

10TH GRADE: MONEY MATTERS PARENT GUIDE

(Use this guide to help you conduct the Money Matters Rite of Passage.)

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.

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.

When you are done, we will give you the correct answers, and we will talk more about the power of a budget.

(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).

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:

- 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 you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money.

Malachi 3:10

Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the Lord of Heaven's Armies, "I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test!

Luke 8:14

The seeds that fell among the thorns represent those who hear the message, but all too quickly the message is crowded out by the cares and riches and pleasures of this life. And so they never grow into maturity.

Proverbs 6:6-8

Take a lesson from the ants, you lazybones. Learn from their ways and become wise! Though they have no prince or governor or ruler to make them work, they labor hard all summer, gathering food for the winter.

Proverbs 22:7

Just as the rich rule the poor, so the borrower is servant to the lender.

Romans 13:8

Owe nothing to anyone—except for your obligation to love one another. If you love your neighbor, you will fulfill the requirements of God's law.

Proverbs 21:20

The wise have wealth and luxury, but fools spend whatever they get.

Proverbs 21:5

Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

Proverbs 13:11

Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time.

Matthew 6:21

Wherever your treasure is, there the desires of your heart will also be.

1 Timothy 5:8

But those who won't care for their relatives, especially those in their own household, have denied the true faith. Such people are worse than unbelievers.

2 Thessalonians 3:10

Even while we were with you, we gave you this command: "Those unwilling to work will not get to eat."

Proverbs 17:18

It's poor judgment to guarantee another person's debt or put up security for a friend.

Proverbs 13:22

Good people leave an inheritance to their grandchildren, but the sinner's wealth passes to the godly.

Proverbs 23:4-5

Don't wear yourself out trying to get rich. Be wise enough to know when to quit. In the blink of an eye wealth disappears, for it will sprout wings and fly away like an eagle.

Matthew 5:40-42

If you are sued in court and your shirt is taken from you, give your coat, too. If a soldier demands that you carry his gear for a mile, carry it two miles. Give to those who ask, and don't turn away from those who want to borrow.

2 Corinthians 9:7

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.

Proverbs 21:20

The wise have wealth and luxury, but fools spend whatever they get.

Philippians 4:12-13

I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little. 13 For I can do everything through Christ,[a] who gives me strength.

Here is our story of how we learned to manage money and what we have learned about managing money God's way.

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.

(At this point you can present to your teenager a symbol that will help them remember this Rite of Passage in their life. If they don't already have a checking or savings account, this would be a perfect time to give them one).

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.