

Those of us who parent and/or work with children and youth closely are called to talk about money with them. Yet, money is one of the most taboo topics in American culture and uncomfortable for many to discuss.

## Car Ride Conversation

Recently I was invited to speak about stewardship with a church leadership team. I shared a story about a car ride to Grandma O.'s house with my dad—a drive that gave us time to chat. I had just graduated from college, was interning at a church, working at a restaurant, living with my parents, scheduling informational meetings galore, job hunting, and constantly asking: “Is this what adults do?”

My question for the car ride was “How do you decide how much money to give to the church?” I was hoping for an answer that allowed me to make a one-time decision and check that box on the way to adulthood.

My dad told me that my resources were going to change as I aged and I would need to assess what I could give at each change. He encouraged me to look at both my resources of time and money when considering what to give. This was clearly not a one-time decision.

My internal questions went from: “Am I doing it right? Do I have enough to give?” to:

- “What is God calling me to give *right now*?”
- “What proportion of my time *and* money am I called to give?”

Over the next three years, I switched jobs three times, moved internationally twice, and entered and graduated from a master's degree program. The gift of these questions was that they were guiding companions at each change.

By asking these questions, the unhealthy internal voices of scarcity and comparison: “Look at how much they have. Your contribution will be too small to make a difference.” changed into voices rooted in God's abundance: “You have enough. You are called to give.” I pledged for the first time and remember the sense of joining God's mission within my faith community.

*My dad's response transformed my idea of Christian giving from an item on my adult to-do list to a spiritual practice.*

After speaking, I heard two themes from people on the leadership team:

- “I remember similar conversations with my parents growing up.”
- “I need to have these conversations with my children.”

## Called to Conversation

I shared this story because all of us who follow Jesus are called to talk about money. Those of us who parent and/or work with children and youth closely are called to talk about money with them. Yet, money is one of the most taboo topics in American culture and uncomfortable for many to discuss.

When the topic of money feels overwhelming, I find encouragement in the simplicity of the story with my dad.

## Start Where You Are

We do not need to be experts to speak with our young people about money. My car conversation was ten minutes long, a small moment in my life that was enough. We all have everyday opportunities: whether in the car, at meal-time, or at an activity you both enjoy.

We also have decision-based opportunities: when you are considering your pledge, charitable contributions, a large purchase, gifts, a vacation budget, or going door to door for a fundraisers. In these moments, share why you made the decision you did. *Why* is more important than *how much*.

## Answer Questions About Money

Let go of the need to give the “right” answer and share what you think. After a stewardship sermon, my four-year-old niece asked me what I talked about at church. My initial thought was, “oof.” Then I remembered the my experience with my dad, and told her that I talked about money. I told her that Uncle David and I spend some of our money on our home and food like her parents. And that some of our money we give away to places and people that are important to us like the church. She nodded, asked a follow-up question, and we moved onto singing “Baby Shark.”

If you do not know how to respond, a great answer is: “That’s a good question. I don’t know. Let me get back to you.”

By answering the question, you show that it is okay to talk about money and encourage future conversation.

## Find Encouragement in the Little Moments

We never know what conversations or lessons are going to stick with young people. I asked my dad questions about money in my twenties because he had answered similar questions since I was a small child.

## Share Your Own Stories

What moments formed your beliefs around money and stewardship? What conversations and stories are you called to have and share with the (young) people in your life?

Remember, your stories are gifts.

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