

# PARENT/STUDENT FINANCES GUIDE

## 12th Grade Conversation

### OBJECTIVE

Have a conversation with your teen on how to be a wise steward and how to be disciplined in tithing. Coach your teen on how to work through a budget and how to be wise with the 90% left after tithing.

### THE 411

In many ways, teens today don't have a biblical concept of how God views money. A teen's concept is receiving money and then spending money. In many ways that is what our culture teaches us: We have been trained to be consumers. We have been told from an early age that we don't have enough possessions, and the next gadget or outfit will make us happier. This is a great opportunity to talk about how God has called us to view money and to be wise stewards – to help your teen develop the discipline of tithing and to be generous with what they have.

### SUGGESTION

#### OPTION #1:

When you are going through your bills and budget, have your teen help you. They can be part of the process as you go through all the things that are part of your budget. Through this you are teaching what is valued – and to tithe first no matter what, then to walk through all the different things that must be paid to keep a family running. Coach your teen how to think through being a wise steward through this process.

#### OPTION #2:

If you have never gone through a budget with your son or daughter, take this opportunity to do a mock budget together. Create an income and then tithe and go through bills that have to be paid. Talk about how to spend, save or plan ahead with the remaining money.

#### OPTION #3:

One area that is a big part of a family's budget is groceries. With what is budgeted for your family, take your teen to the grocery store and have them shop for the family and stay within the budget for groceries. While shopping, discuss a budget and the importance of managing money well and being a wise steward.

#### OPTION #4:

After dinner one night, start talking about college. Talk about how that will be paid. If scholarships are needed, start talking through applying for those scholarships and preparing for that. Then talk about the importance of planning ahead for the future. If you have been saving to help your teen with college, talk about how you had to start thinking through for the future. Don't allow this to turn into an argument, and don't use this opportunity to show what you are doing for your teen. Make this a coaching time that will help him start thinking about the future.

**READ****Genesis 41:46-49; 53-57 (NIV)**

“Joseph was thirty years old when he entered the service of Pharaoh king of Egypt. And Joseph went out from Pharaoh’s presence and traveled throughout Egypt. During the seven years of abundance the land produced plentifully. Joseph collected all the food produced in those seven years of abundance in Egypt and stored it in the cities. In each city he put the food grown in the fields surrounding it. Joseph stored up huge quantities of grain, like the sand of the sea; it was so much that he stopped keeping records because it was beyond measure.”

“The seven years of abundance in Egypt came to an end, and the seven years of famine began, just as Joseph had said. There was famine in all the other lands, but in the whole land of Egypt there was food. When all Egypt began to feel the famine, the people cried to Pharaoh for food. Then Pharaoh told all the Egyptians, ‘Go to Joseph and do what he tells you.’ When the famine had spread over the whole country, Joseph opened all the storehouses and sold grain to the Egyptians, for the famine was severe throughout Egypt. And all the world came to Egypt to buy grain from Joseph, because the famine was severe everywhere.”

**DISCUSSION**

- Why was planning ahead so important for Joseph?
- How can you start planning ahead?
- Make a list of ways to start planning ahead and move toward those goals.

