

PARENT/STUDENT FINANCES GUIDE

9th Grade Conversation

OBJECTIVE

Do you ever feel that our teens still think money grows on trees and that they look to us as endless ATMs? Do you see our teens earn money only to spend it as fast as they can? Do our teens understand the concept of tithing and how to be generous givers? We must take some time to talk with them about being wise stewards of their money, and to help them develop a mindset of using wisdom in how they tithe.

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 he or she has.

SUGGESTION

A week before you have this talk with your teen, give them \$20. Just say that you wanted to give this to them to help for the week. When you start to have this conversation, see if you can determine how they spent that \$20. Most likely they did spend it, and you can talk about how they spent it. (Or, have your teen write out how they spent the \$20.) That in itself can lead to great conversations about how we spend our money. Now don't get onto your teen, because it was a gift from you with no stipulations! Instead, use it as a way to guide and help them think about how to go about spending or saving money when receiving it. "Do I have a plan? Do I tithe even when I receive a gift? Am I saving for something?" These are great questions to help your teen start thinking about money.

DISCUSSION

SAY SOMETHING LIKE: Last week I gave you \$20 and was curious how you spent that. *See suggestion.*

I want to be able to share with you how to be smart with your money. Most importantly I want you to know that God calls us to be wise stewards of our money.

READ: **Psalm 24:1-6 (NIV)**

"The earth is the Lord's, and everything in it, the world, and all who live in it; for He founded it on the seas and established it on the waters. Who may ascend the mountain of the Lord? Who may stand in His holy place? The one who has clean hands and a pure heart, who does not trust in an idol or swear by a false god. They will receive blessing from the Lord and vindication from God their Savior. Such is the generation of those who seek Him, who seek Your face, God of Jacob."



ASK: What is the passage saying?
 How can money be like an idol to people?
 How should we view our money from God's perspective? (Answer: It is His.)
 Follow-up question: If it is His, then how do we live that way? Or how does that change our thinking in how we spend it?

This could be a great opportunity right now to share your journey and how you came to the understanding that it was not yours, but that it was God's. That mindset changed how you tithed and how you spent your money. But how it changed your heart – that is what God is most concerned about, that we have a heart and mindset that it is God's.

READ: **2 Corinthians 9:6-8 (NIV)**

“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.”

ASK: What does it mean to sow something and reap something? (The verse is a farming illustration, that when you sow seeds in the field the goal is to reap a harvest of crops – meaning you get back what you put into it. So if you sow sparingly and are not a generous person, you will reap and harvest a life of greed and selfishness.)

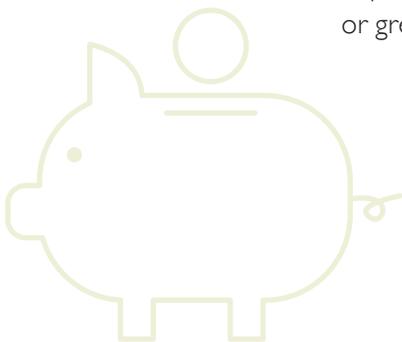
Have you ever been a cheerful giver? How can we be cheerful givers?

If you have never talked to your teen about tithing, this is a great time to start. The word “tithe” means one-tenth, so tithing is taking our income and giving 10 percent of it to God. Remind your teen that no matter what we make, even if it is \$20 for the month, that God wants us to tithe from what we are given.

READ: **Deuteronomy 14:22 (NIV)**

“Be sure to set aside a tenth of all that your fields produce each year.”

SAY SOMETHING LIKE: By practicing good tithing habits, scripture tells us we are showing God our desire to put Him first in our lives. In Deuteronomy, Christians are directed to not only give 10 percent of their income, but to give their first and their best. This means Christians should strive not only to pay or take out tithes upon receiving a paycheck, but to always put God above our bills and other responsibilities. While tithing scripture lays out the foundation for why tithing is an important part of obedience, a struggling economy or other interests can tempt us with fear or greed to skip the tithe. God calls us to make it a priority.



TITHING GAME PLAN

Your teen right now does not make a lot of money. However, if they get an allowance or have a part-time job, then they are receiving money and can tithe on that. Spend some time coming up with a game plan on how your teen can tithe with what they make right now. Do they have a checking account, and can they manage money? Will they write a check to the church or bring cash – or even tithe online?

If tithing has been shared a lot in your family, spend some time here talking about how your teen spends money. Share that God cares what we do with the 90 percent just as much as the 10 percent we tithe.

