



10th GRADE VIDEO SCRIPTS

10th Grade: Money Matters

Speaker:

Here are some questions for you. Where did you first learn how to balance a checkbook? How about this one: Where was it that you learned how much the average mortgage is? Hey, who taught you how much a box of cereal should cost? Where did you learn how to manage money and how to survive in the arena of personal finances? Did anyone teach you how to plan for retirement or to avoid debt? Hopefully, someone taught you these things. Hopefully, you had great people teach you how to manage money. For some of you, it was your parents who gave that to you. For some of you, you've had to teach yourself about money. You know the hardships that that can cause, and you know that learning those lessons on your own often results in a huge financial hole that one must try to dig out of the rest of their life. You don't want that for your teenager, and neither do I. That's why your student ministry has created the rite of passage called "Money Matters."

You know, whether you are amazing at managing money or if you're up to your ears in debt, it really doesn't matter, because as a parent, you still have the opportunity to set your teenager up for a better life than you've had financially. It's important to teach them the big stuff like:

- Where does money come from?
- How do we honor God with our money?
- What are the many values of knowing how to work hard?
- Does generosity matter?

From philosophical to practical, there are a lot of important money lessons to be taught. So what your student ministry has done is to create a rite of passage that gives you the opportunity to share with your student but also create a really fun experience where they have the freedom to mess up and the freedom to learn, but most of all, they have the freedom to glean from you the financial wisdom that they need. Your student ministry has filled this section full of great tools that you can use to teach your teenager. So if you don't feel strong in the area of money or if you're a financial genius, you've got a strategy, and you can give your teenager something that they can use for a lifetime to pass on to the next generation. I hope you enjoy the "Money Matters" rite of passage.

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Parent Guide for 10th Grade. Money Matters

Speaker:

Talking about money can be one of the most difficult discussions to have with your student. This rite of passage is designed to help you teach your teenager about the many factors of money that play a role in everyone's lives—including career, money management, tithing, generosity, materialism, and more.

Now I know that sounds like a monumental task, but with these resources, you'll pull through and maybe even learn something yourself. First, you'll give your student a household budget template for them to fill

out. Explain that you want them to guess what your household spends in each category on a monthly basis. Now, no helping. The point is to see what they think things cost. Once they have finished, sit down with your teenager and go through the budget with them, writing down next to their number the actual amount that your family spends in each category. This is designed to open up a discussion between you and your teenager concerning money. We have provided a parent guide with discussion points to help you add weight to the importance of money management to tithing, to generosity, and to future planning. We also provided a list of optional teaching activities to help make this point. At the conclusion of this discussion

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time, you will present your teenager with their own checking account. You'll explain to them the responsibility of keeping up with their accounts and managing their money. You may decide to put a small gift in their account to get them started or come up with a way they can earn a reward for further research in their area of money management.

You may also take them to a bank and let them open an account themselves. As you begin to teach your teenager about money, it is important to build their understanding on a solid biblical foundation. We have provided devotionals that

focus on a biblical perspective of money, tithing, materialism, faith, and generosity. We have also provided a document that tells you what is happening developmentally with your student and a list of resources that will help you further teach your student about the importance of this rite of passage. It's a common saying: "If I knew then what I know now, I would've done things differently." You have an opportunity to teach your teenager the things that you may not have been taught at their age. By teaching them a biblical view of money, you are giving a gift to your teenager that will bless them and their future family.