PARENT STUDY

GIVE SAVE LIVE

Helping your kids develop habits for Giving, Saving and Living the life God has for them

GET THERE FIRST

WELCOME

Thank you for saying “yes” to this journey. As parents ourselves, we know raising children is one of life’s greatest joys, and one of its greatest responsibilities. We’re honored to come alongside you as you invest in your family’s future.

Our heart is to Get There First. Before culture shapes our children’s values, we want to help them discover God’s truth. That includes how they view money, generosity, and stewardship.

Our prayer is that this study gives you practical tools, confidence and prepares you for meaningful conversations as you lead your family. As you faithfully plant these seeds today, we’re believing God will use them to impact generations to come.

With love, Pastors Todd & Julie Mullins

SESSION 1

INTRODUCTION

Welcome Parents! We are so glad you are here with us. and we’re are excited to see you embracing the opportunity to invest in your children’s financial future. By teaching them about biblical principles of giving, saving, and spending, you are setting them up for a lifetime of financial health and spiritual growth.

Whether you’re walking through this study as a family or in a group, we’re here to come alongside you every step of the way! If you need any resources or support, please don’t hesitate to reach out. We’re here to help!

REFLECTION AND DISCUSSION

What is one specific area where you hope to see growth in your financial stewardship as a family and in your kids? Use the space provided to write your answers:

GET THERE FIRST

Through the vision laid out by Pastors Todd and Julie, our goal as a church is to win the race to the next generation's hearts for Jesus. We want to Get There First!

We all know there is a battle going on in our culture where the world is telling all of us to focus on "me me me" and "take and keep what is ours." It is stronger for our kids as they are exposed to more of this each day.

While we live in a world that teaches "live to get and keep what is ours," we believe we are never more like Christ than when we are living to give and managing well what God has given us.

Before we go further, we know that talking about money can be a tough conversation, but an important topic. We first want to acknowledge that the most important conversation to be had with your children is one about their relationship with Jesus. So the intention with this conversation is to acknowledge that yes, this is a financial conversation, but most importantly, a spiritual one.

Principle #1

God owns everything, and we are His stewards.

We all have been through, are in, or will be in the "MINE" stage of our children's lives. As we grow and mature, we realize that everything is not ours. As a matter of fact, it is all God's! According to **Psalms 24:1,** we see that God is the creator and owner of all things. The verse says, **"The earth is the Lord's, and everything in it, the world, and all who live in it;"** He wants us to take care of all things here on Earth – the land, the water, the buildings, the cars, the houses, everything.

This is what Stewardship is – taking care of something we do not own, and God has given us stewardship responsibilities over His creation. This includes how we teach our children about money and finances. **Before we teach our children how to manage money, we first teach them whose money it is.** From teaching toddlers to pick up toys to involving preteens in different family projects, we teach our children that it's all God's, and He has given us the privilege to take care of it for Him.

No matter what stage your child is in, there are many opportunities to teach Stewardship principles:

FOR AGES 3-7

- **Take Care of God's Things:** After playtime, invite your child to help put away toys and explain, "God has blessed us with these toys, so we take good care of them."
- **Share with Joy:** During snack time or playdates, encourage your child to share a favorite toy or snack and celebrate their generosity.
- **Thank God Together:** At bedtime, ask your child to name three things God has given them that day and thank Him together in prayer.

FOR AGES 8-11

- **Give Them Responsibility:** Provide opportunities for them to earn money at home like doing chores or helping with yardwork, and remind them that being faithful with small things matters to God.
- **Practice Wise Choices:** While shopping, compare two similar items and ask, "Which one is the wiser choice? Why?"
- **Plan Their Giving:** When they receive birthday money or an allowance, help them decide ahead of time what they want to Give, Save, and Live with instead of deciding after they receive it.

FOR AGES 12-15

- **Include Them in Family Decisions:** Talk through a family purchase or vacation budget and explain how your family prays, plans, and prioritizes spending.
- **Earn Before Spending:** Encourage them to earn money through extra jobs or babysitting before purchasing something they want.
- **Serve Together:** Volunteer together at church or in the community and discuss afterward how stewardship includes our time, talents and treasure (money).

FOR 16+

- **Open a Bank Account:** Help them open a checking and savings account and learn to use a debit card responsibly by tracking spending and checking their balance.
- **Let Them Pay:** Have them use their own money for gas, clothes, or entertainment to learn wise spending.
- **Plan for the Future:** Set a savings goal for college, a car, or another milestone, and create a Give, Save, Live plan together.

