

MONEY MATTERS

This year our Birthday Faith Experience is centered on healthy financial living.

Money is important to God.

The Bible talks about money more than any other subject. In fact there are over 800 Scriptures in the Bible that address the topic of money.

SET ASIDE TIME TO HAVE THIS INTENTIONAL DISCUSSION WITH YOUR CHILD:

We want you to understand the biblical way to manage the financial resources God gives you. This is simply one of those life skills that you can't afford to miss. If you understand how to manage money God's way, it will help you so much as an adult.

Our goal tonight is to spend some very special time with you teaching you about God's plan for managing money. But more importantly, our goal is to open an ongoing conversation with you about this topic.

Our desire is to set you up for success in this area, and tonight is just one opportunity for us to teach you.

Once we are finished, we want to celebrate this night and remember it by giving you a special gift. Are you ready?

The first activity we will do tonight begins with you filling out this budget form. (Give them a copy of the budgeting form included in this resource).

On this form you will give your best guess of what we spend in our household each month.

(Give them time to fill out the form. It will be so much better if you don't help them with the answers. This will be a wonderful opportunity for you to assess just how financially aware your teenager is. When they are done, talk about their answers and consider giving them the correct answers and talking more about the power of a budget.)

Now that you have a handle on what things cost, let's take some time to learn God's plan for managing money.

(As you walk through each of these biblical principles, feel free to share your own personal experiences and thoughts on each one with your teenager)

Here are 8 biblical principles on money that we want you to remember (see additional handout):

- Work Hard
- Earn Money
- Give a Tithe Back to God First
- Save Money

- Avoid Debt
- Be Generous with God's Money
- Be Content
- Do Not Let Money Become Your Master





Let me read some Scriptures to you about money. Feel free to ask me any questions you might have about these Scriptures. (Choose a few verses from the ones below to share.)

Matthew 6:24

No one can serve two masters, for either he will hate the one and love the other; or else he will be devoted to one and despise the other. You can't serve both God and money.

Malachi 3:10

"Bring the whole tithe into the storehouse, that there may be food in my house, and test me now in this," says Yahweh of Armies, "if I will not open you the windows of heaven, and pour you out a bless-ing, that there shall not be room enough for."

Luke 8:14

That which fell among the thorns, these are those who have heard, and as they go on their way they are choked with cares, riches, and pleasures of life, and bring no fruit to maturity.

Proverbs 6:6-8

Go to the ant, you sluggard. Consider her ways, and be wise; which having no chief, overseer, or ruler, provides her bread in the summer, and gathers her food in the harvest.

Proverbs 22:7

The rich rule over the poor. The borrower is servant to the lender.

Romans 13:8 Owe no one anything, except to love one another; for he who loves his neighbor has fulfilled the law.

Proverbs 21:20 There is precious treasure and oil in the dwelling of the wise; but a foolish man swallows it up.

Proverbs 21:5 The plans of the diligent surely lead to profit; and everyone who is hasty surely rushes to poverty.

Proverbs 13:11 Wealth gained dishonestly dwindles away, but he who gathers by hand makes it grow.

Matthew 6:21 For where your treasure is, there your heart will be also.

1 Timothy 5:8

But if anyone doesn't provide for his own, and especially his own household, he has denied the faith, and is worse than an unbeliever.

2 Thessalonians 3:10 For even when we were with you, we commanded you this: "If anyone will not work, neither let him eat."





Proverbs 17:18 A man void of understanding strikes hands, and becomes collateral in the presence of his neighbor.

Proverbs 13:22 *A good man leaves an inheritance to his children's children, but the wealth of the sinner is stored for the righteous.*

Proverbs 23:4-5 Don't weary yourself to be rich. In your wisdom, show restraint. Why do you set your eyes on that which is not? For it certainly sprouts wings like an eagle and flies in the sky.

Matthew 5:40-42 If anyone sues you to take away your coat, let him have your cloak also. Whoever compels you to go one mile, go with him two. Give to him who asks you, and don't turn away him who desires to borrow from you.

2 Corinthians 9:7 Let each man give according as he has determined in his heart; not grudgingly, or under compulsion; for God loves a cheerful giver.

Proverbs 21:20 There is precious treasure and oil in the dwelling of the wise; but a foolish man swallows it up.

Philippians 4:12-13 *I know how to be humbled, and I know also how to abound. In everything and in all things I have learned the secret both to be filled and to be hungry, both to abound and to be in need. I can do all things through Christ, who strengthens me.*

Do you have any questions for us about managing money?

Now that we have begun this conversation and can celebrate the fact that you are now old enough to make and manage your own money, we wanted to say clearly to you that we trust you.

We want to show you we trust you by **presenting to you this gift as a statement of how much we believe in you**, and we pray that you will manage money the way God has taught us to.

We are always available if you have questions about money. Our hope is that you will remember this night and understand just how important it is to manage money in a way that honors God.

End in prayer.







If you want to go further with your student here are a few other activities you might share with them.

LET'S MAKE DINNER

Let your teenager experience what it is like to cook a meal for the family while managing their money. Give them a pre-determined amount of money and assign them the task of preparing dinner. The only rule is that they can't order take-out food!

Teach them how to choose the menu, read the recipe for ingredients, make a grocery list, man-age their money while shopping, and actually cook the meal. You can be available to them, but this activity is much more meaningful if you help them as little as possible. The whole point is for them to learn through bearing the burden of responsibility.

TAKE IT TO THE BANK

If your teenager does not have a bank account, you can take advantage of this Birthday Faith Experience to take them to the bank and open one up. This is the kind of moment that your teenager can remember forever.

