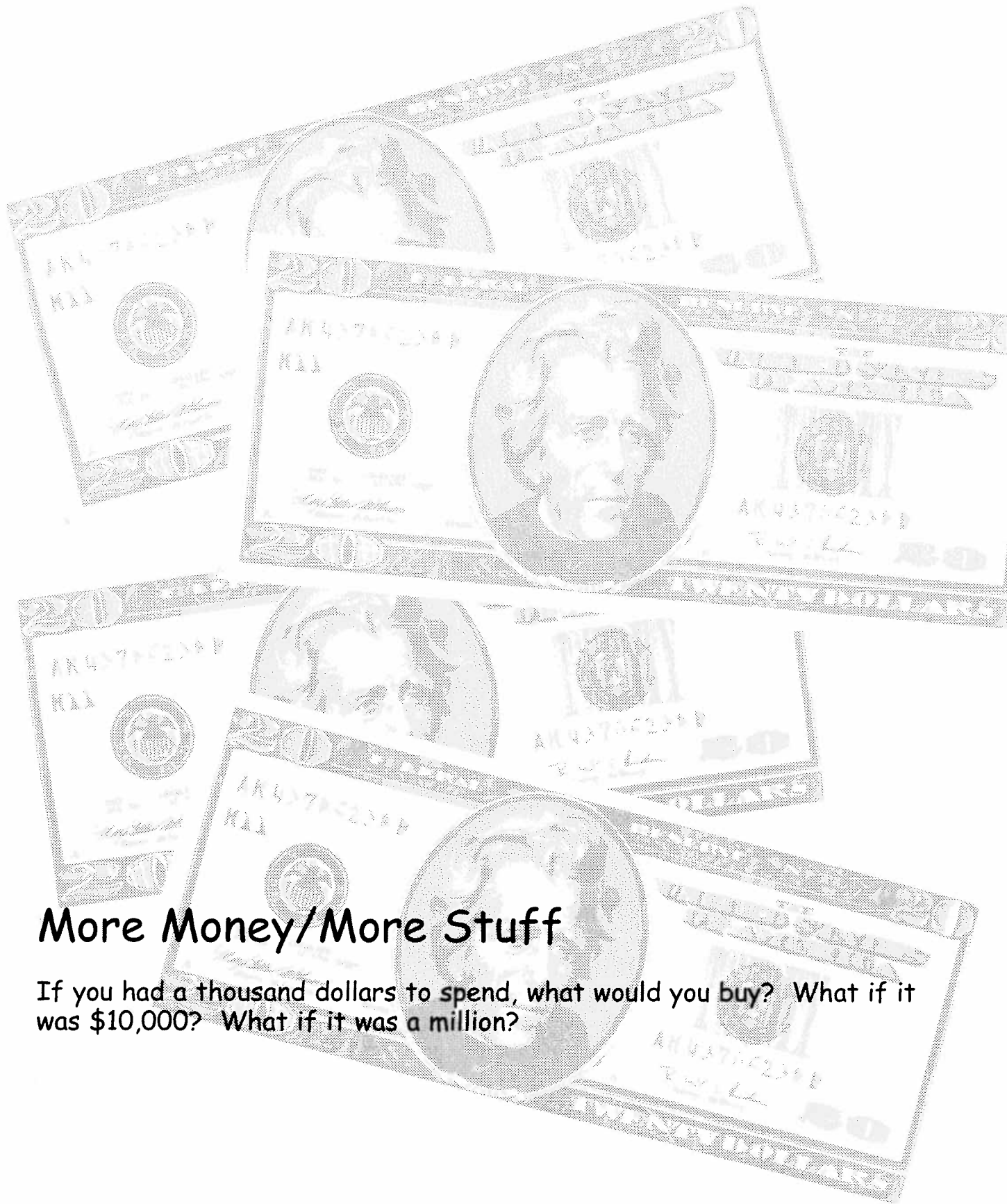
- distinguish between needs and wants.
- discover that not having what you need is hard on happiness, contentment and community
- explore God's promise to provide enough to meet our needs
- expose what the world says about needing lots of "stuff" and what's at stake for us if we live in a different way.
- accept our responsibility to be partners with God in being sure that everyone has enough.
- create a plan for giving that reflects a desire to be a thankful steward and make a difference in God's world.

Adults will:

- receive guidance and structure for talking about money with the child/children you bring.
- share ideas with other adults about raising generous children who understand biblical principles and use money well.



What is money, anyway?



More Money/More Stuff

If you had a thousand dollars to spend, what would you buy? What if it was \$10,000? What if it was a million?



What happens to someone who always wants more stuff?

What are two things you are thinking right now about money and stuff in your own life?

1.