REFLECTION & DISCUSSION

1. What was one thing that stuck out to you from this session?
2. How was money brought up when you grew up?
3. How do you talk about money now with and/or around your children?
4. What is one practical thing you can do with your children this week to help teach them the principle: God owns everything, and we are His stewards?

Use this space to write down your answers:

PRAY

Heavenly Father, thank You for entrusting us with our children and every blessing You have given us. Help us to faithfully steward all that belongs to You and give us wisdom as we teach our children to do the same. May our homes reflect hearts that trust You and honor You in every area of life. In Jesus' name, Amen.

SESSION 2

WELCOME

Welcome back! In Session 1, we learned that everything belongs to God and that we are called to faithfully steward what He has entrusted to us. In Session 2 we'll explore a simple, practical way to help our children live that out through the foundational principle of **Give, Save, Live.** This practice will help them grow in generosity, wisdom, and trust in God as they learn to faithfully manage His blessings.

REFLECTION & DISCUSSION

Before starting Session 2, let's review Session 1. Were you able to bring in any of the stewardship opportunities we spoke about last week with your children? If so, please share the experience.

Principle # 2

Build Healthy Money Habits

Now that we've established that everything belongs to God, the next step is helping our children learn how to manage His blessings wisely. One simple framework we can use is **Give, Save, Live.** These three habits help children grow into **diligent earners, generous givers, focused savers, and wise spenders** as they learn to honor God with all He has entrusted to them.

One simple way to help children develop healthy money habits is through the **Give, Save, Live** framework. Whether it's an allowance, birthday money, or money they've earned, every dollar becomes an opportunity to practice generosity, wisdom, and stewardship.

A fun and practical way to introduce this concept is by using **Give, Save, Live Money Banks (or jars).** As your child receives money, encourage them to divide it into three categories:

Give – Set aside a portion to give back to God and bless others.

Save – Put money aside for future goals or larger purchases.

Live – Use the remaining money to spend wisely on things they want or need.

For younger children, using ten dimes is a great visual example. Place the first dime (10% for the Tithe) in the Give bank, five dimes in the Save bank, and four dimes in the Live bank. While these percentages aren't meant to be a rule, they help children build the habit of giving first, saving intentionally, and spending wisely. As they grow older and begin taking on more financial responsibilities, these habits will prepare them to faithfully manage the resources God entrusts to them.

Give, Save, Live is more than a money system—it's a way to help children build lifelong habits. As they practice these principles, they'll grow into **Diligent Earners, Generous Givers, Focused Savers, and Wise Spenders,** developing a biblical money mindset that will serve them for years to come.

DILIGENT EARNER

Colossians 3:23 "Whatever you do, work at it with all your heart, as working for the Lord, not for human masters." This is a great opportunity to teach your kids that earning money is not for themselves but for the Lord, as He is the one who gives us the energy to do the work and produce wealth (Deuteronomy 8:17-18).

GENEROUS GIVER

A **Generous Giver** Lives to Give and has a generous spirit. They are marked by generosity; and it will leave a mark on people's lives because generosity truly reflects the heart of our generous Father we serve together.

Proverbs 11:24-25 states, **"The world of the generous gets larger and larger, the world of the stingy gets smaller and smaller. The one who blesses others is abundantly blessed; those who help others are helped."** When we are generous and live this verse out, we see that our world gets larger and larger. Our sphere of influence and impact gets larger and larger.

We can model this as parents, but we also provide opportunities for our kids to experience this as a generous giver, not just with physical money. We can help our kids be generous with their time by serving, giving their old toys with a toy drive, and other ways to fit into your community.

FOCUSED SAVER

Proverbs 21:20 says "The wise man saves for the future, but the foolish man spends whatever he gets." This is a great opportunity to teach your kids about living below your means and the importance of saving. Whatever stage your child is in, they can be a focused saver. As we all save for major expenses, they can do the same. Their major expenses will look different. It could be a new toy, video game, skateboard, or phone, but to teach them to know they are not just saving to save, but they have a purpose with their savings.

A good tool for being a focused saver is to allow your kids to have different envelopes for savings so they can work toward their goals. One envelope could be a new toy, another for a new book, and as they age, it can change to saving for summer camp or the activity they've been wanting to partake in. **Your kids may not like the process early on, but cultivating within them the habit of patiently saving for a future need or want will serve them well for the rest of their lives.**

WISE SPENDER

As they understand being a Generous Giver and a Focused Saver, it's important they grasp the idea of a **Wise Spender**. Too often, we can fall into the habit of wanting to buy our children whatever they want. If your child receives an allowance, spends it very quickly, sees something else they want, and you buy it for them, you may be hindering their growth as a wise spender. To be a wise spender, you are living under your means. You are not overspending as a **careless spender**. Allow your child to understand this, but potentially have moments where they will have to wait on something they may want but don't have the money to buy it.

