

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 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 blessing, 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.

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.