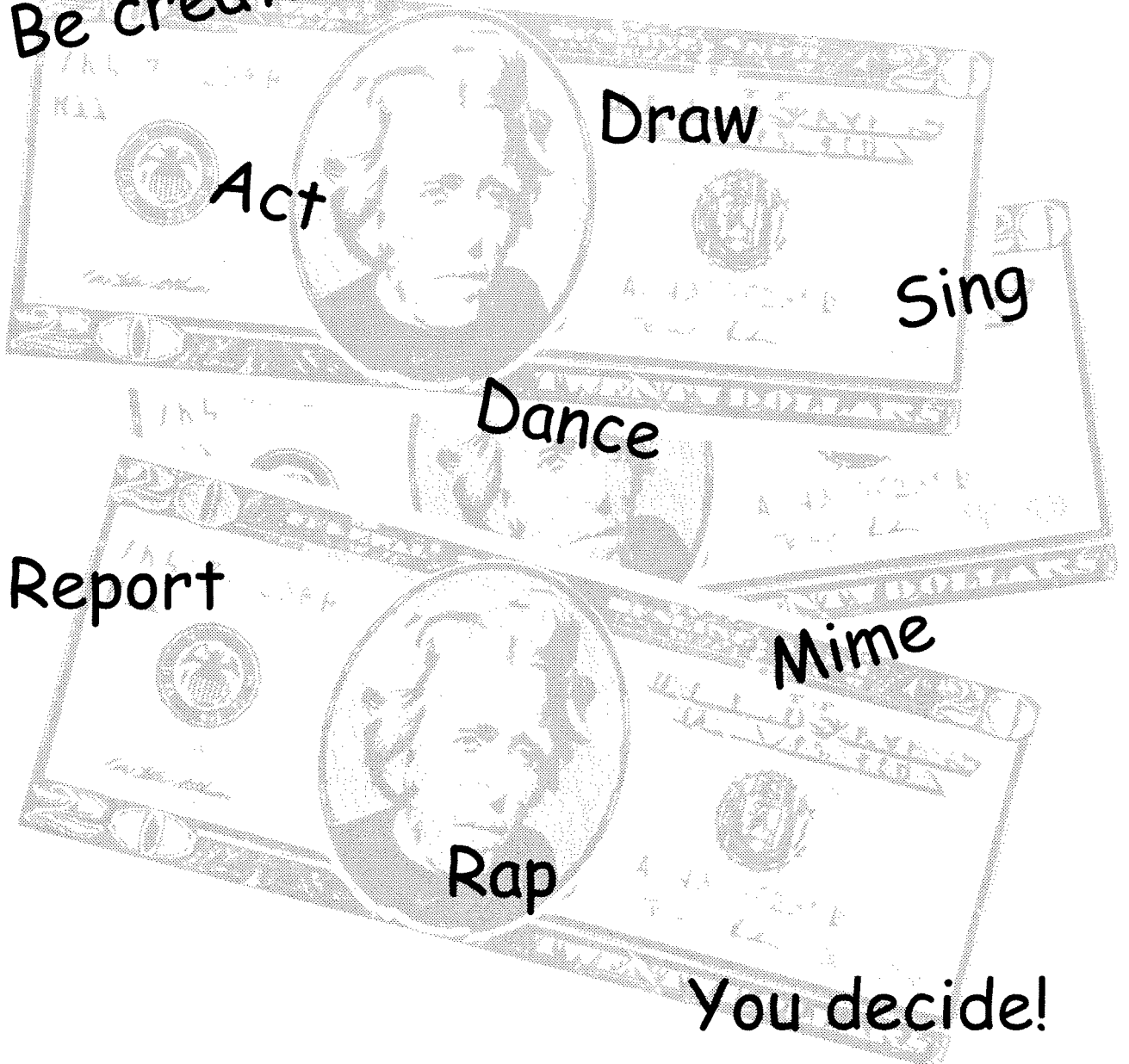
2.

Jesus teaches about money

Jesus was having a spat with the church leaders of his day, and lots of people were eavesdropping. He directed his teaching to the many, many people who were pressing in to hear him. He started to teach about how we live and what God offers.

Read one of the following stories on pages 8, 9 or 10 with your small group. **SHOW** us what Jesus is teaching.

Be creative!



Luke 12:13-21 (CEV)

A man in a crowd said to Jesus, "Teacher, tell my brother to give me my share of what our father left us when he died."

Jesus answered, "Who gave me the right to settle arguments between you and your brother?"

Then he said to the crowd, "Don't be greedy! Owning a lot of things won't make your life safe."

So Jesus told them this story:

A rich man's farm produced a big crop, and he said to himself, "What can I do? I don't have a place large enough to store everything."

Later, he said, "Now I know what I'll do. I'll tear down my barns and build bigger ones, where I can store all my grain and other goods. Then I'll say to myself, 'You have stored up enough good things to last for years to come. Live it up! Eat, drink, and enjoy yourself.'"

But God said to him, "You fool! Tonight you will die. Then who will get what you have stored up?"

This is what happens to people who store up everything for themselves, but are poor in the sight of God.

What is Jesus saying?

Luke 12:22-31 (CEV)

Jesus said to his disciples:

I tell you not to worry about your life! Don't worry about having something to eat or wear. Life is more than food or clothing. Look at the crows! They don't plant or harvest, and they don't have storehouses or barns. But God takes care of them. You are much more important than any birds. Can worry make you live longer? If you don't have power over small things, why worry about everything else?

Look how the wild flowers grow! They don't work hard to make their clothes. But I tell you that Solomon with all his wealth wasn't as well clothed as one of these flowers. God gives such beauty to everything that grows in the fields, even though it is here today and thrown into a fire tomorrow. Won't he do even more for you? You have such little faith!

What is Jesus teaching?

