

***PARENT STUDY***

# ***RAISING GOD-HONORING MONEY MANAGERS***

Three-session group study for parents  
in stages from newborn to 18 years old



# SESSION 1

## WELCOME

We are excited to see you embrace 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. If you need any resources or support along the way, please don't hesitate to reach out. We're here to help!



## GROUP DISCUSSION

Share about your family. How many kids do you have? How old are they? What's the most rewarding part of being a parent?

## INTRODUCTION TO CONTENT

Welcome Parents! We are so glad you are here with us. Parenting is a difficult job and we as a church would love to come alongside you to support you. We know our intent as parents is to be the best parents we can be, but sometimes this can be difficult. We are proud that you are taking this time to gather some tools to use in future situations. When you take the time to prepare yourself, you are more likely to handle situations that have been a struggle in the past better and with more confidence.

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.



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## So, what does a God-honoring money manager mean?

That is the question we will answer over this study, and with the help of everyone in your group, we will all feel equipped to teach our children, no matter their age, to be God-honoring money managers.

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

*To be a God-honoring money manager,  
we first have to understand that we are Stewards First.*

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 train our children about Stewardship. 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.

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

## **FOR AGES 3-7**

- Play grocery, or shopping of any kind with play money, and/or ask your child to guess how much things cost.
- Encourage a sharing attitude by providing practical opportunities to share at Snack Time and Activity Time.

## **FOR AGES 8-11**

- Make sure you know that language is important for this age. Replace “We can’t afford it” with “It’s not in our plan right now” or “We’ll save up for that.” This can help your children not look back on their lives, saying, “We couldn’t afford this. We couldn’t afford that.”
- Provide opportunities for allowances to earn money at home or outside the home.
- Another aspect of language is through comparison, as kids in this stage typically start comparing their lifestyle to their peers or to culture.

## **FOR AGES 12-15**

- Going into life with a teenager is an opportunity to provide greater independence and increased responsibility. You can continue the comparison conversation as social media may be introduced in their lives, but now include them in family conversations about generosity and major purchases for the family and themselves. And you can begin the college conversation with the cost of college, best opportunities for scholarships, and financial support.

## **FOR 16+**

- You can introduce a debit card, apply to college scholarships, work on practical budgeting, and allow them to live out their own generosity.

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# TABLE DISCUSSION

1. What was one thing that stuck out to you during today's group discussion?
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 stewardship opportunities do you think you can bring up with your children this week?
5. How can you lead well within stewardship for your children?



# SESSION 2

## WELCOME

Welcome back to the Parent Study to Raise God-Honoring Money Managers. In Session 1, we began looking back to our childhood and then discussing how to create a biblical foundation for our children regarding Stewardship and easy opportunities to teach Stewardship principles. Session 2 will dive deep into providing the right financial foundations for your children.



## GROUP 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

### *Provide Financial Foundations*

We have introduced Stewardship to our kids, and we can provide financial **foundations** for them. A great foundation for them is to understand that three areas of our finances are important – **Give, Save, and Live (Spend)**. You may have heard of the 10 - 5 - 85 Principle, where you **GIVE 10% of your income, SAVE 5%, and LIVE (SPEND) 85%**.

For our children, the framework may be something along the lines of 10-50-40 (GIVE 10%, SAVE 50%, and LIVE (SPEND) 40%) as it could make more sense because kids don't have the expenses now that they will have when they get older. Most of them don't have to pay for food, clothing, insurance, or taxes. So, they get used to spending 80 percent on trinkets and toys, which won't be sustainable when they get older and have all those other expenses to cover.

A great way to introduce this is to have ten dimes and Three Jars – a GIVE Jar, a SAVE Jar, and a LIVE (SPEND) Jar. Lay out the ten dimes and show how the first dime (10%) goes into the GIVE Jar, the next 5 (50%) go into the SAVE Jar, and the last four dimes (40%) go into the LIVE (SPEND) Jar.



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To introduce and build out this framework with your children, you can break down each area by the following: being a **Diligent Earner**, **Generous Giver**, **Focused Saver**, and **Wise Spender**.

When I think of a **Diligent Earner**, I'm always brought back to **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).

A **Generous Giver** Lives to Give and has a generous spirit. They are marked by generosity; as marked by it, 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.

**Proverbs 21:20** describes a **Focused Saver**. It 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.**

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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.

## TABLE DISCUSSION

1. What was one thing that stuck out to you during today's group discussion?
2. Out of the four financial foundations, which one can you focus on first with your child?



# SESSION 3

## WELCOME

Welcome back to the final session of our Parent Study to Raise God-Honoring Money Managers. In the last session, we explored the Financial Foundations of Give, Save, Live, and how to raise our children to be Diligent Earners, Generous Givers, Focused Savers, and Wise Spenders. In this session, we will work together on what we learned and how to start and continue this journey with our children to set them up for a lifetime of financial health and spiritual growth.



## GROUP DISCUSSION

Before starting Session 3, let's review Session 2. Which of the four financial foundations did you focus on first with your child? How did that go?

## Principle # 3

*Go on a **Journey** with your Children.*

One of the first areas we can go on a journey with our children is with **contentment**. As we stated earlier, the world and culture makes it tough for our children to remain content with what they have. It is our responsibility to teach them that everything is God's and we are simply stewards. We have the responsibility to show them to learn to be content in their circumstances and with what they have. Paul is a great example of this, as he went through many difficult times after having many blessings. He was shipwrecked and incarcerated but he always knew that God was going to see him through this and be with him to the end. We are examples for our children. They will see what we are doing and how we react to difficulties in our lives. They see how we want things or how we practice contentment. We can remain confident that God has us and He will not forsake us.

### **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.**

## TABLE DISCUSSION

1. What was one thing that stuck out to you during today’s group discussion?
2. What is your starting point on the journey?
3. Did you ever save up for something when you were a child?
4. Did you ever give something away when you were a child? How did that feel?



At the end of the day, our goal is to help you take all we talked about today and allow your children to go on their own personal journey of stewardship, which is using everything as God wants us believers to use it.

Here are some resources to help you and your family:

- [Stewardship Class \(My God, My Money\)](#)
- [Stewardship Landing Page](#)  
Age-specific resources for each stage your child is and will be in.

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

## PRAYER

Close with a time of prayer for the families and kids represented in the group. Pray that as parents, we would have the wisdom and discernment as we teach our children about finances and how to raise God-honoring money managers. Pray that we set a good example for our children as we help build them up to be strong children of Christ. Pray that we as parents would help our children learn who they are in Christ.

## CLOSE

Share the QR code for additional resources.



## RESOURCES

### BOOKS AGES 0-5

*I'm Glad for **Where I Am**  
by Rachel Cruze*

*I'm Glad for **What I Have**  
by Rachel Cruze*

*I'm Glad **When I Can Share**  
by Rachel Cruze*

### BOOKS AGES 6-10

*The Great Lemonade  
Stand Standoff  
(The Secret Slide Money  
Club, Book 1)*

*The Mad Cash Dash  
(The Secret Slide Money  
Club, Book 2)*

*Trouble at the Toy Store  
(The Secret Slide Money  
Club, Book 3)*

### BOOKS FOR PARENTS

*Trusted: Preparing Your  
Kids for a Lifetime of  
God-Honoring Money  
Management*