While at the bank, you can let the bank representative assist in training your teenager how to manage a checking account, check their balance online, and other necessary skills. Take advantage of having the bank representative as a big help in training your teenager.

WORK HARD FOR THE MONEY

The Money Matters Birthday Faith Experience is also a great time to discuss future careers. Your teenager might not have any idea what salaries are paid to different positions.

Learning about the compensation levels for different professions will help them in their career planning process. Do a simple web search with your teenager to discover the average salaries for different careers. Discuss with your teenager their thoughts on different careers they would like to do later in life. Help them understand the amount of education, tuition, and training it takes for each career.

Spending time in this discussion with your teenager can be an affirming time where your teenager can learn what they can earn in their future career. They will also get an idea of what they must do to prepare for their career.

Make sure that this activity is educational and doesn't put unnecessary pressure on your teenager. The idea of this activity is to get their mind thinking about their future without over-whelming them.





WHAT'S GOING ON WITH MY SIXTEEN YEAR-OLD?

Your sixteen year-old can drive a car, work a job, and is getting dangerously close to adulthood. Here is a look at what is going on inside the mind and heart of your sixteen year-old.

PHYSICAL DEVELOPMENT

- There is a heightened sensitivity to appearance and its social value.
- Boys and girls have a propensity to diet.
- Girls have developed physically into their adult bodies.
- Boys have mostly developed into their adult bodies. There might be a little growth left.
- Sexual desire is awakened, and the temptation to be sexually active is common.

RELATIONAL DEVELOPMENT

- Integrating both physical and emotional intimacy into relationships begins.
- Friends that share beliefs, values, and interests are sought.
- Less time may be spent with family, while more time may be spent with peers.
- Peers influence them to try risky behaviors, such as experimenting with alcohol, tobacco, etc.
- Competition with outside groups is preferred over competition with friends.
- Relationships with parents become focused on a negotiation to get what they want.
- There is a strong desire for conformity with peers.
- Girls have a tendency to be interested in older boys.
- Popular peers, adults, and celebrities are strong influences

EMOTIONAL DEVELOPMENT

Your sixteen year-old may:

Have a desire for more control over aspects of their life

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- Test authority and question rules
- Love to try new things in an effort to discover identity.
- Exhibit impulsive behavior with friends and peers
- Not respond to adult lectures, feeling they know better what is going on than the adult does
- Be more capable of taking care of others

SPIRITUAL DEVELOPMENT

- They can handle the responsibility of most service positions in the church.
- They have a greater interest in serving others and in making a difference in the world.
- There is more planning and preparation for the future.
- They have a greater ability to identify right and wrong.
- Role models are developed that inspire them either toward or away from faith.
- Their capacity for self-discipline increases.
- Summer camps and mission experiences influence them spiritually because of the peer connections that those events create.
- They begin to imagine what life would be like as an adult away from their parents, and they begin deciding whether or not their faith will be a part of that.
- There is a temptation to "have their fun now" and be responsible later.

"No one can serve two masters, for either he will hate the one and love the other; or else he will be devoted to one and despise the other. You can't serve both God and money. -Matthew 6:24

be tree to ruin your life

master, not money. If money becomes what you love the most, it will Money is a tool to glorify God and build His Kingdom. God is your

MASTER

DO NOT LET MONEY BECOME YOUR

For where your treasure is, there your heart will be also. -Matthew 6:21

content with what God gives you and avoid collecting "things" with The love of money and stuff can take over your life and ruin it. Be your money.

BE CONTENT

-2 Corinthians 9:7

Let each man give according as he has determined in his heart; not grudgingly, or under compulsion; for God loves a cheerful giver.

God calls those who follow Him to use the money He gives them to build His Kingdom. There is joy in giving money as God leads you.

BE GENEROUS WITH GOD'S MONEY

Proverbs 22:7

The rich rule over the poor. The borrower is servant to the lender.

When you are in debt to someone else you become obligated to

AVOID DEBT

them. As much as possible you should remain obligated to God only

For even when we were with you, we commanded you this: "If anyone will not work, neither let him eat." -2 Thessalonians 3:10

and earn money is a gift from God. Reject the temptation to be lazy.

Work in a way that honors God. Remember that the ability to work

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household, he has denied the faith, and is worse than an unbeliever. But if anyone doesn't provide for his own, and especially his own

-1 Timothy 5:8

GIVE A TITHE BACK TO GOD FIRST

God wants you to recognize that the money you have came from Him You are the steward of God's money. Giving a tithe is your recognition

that you are managing God's money.

Bring the whole tithe into the storehouse, that there may be food in my open you the windows of heaven, and pour you out a blessing, that house, and test me now in this," says Yahweh of Armies, "If I will not there shall not be room enough for. -Malachi 3:10

SAVE MONEY

When you get money you are not meant to spend it unwisely. Saving

a portion of your money is wise.

A good man leaves an inheritance to his children's children, but the

wealth of the sinner is stored for the righteous. -Proverbs 13:22

HOUSEHOLD BUDGET WORKSHEET

	Taxes	Savings	Entertainment	Church	Child Care	Clothes	Dining Out	Food	Medico	Gasoline	Car Insurance	Car Payment	Cable / TV	Water / Sewer	Gas	Electricity	Cell Ph	Mortga	
			inment	Church / Charity	are		Out		Medical Expenses	le	urance	/ment	VTV	Sewer		ity	Cell Phone / Land Line	Mortgage / Rent	
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