Luke 12:32-34 (CEV)

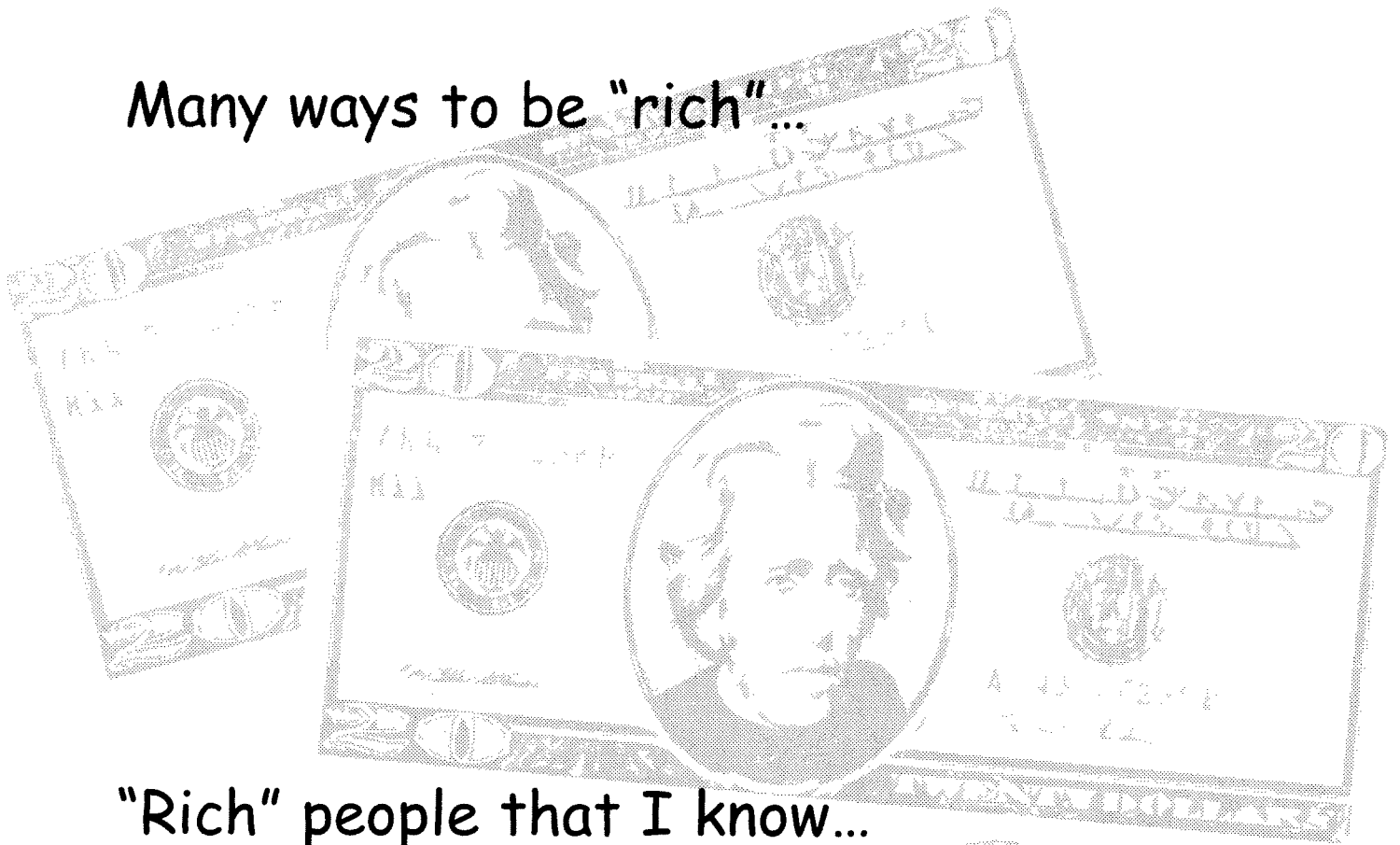
My little group of disciples, don't be afraid! Your father wants to give you the kingdom. Sell what you have and give the money to the poor. Make yourselves moneybags that never wear out. Make sure your treasure is safe in heaven, where thieves cannot steal it and moths cannot destroy it. Your heart will always be where your treasure is.

What does Jesus mean?

Who are the "Rich"?



Many ways to be "rich"...



"Rich" people that I know...



Is "getting" the best?



Looks good! This is something I want . . .

Place your ad here.

Needs and Wants

Make or draw a list of all the things you use in an average day:

Morning

Afternoon

Evening

Night

Circle the things you need to stay safe and healthy. Underline the things you need to help you fit in or that help make your life more manageable. Do nothing with the things you think are just extra stuff.

What kind of things do you need to stay safe and healthy? (circled)

What would your life be like without some of the underlined "stuff"?
Would you be as happy?



Does God care about my needs?

Genesis 2:4b-23 (CEV)

When the LORD God made the heavens and the earth, no grass or plants were growing anywhere. God had not yet sent any rain, and there was no one to work the land. But streams came up from the ground and watered the earth.

The LORD God took a handful of soil and made a man. God breathed life into the man, and the man started breathing. The Lord made a garden in a place called Eden, which was in the east, and he put the man there.

The LORD God placed all kinds of beautiful trees and fruit trees in the garden. Two other trees were in the middle of the garden. One of the trees gave life-the other gave the power to know the difference between right and wrong.

