



October 2009



## Teach Children About Stewardship

For many people, the word *stewardship* brings to mind church offerings and financial obligations. But it really just means managing someone else's resources. As Christians, we're stewards of God's creation and the talents and gifts he has given us, including money.

From a young age, children can learn not only how to manage their money well but also how to give generously. As you discuss decisions about giving, saving, and spending, children will learn to be caretakers of all our blessings from God. Use these ideas to instill in children a heart for stewardship.

**Set an example.** When parents worship the Lord in their giving, children can develop a sense of generosity themselves. The most important thing parents can do is practice giving so children can see. Feelings about money are contagious, so also model appropriate attitudes about paying bills, shopping, and delayed gratification.

**Give allowances.** Give children a weekly allowance that can be divided easily. Then make or use a three-compartment container to help kids divide their money into the categories of saving, spending, and giving.



**Have a heart for people in need.** Discuss tangible needs in your community, church, and the world. Together, come up with ways your family can chip in to offer assistance. Then help children see the results of how giving their money, time, and talents impacts others.

### A Wealth of Statistics

- About 60% of parents give their children an allowance. According to [kidsmoney.org](http://kidsmoney.org), the average weekly allowance is \$3.85 for 6-year-olds, \$5.52 for 9-year-olds, and \$9.58 for 12-year-olds.
- In a poll conducted by *Children's Ministry Magazine*, 91% of people said tithing is an important value for children.
- Children have enormous spending power. According to estimates, consumers younger than 12 directly and indirectly influence almost \$600 billion of household spending each year.

PowerSource

### Ask God:

1. To help your children be faithful stewards of all he has given to them.
2. To help your children put their trust in him, not in money or material things.
3. To transform your family members into cheerful and generous givers.

### Parenting Insights

The late Christian financial expert Larry Burkett emphasized the importance of giving our "first fruits" to God. Here are a few of his insights about money management for children:

1. **Why we give**—Because God is the provider, we aren't really giving for his sake. "We give our money for our sakes, to remind ourselves we're God's stewards and everything is his."
2. **How much to give**—Burkett recommended the following budgeting guidelines for children: give 10%, save 50%, and spend 40%.
3. **How we give**—Returning resources to God should be a celebration. Burkett suggested making the act of giving seem like a "thanks party."

## OpenTheBook

**"You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. 'For God loves a person who gives cheerfully.'"**  
**2 Corinthians 9:7**

Church stances on "tithing," or giving 10% of one's income, vary. But no matter our offering amount, God wants us to give willingly and with a smile.

### Teachable Moments

- 1. "Change" the World—** Decorate a glass jar with a ribbon and a permanent marker, and then set the jar in your kitchen. As a family, choose a charity to help financially. Each day, family members can empty their spare change into the jar. When the jar is full, take your children to convert the change into a money order made out to the charity. Deliver it in person, if the charity is local.



- 2. Sponsor a child—**As a family, sponsor a child through a Christian outreach group such as World Vision or Compassion International. Every month, forgo one restaurant meal or other outing to provide for the physical, spiritual, and educational needs of a boy or girl. Encourage your children to write letters and send photos to the child.



**"So commit yourselves wholeheartedly to these words of mine. Tie them to your hands and wear them on your forehead as reminders. Teach them to your children. Talk about them when you are at home and when you are ON THE ROAD, when you are going to bed and when you are getting up." Deuteronomy 11:18-19, NLT.**

**Many parents avoid discussions about money because the topic makes them uncomfortable. But such conversations will instill in children proper attitudes about finances and stewardship.**

1. Why do we need money? Explain whether money is a bad or good thing.
2. How do you decide what to buy or do with your own money?
3. Why does God put us in charge of his creation? What does God want us to do with our money and talents?
4. Share what it feels like to give away some of your money. When are you most cheerful about giving?

## Family Experience: Thankful Giving

**Giving some money back to God is just the beginning. God wants all of us! Try these experiences from Group's Hands-On Bible.**

- **Give Yourself to God—**Read aloud Luke 21:1-4, about the poor widow who donated two small coins to the temple. Say: "Giving ourselves to God means trusting and obeying him with our whole lives." Then make some reminders to be like the widow. Have each family member tape two pennies to an index card. Then rub a crayon or pencil on the other side of the card, over the coins. Remove the pennies and write "Give Yourself to God" on the card. Then decorate it. Tape your cards to a mirror or a place where you'll see them every day. Encourage family members to give themselves to God daily.
- **Give God Your Best—**Read aloud 1 Corinthians 10:31: "So whether you eat or drink, or whatever you do, do it all for the glory of God." Have each family member share what he or she thinks this verse means. Then ask: "How can we give God glory with our family's income? with our personal earnings? What does it mean to honor God with our whole lives?" Then have a "Give God Your Best" dinner with your family. Use your best tablecloth, wear nice clothes, make favorite foods, and serve a fancy dessert. Ask each person to name one way to honor God this week with their words or actions.



*The Parent Link newsletter is a publication of Group Publishing. Most of the material comes from their sources.*

*The material in this section, however, is unique to ProspectKids.*

## The Value of Money

This was our topic in September. I encouraged the kids to begin practicing good money management. Below are two charts I used. The first shows how much they could save between age 7 and 70, if that money is put into a mutual fund. That follows the advice God gives in Ecclesiastes 11:2, "Divide your portion to seven, or to even eight, for you do not know what misfortune may happen on the earth."



This second chart was to show them the difference between wise spending and unwise.

GOOD	BAD
Cell phone	A new cell phone when your old one is just fine
Video game	Bunches of new games when you haven't played your old ones very much yet
Toys	Begging for a toy just because you saw it on TV when you have a whole room full already
Clothes	Expensive, name-brand clothes so you can look like Miley, when lots of your clothes have only been worn once or twice
Chocolate candy	Purposely buying chocolate to eat around someone who can't eat it, just because you can



## Culture & Trends

### What's happening right now that may affect your children and family:

- Contrary to popular belief, research shows that children with busy schedules thrive emotionally. Instead, it's their parents who are stressed by all the activities and driving. (msnbc.com)
- Kids of all ages enjoy "KenKen," which has been called the new Sudoku. Players add, subtract, multiply, and divide numbers to fill "cages." (kenken.com)

### Quick Stats

- Most school districts now recommend 10 minutes of homework a night per grade level (10 minutes for first-graders, 20 minutes for second-graders, and so on).



- While 57% of parents say they spend the right amount of time helping their children with homework, almost nine in 10 teachers say parents don't set aside enough time to help. (AP/AOL poll)

# October 2009

				1	2	3
4	5	6	7	8	9	10
	Rockdale County Schools Fall Break					
11	12	13	14	15	16	17
<b>Faith-in-Action Sunday.</b>	Newton County Schools Fall Break					
18	19	20	21	22	23	24
						<b>Hallelujah Hooplah</b>
25	26	27	28	29	30	31