REFLECTION & DISCUSSION

1. Which of the Give, Save, or Live habits comes most naturally to your family? Which one needs the most intentionality?
2. As you reflect on your own childhood, what is one healthy money habit you're thankful you learned—and one you wish had been taught?
3. Which of these four qualities—Diligent Earner, Generous Giver, Focused Saver, or Wise Spender—would you most like to develop in your child? Why?
4. What is one practical step you can take this week to begin helping your child build healthy Give, Save, Live habits?

Use this space to write down your answers:

PRAY

Lord, thank You for providing everything we need. Help us model healthy habits of giving, saving, and living wisely so our children learn to trust You with every blessing. Give us intentional moments this week to help them grow into diligent earners, generous givers, focused savers, and wise spenders. In Jesus' name, Amen.

SESSION 3

WELCOME

Welcome back to the final session of our **Give, Save, Live, Parent Study!** In our last session, we explored how the habits of Give, Save, and Live help our children become diligent earners, generous givers, focused savers, and wise spenders. In this final session, we'll focus on one of the most important lessons we can teach our children—contentment. In a world that constantly encourages us to want more, we'll discover how to help our children find joy in God's provision and trust Him with everything He has entrusted to them.

REFLECTION & DISCUSSION

Before starting Session 3, let's review Session 2. Which of the healthy habits, Give, Save, Live did you focus on with your child? Share one intentional moment this week where you helped your child grow as a Diligent Earner, Generous Giver, Focused Saver, or Wise Spender.

Principle # 3

Choose Contentment

As parents, one of the greatest lessons we can teach our children isn't found in what we say, but in what we model. In a world that constantly tells us we need more, **contentment points our children back to God and reminds them that He is our provider.** When they see us living with gratitude, trusting God's provision, and finding joy in what we have, they'll begin to understand that true contentment isn't found in having more, it's found in knowing and trusting Him.

Contentment doesn't happen by accident, it is learned. As parents, we have the privilege of helping our children develop grateful hearts by modeling what it looks like to trust God in every season.

Hebrews 13:5-6 says

"Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you.' So we say with confidence, 'The Lord is my helper; I will not be afraid. What can mere mortals do to me?'"

It is difficult to remain content when we are comparing ourselves to others and always wanting the next best thing. We have to pray and ask God to give us peace and wisdom as we live out a positive example for our kids. We have to live within our means and be diligent with what God has entrusted to us. We have to hold off on obtaining things just because we can and create a habit of saving and trusting on God, and not on our own abilities.

And finally, we must create an **attitude of thankfulness**. When we are thankful, we create room for contentment. One way you can do this is by creating a **"things I am thankful for" Jar or wall.** This can be something that can be revisited when times are tough or just for us to see what God has done in our family.

When it comes to spending, if your child wants something "new," go on the journey with them to purchase it. Help them shop around to see what they would like, break down the price to a weekly savings goal, and determine how many weeks of diligent savings will enable them to accomplish the goal.

A fun opportunity is helping your child see how much progress they are making by coloring in a thermometer, just like you see schools do when they're raising money for a worthy cause. This can be done for a new toy, saving for a car, saving for college, or a giving goal to Christ Fellowship that helps expand church, impact the next generation, and bring the love and hope of Jesus to people who need it most - in our region and around the world.

When your child reaches goals, make a special moment out of it so they see that being a good steward has rewards.

REFLECTION & DISCUSSION

1. What is one way your children see you model contentment or discontentment in everyday life?
2. How can you intentionally teach your children to be thankful for what God has provided instead of always wanting more?
3. What is one practical way your family can practice contentment together this week?
4. Looking back over these three sessions, what is the biggest takeaway you'll implement in your family, and how do you hope it will shape your children's hearts in the years to come?

PRAY

Father, thank You for Your faithful provision. Teach us to be content in every season and to trust You above anything this world can offer. Help our children see grateful and content hearts in us, so they will learn to find their joy and security in You alone. May our families faithfully steward all You've entrusted to us and live lives that honor You. In Jesus' name, Amen.

RESOURCES

To find more practical resources, classes, articles, and more

SCAN THE QR CODE

Our church is committed to the values that **"We are ALL Stewards and Servants First" and "We Live to Give."**