From Eden a river flowed out to water the garden, then it divided into four rivers. The first one is the Pishon River that flows through the land of Havilah, where pure gold, rare perfumes, and precious stones are found. The second is the Gihon River that winds through Ethiopia. The Tigris River that flows east of Assyria is the third, and the fourth is the Euphrates River.

The LORD God put the man in the Garden of Eden to take care of it and to look after it. But the LORD told him, "You may eat fruit from any tree in the garden, except the one that has the power to let you know the difference between right and wrong. If you eat any fruit from that tree, you will die before the day is over!"

The LORD God said, "It isn't good for the man to live alone. I need to make a suitable partner for him. So the LORD took some soil and made animals and birds. He brought them to the man to see what names he would give each of them. Then the man named the tame animals and the birds and the wild animals. That's how they got their names.

None of these was the right kind of partner for the man. So the LORD God made him fall into a deep sleep and he took out one of the man's ribs. Then after closing the man's side, the LORD made a woman out of the rib.

The LORD God brought her to the man, and the man exclaimed, "Here is someone like me! She is part of my body, my own flesh and bones. She came from me, a man. So I will name her Woman!"

What need is God meeting?

Exodus 16:1-12 (CEV)

On the fifteenth day of the second month after the Israelites had escaped from Egypt, they left Elim and started through the western edge of the Sinai Desert in the direction of Mount Sinai. There in the desert they started complaining to Moses and Aaron. "We wish the LORD has killed us in Egypt. When we lived there, we could at least sit down and eat all the bread and meat we wanted. But you have brought us out here into this desert, where we are going to starve."

The LORD said to Moses, "I will send bread down from heaven like rain. Each day the people can go out and gather only enough for that day. That's how I will see if they obey me. But on the sixth day of each week they must gather and cook twice as much."

Moses and Aaron told the people, "This evening you will know that the LORD was the one who rescued you from Egypt. And in the morning you will see his glorious power, because he has heard your complaints against him. Why should you grumble to us? Who are we?"

Then Moses continued, "You will know it is the LORD when he gives you meat each evening and more than enough bread each morning. He is really the one you are complaining about, not us—we are nobodies—but the LORD has heard your complaints."

Moses turned to Aaron and said, "Bring the people together, because the LORD has heard their complaint."

Aaron was speaking to them, when everyone looked out toward the desert and saw the bright glory of the LORD in a cloud. The LORD said to Moses, "I have heard my people complain. Now tell them that each evening they will have meat and each morning they will have more than enough bread. Then they will know that I am the LORD their God."

What need is God meeting?

Mark 8:1-9 (CEV)

One day another large crowd gathered around Jesus. They had not brought along anything to eat. So Jesus called his disciples together and said, "I feel sorry for these people. They have been with me for three days, and they don't have anything to eat. Some of them live a long way from here. If I send them away hungry, they might faint on their way home."

The disciples said, "This place is like a desert. Where can we find enough food to feed such a crowd?"

Jesus asked them how much food they had. They replied, "Seven small loaves of bread."

After Jesus told the crowd to sit down, he took the seven loaves and blessed them. He then broke the loaves and handed them to his disciples, who passed them out to the crowd. They also had a few little fish, and after Jesus had blessed these, he told the disciples to pass them around.

The crowd of about 4,000 people ate all they wanted, and the left-overs filled seven large baskets.

What need is God meeting?

Luke 7:36-50 (CEV)

A Pharisee invited Jesus to have dinner with him. So Jesus went to the Pharisee's home and got ready to eat.

When a sinful woman in that town found out that Jesus was there, she bought an expensive bottle of perfume. Then she came and stood behind Jesus. She cried and started washing his feet with her tears and drying them with her hair. The woman kissed his feet and poured the perfume on them.

The Pharisee who had invited Jesus saw this and said to himself, "If this man really were a prophet, he would know what kind of woman is touching him! He would know that she is a sinner."

Jesus said to the Pharisee, "Simon, I have something to say to you."

"Teacher, what is it?" Simon replied.

Jesus told him, "Two people were in debt to a moneylender. One of them owed him 500 silver coins, and the other owed him 50. Since neither of them could pay him back, the moneylender said that they didn't have to pay him anything. Which one of them will like him more?"

Simon answered, "I suppose it would be the one who had owed more and didn't have to pay it back."

"You are right," Jesus said.

He turned toward the woman and said to Simon, "Have you noticed this woman? When I came into your home, you didn't give me any water so I could wash my feet. But she has washed my feet with her tears and dried them with her hair. You didn't greet me with a kiss, but from the time I came in, she has not stopped kissing my feet. You didn't even pour olive oil on my head, but she has poured expensive perfume on my feet. So I tell you that all her sins are forgiven, and that is why she has shown great love. But anyone who has been forgiven only a little will show only a little love."

Then Jesus said to the woman, "Your sins are forgiven."

Some other guests started saying to one another, "Who is this who dares to forgive sins?"

But Jesus told the woman, "Because of your faith, you are now saved. May God give you peace!"

What need is God meeting?

Acts 4:32-35 (CEV)

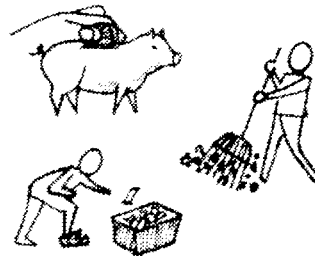
The group of [Jesus'] followers all felt the same way about everything. None of them claimed that their possessions were their own, and they shared everything they had with each other. In a powerful way the apostles told everyone that the Lord Jesus was now alive. God greatly blessed his followers, and no one went in need of anything. Everyone who owned land or houses would sell them and bring the money to the apostles. Then they would give the money to anyone who needed it.

What need is God meeting?

Kid's report on income

Look at and think about the ways listed below that may be a source(s) of the money you receive. Think about how much money you get in a week — or in a month. Then estimate how much money you get from each source and write an amount on that line. Add up all the sources for a total.

- \$ _____ Allowance
- \$ _____ Part-time job or chores.
- \$ _____ Recycling
- \$ _____ Other: _____
- \$ _____ TOTAL A



Estimate how much money you get at these special times.

- \$ _____ Selling things
- \$ _____ Holidays
- \$ _____ Birthdays
- \$ _____ Special visits by relatives
- \$ _____ Report cards
- \$ _____ Borrowing
- \$ _____ Finding
- \$ _____ My parents give me money when I want to buy something special.
- \$ _____ Other
- \$ _____ TOTAL B



INCOME GRAND TOTAL (A + B) \$ _____

Kid's report on expenses

What are the different ways you could be using the money you get during a week or a month? Think about Giving, Saving and Spending. Look at your income total from page 23 as you record your estimated expenses on the lines provided. Remember that your expenses should not be more than your income. On pages 25 and 26, you'll find a Growth Giving Worksheet for youth and one for adults. These worksheets show how you might think about giving as a percentage of your income.

\$ _____ GIVE money to the church for regular offerings.

\$ _____ GIVE money to the church for special offerings.

\$ _____ GIVE money to others outside the church.

\$ _____ GIVING TOTAL

\$ _____ SAVE money to buy something special.

\$ _____ SAVE money for when I'm older.

\$ _____ SAVING TOTAL

\$ _____ SPEND on special snacks or treats.

\$ _____ SPEND for something I need at home or at school.

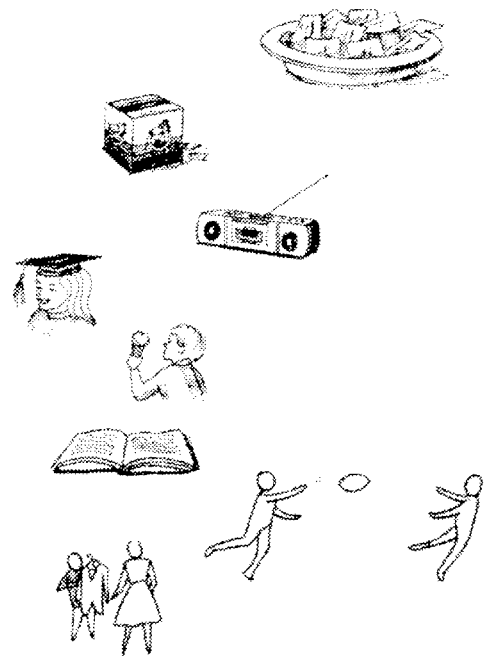
\$ _____ SPEND on something to have fun with my friends.

\$ _____ SPEND on clothes or food.

\$ _____ SPENDING TOTAL

\$ _____ EXPENSES, GRAND TOTAL

Record your Giving, Saving and Spending plan on the piggy banks found on page 27.



Growth Giving Worksheet for Youth

STEP 1 How much is your allowance and/or how much do you earn each week or month? \$ _____

STEP 2 How much do you now give to your congregation? Weekly: \$ _____

STEP 3 Look at the chart below. Using the amounts from Steps 1 and 2, find the percentage of income closest to what you give \$ _____

STEP 4 Try Growth Giving! Add 1% or more of your income to the percentage you listed in Step 3 \$ _____

STEP 5 How much will you give each week? Use the chart once more to find the amount that takes into account your new percentage figure (Step 4) and your income (Step 1) Weekly \$ _____

Think about your long-term plan for giving

Write down the proportion of your income that you hope to offer some day _____%

Weekly Income	Weekly Giving:								
	15%	12%	11%	10%	9%	8%	7%	6%	5%
\$5.00	0.75	0.60	0.55	0.50	0.45	0.40	0.35	0.30	0.25
10.00	1.50	1.20	1.10	1.00	0.90	0.80	0.70	0.60	0.50
15.00	2.25	1.80	1.65	1.50	1.35	1.20	1.05	0.90	0.75
20.00	3.00	2.40	2.20	2.00	1.80	1.60	1.40	1.20	1.00
25.00	3.75	3.00	2.75	2.50	2.25	2.00	1.75	1.50	1.25
30.00	4.50	3.60	3.30	3.00	2.70	2.40	2.10	1.80	1.50
35.00	5.25	4.20	3.85	3.50	3.15	2.80	2.45	2.10	1.75
40.00	6.00	4.80	4.40	4.00	3.60	3.20	2.80	2.40	2.00
45.00	6.75	5.40	4.95	4.50	4.05	3.60	3.15	2.70	2.25
50.00	7.50	6.00	5.50	5.00	4.50	4.00	3.50	3.00	2.50
75.00	11.25	9.00	8.25	7.50	6.75	6.00	5.25	4.50	3.75
100.00	15.00	12.00	11.00	10.00	9.00	8.00	7.00	6.00	5.00
125.00	18.75	15.00	13.75	12.50	11.25	10.00	8.75	7.50	6.25
150.00	22.50	18.00	16.50	15.00	13.50	12.00	10.50	9.00	7.50

Growth Giving Worksheet for Adults

STEP 1 List individual or household income Annual: \$ _____ Weekly: \$ _____

STEP 2 List total amount you presently are giving to further God's work in the world (gifts to and through congregation as well as to other Christian concerns)

Annual: \$ _____ Weekly: \$ _____

STEP 3 Use the chart below to find the percentage closest to your present giving situation % _____

STEP 4 Consider growing in giving next year by adding 1% of your income to the percentage figure determined in Step 3 % _____

STEP 5 Of this percentage, determine the percentage that you will give to and through the congregation as your regular offerings % _____

STEP 6 Write down your anticipated individual or household income for the year ahead Annual: \$ _____ Weekly: \$ _____

STEP 7 Use the chart again to determine the amount you will give to and through your congregation each week that reflects your new percentage figure (Step 5) and your anticipated income (Step 6).

The dollar amount will be Annual: \$ _____ Weekly: \$ _____

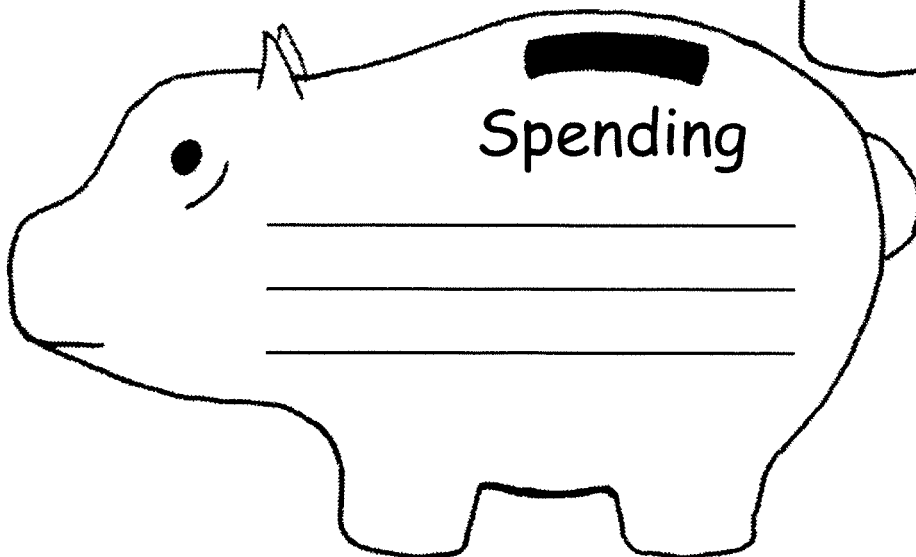
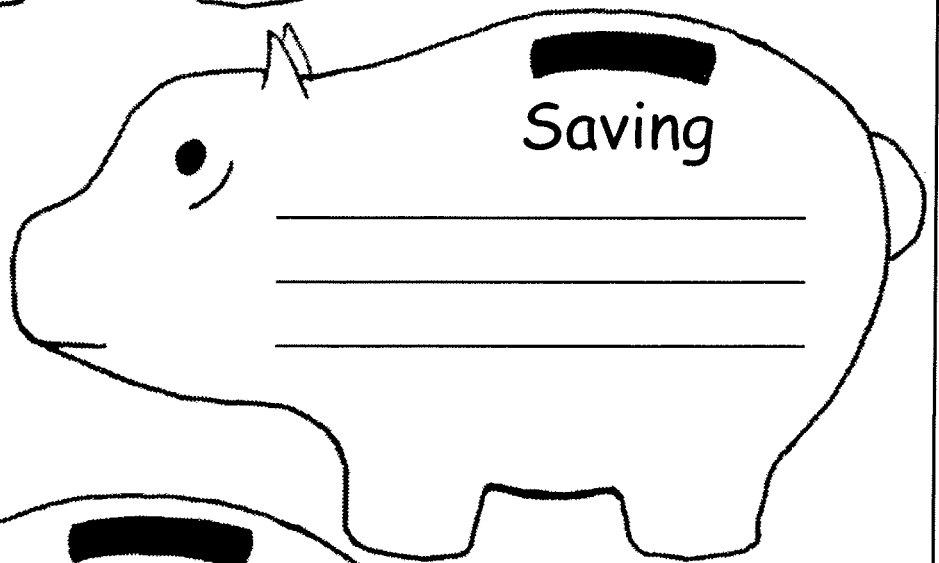
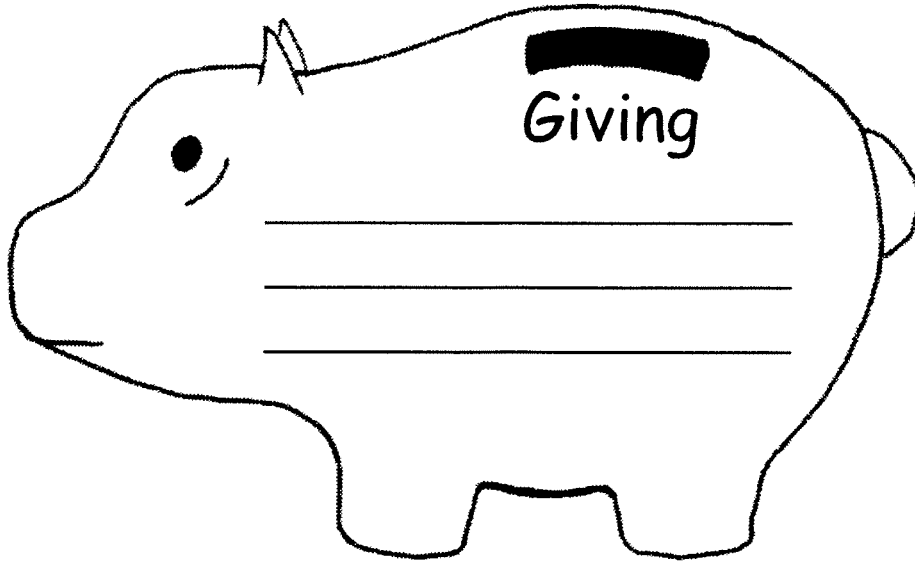
Think about your long-term plan for giving

Write down the proportion of your income that you hope to offer some day _____%

Annual Income	Weekly Income	Weekly Giving:											
		20%	15%	12%	10%	9%	8%	7%	6%	5%	4%	3%	2%
5,200	100	20.00	15.00	12.00	10.00	9.00	8.00	7.00	6.00	5.00	4.00	3.00	2.00
6,500	125	25.00	18.75	15.00	12.50	11.25	10.00	8.75	7.50	6.25	5.00	3.75	2.50
7,800	150	30.00	22.50	18.00	15.00	13.50	12.00	10.50	9.00	7.50	6.00	4.50	3.00
9,100	175	35.00	26.25	21.00	17.50	15.75	14.00	12.25	10.50	8.75	7.00	5.25	3.50
10,400	200	40.00	30.00	24.00	20.00	18.00	16.00	14.00	12.00	10.00	8.00	6.00	4.00
11,700	225	45.00	33.75	27.00	22.50	20.25	18.00	15.75	13.50	11.25	9.00	6.75	4.50
13,000	250	50.00	37.50	30.00	25.00	22.50	20.00	17.50	15.00	12.50	10.00	7.50	5.00
14,300	275	55.00	41.25	33.00	27.50	24.75	22.00	19.25	16.50	13.75	11.00	8.25	5.50
15,600	300	60.00	45.00	36.00	30.00	27.00	24.00	21.00	18.00	15.00	12.00	9.00	6.00
18,200	350	70.00	52.50	42.00	35.00	31.50	28.00	24.50	21.00	17.50	14.00	10.50	7.00
20,800	400	80.00	60.00	48.00	40.00	36.00	32.00	28.00	24.00	20.00	16.00	12.00	8.00
23,400	450	90.00	67.50	54.00	45.00	40.50	36.00	31.50	27.00	22.50	18.00	13.50	9.00
26,000	500	100.00	75.00	60.00	50.00	45.00	40.00	35.00	30.00	25.00	20.00	15.00	10.00
28,600	550	110.00	82.50	66.00	55.00	49.50	44.00	38.50	33.00	27.50	22.00	16.50	11.00
31,200	600	120.00	90.00	72.00	60.00	54.00	48.00	42.00	36.00	30.00	24.00	18.00	12.00
36,400	700	140.00	105.00	84.00	70.00	63.00	56.00	49.00	42.00	35.00	28.00	21.00	14.00
41,600	800	160.00	120.00	96.00	80.00	72.00	64.00	56.00	48.00	40.00	32.00	24.00	16.00
46,800	900	180.00	135.00	108.00	90.00	81.00	72.00	63.00	54.00	45.00	36.00	27.00	18.00
52,000	1,000	200.00	150.00	120.00	100.00	90.00	80.00	70.00	60.00	50.00	40.00	30.00	20.00
65,000	1,250	250.00	187.50	150.00	125.00	112.50	100.00	87.50	75.00	62.50	50.00	37.50	25.00
78,000	1,500	300.00	225.00	180.00	150.00	135.00	120.00	105.00	90.00	75.00	60.00	45.00	30.00
91,000	1,750	350.00	262.50	210.00	175.00	157.50	140.00	122.50	105.00	87.50	70.00	52.50	35.00
104,000	2,000	400.00	300.00	240.00	200.00	180.00	160.00	140.00	120.00	100.00	80.00	60.00	40.00

Giving, Saving and Spending

To use money wisely, it is best to have a plan. Think about what you have learned, and record your plan on the Giving, Saving and Spending banks below. Share your plans with your family.



COMMITMENT TO GIVING

I will give: _____

My family will give: _____

My KMS Group will give: _____

Signature: _____

Date: _____

Planning for Living and Giving



Closing Worship

Leader: Our time together this day has come to an end.

All: Let us join together with prayers of thanksgiving for all the ways in which God has so richly blessed us.

Leader: God, you have given us all that we need and more. We offer thanks to you now by naming some of our abundant blessings, either silently or aloud.

(Participant responses)

Leader: We know that you love us, God and that you care about our needs.

All: For all these gifts, and for those unnamed, we thank you, Lord.

Hymn: "Give Thanks", page 31

Leader: God, you promise that we will always have enough. Strengthen our commitment to work with you to be sure that all of your people have enough.

All: Receive these commitments for personal, family and group giving. They are our promise to stand with you in your holy work. We want to make a difference. Amen

Participants bring their Commitments to Giving forward and place them on the altar.

Hymn: "We Are An Offering", page 32

Leader: God, it is our privilege to be workers with you. Thank you for this time together. Grow the seeds you have planted in each of us during these last hours. We want to be good stewards and willing servants. In Jesus' name we pray. Amen

Benediction

Leader: Do not worry about what you will eat or what you will drink or what you will wear. For God will provide all of this and more. Go in peace. Serve the Lord.

All: Thanks be to God.

Give Thanks with a Grateful Heart

F C/E Dm Am

Give thanks with a grate-ful heart, give thanks to the Ho-ly One,

B♭ F/A E♭ C⁷

give thanks be-cause he's giv-en Je-sus Christ, his Son.

F C/E Dm Am

Give thanks with a grate-ful heart, give thanks to the Ho-ly One,

B♭ F/A E♭ C⁷

give thanks be-cause he's giv-en Je-sus Christ, his Son.

Am Dm⁷ Gm C⁷

And now let the weak say, "I am strong," let the poor say, "I am

Fm⁷ Dm⁷ E♭ C⁷

rich," be-cause of what the Lord has done for us. And

Am Dm⁷ Gm C⁷

now let the weak say, "I am strong," let the poor say, "I am

Fm⁷ Dm⁷ E♭ C⁷ Last time B♭/C F

rich," be-cause of what the Lord has done for us. Give thanks!

We Are An Offering

F/G G C² Dm⁷ C²/E C/E

We lift our voices, we lift our hands, we lift our

F C/E Dm⁷ F/G G C² Dm⁷

lives up to you: we are an offering. Lord, use our voices, Lord, use our

C²/E C/E F C/E Dm⁷ F/G G/F

hands, Lord, use our lives, they are yours: we are an offering.

Em⁷ Em⁷/A A Dm⁷ Dm⁷/G Esus D/F# E/G# Am

All that we have, all that we are, all that we hope to be, we

Dm⁷ C²/E B^b/C Dm^{7sus2} Dm⁷ F/G

give to you, we give to you.

G C² Dm⁷ C²/E C/E

We lift our voices, we lift our hands, we lift our

F C/E Dm⁷ Dm⁷/G C

lives up to you: we are an offering, we are an offering.

Ideas for Follow-up

Keep the conversation and the spirit of KMS going with follow-up:

- Follow through on your plans for a *Group Giving* project. Bring the full group back together to accomplish your goal. When your *Group Giving* project is completed, have a celebration!
- Publish a KMS newsletter and send to congregational members after the event. Report on all the good giving that is being done by participants. Interview children and adults to find out how they are "living" their plan for giving!
- Invite participants to report to others in the congregation about what they have learned - temple talks, short reports in Sunday school classes or a whole session for interested people.
- Create a *Group Giving* bulletin board to share what your KMS group is doing. Make posters. Take pictures. Tell your story!
- Let your synod office know about the giving commitments of KMS participants. Report back to the Salt Team and let us know what you're learning and how you're growing.
- Six months or one year after KMS, ask your pastor to send a note to KMS participants, along with their *Commitment To Giving* forms. Offer thanks for their commitments and encouragement as they continue living and giving.

Additional Resources

105 Questions Children Ask About Money, Rick Osborne et al.
(Tyndale)

Financial Parenting: Showing Your Kids That Money Matters, Larry Burkett and Rick Osborne (Moody Press)

Raising Money-Smart Kids: How To Teach Your Children The Secrets of Earning, Saving, Investing and Spending Wisely, Ron and Judy Blue, (Thomas Nelson Publishers)

Money Matters for Kids; Lauree Burkett

Miss Fannie's Hat, Jan Karon, (Augsburg Fortress)

The Quiltmaker's Gift, Jeff Brumbeau, (Pfeifer-Hamilton Publishers)
www.QuiltmakersGift.com

The Kid's Guide to Money: Earning It, Saving It, Spending It, Growing It, Sharing It; Steve Otfinoski, (Scholastic)

Kids and Money: Giving Them the Savvy to Succeed Financially, Jayne A. Pearl, (Bloomberg Press)

Kids and Money: A Hands-On Parent's Guide to Teach Children About Money Management and Business Basics; Michael J. Searls, Todd Clary

Dollars & Sense For Kids, Janet Bodnar, (Kiplinger Books)

The Totally Awesome Money Book for Kids (And Their Parents),
Adriane G. Berg, Arthur Berg Bochner

Neale S. Godfrey's Ultimate Kids' Money Book, Neale S. Godfrey, Randy Verougstraete

The National Foundation for Consumer Credit; www.nfcc.org

Search Institute; "Kids Have A Lot To Give: How Congregations Can Nurture Habits of Giving and Serving for the Common Good;" call 800/888-7828.

Resources available to members only:

Lutheran Brotherhood: www.luthbro.com

Aid Association For Lutherans: www.aal.org

Notes to Myself

