

PARENTING MATTERS:
SPIRITUAL MILESTONES

STEWARDSHIP

LIFE LOOKS A LITTLE LIKE...

...money is everywhere. Early in their life, your child will start to pick up on the concept of money - and managing it well becomes important very quickly. Teaching your kids about money management is both a significant life skill, and a powerful spiritual practice. What you choose to teach them, and the way in which you teach it, helps them understand what it means to use what we have to glorify God. Finances are notoriously hard to talk about, so this milestone is an opportunity to grow and be challenged together.



WHAT YOU NEED TO KNOW ABOUT STEWARDSHIP

WHAT IS STEWARDSHIP ?

Stewardship is the recognition that because everything you own was given to you by God, you have a responsibility to use (or steward) it well. This is most commonly tied to tithing – or giving ten percent of your income to the church – but can also be applied to things like time and possessions. Passing on wisdom in stewardship to your kids is beneficial in practical ways, and has a significant impact on how they live out their faith.

WHAT DOES THE BIBLE SAY ABOUT IT?

Stewardship is about more than just financial support, scripture tells us that what we choose to do with what we have reflects our heart (Matthew 6:21). Scripture is clear that all you have really belongs to God, you have been entrusted with these things as a steward of Christ (Psalm 24:1-2). Everything can be used to praise and honor God (1 Corinthians 10:31) and stewardship puts that into action. There are references to the specific discipline of tithing when Jacob sets aside a tenth of what he has to give to God (Genesis 28:20-22) and when the Israelites later give a tenth of what they have to the church (Deuteronomy 12:5-11).

WHY IS IT SIGNIFICANT TO US?

This practice has powerful ramifications both in your practical life and in your faith journey. When you commit to tithing consistently and stewarding your time and resources, you draw yourself closer to God's story. Stewardship enables you to connect more deeply with God's causes. Living in this sacrificial way helps shift your focus from worldly possessions and success to the work God is doing throughout the world in and through you.

ENGAGE YOUR FAITH BY...

TITHING OBJECT LESSON

- Gather enough pennies for each family member to have 20 (alternatively, you could use popcorn, beads, or something similar)
- Give each member of the family 20 pennies. Say something like, “this is all the money you have and we’re going to practice splitting it up”
- Challenge your kids to pick something cool that they want to spend their money on. Let them be creative, then ask how much money they think that would cost. Depending on their age, consider looking up its real cost online and deciding on a proportionately fair amount of pennies for it to cost.
- Next, explain tithing to your child, tell them that the Bible tells us to give ten percent of our money to the church so that God can keep doing awesome things. Have them set two pennies aside to give back to the church.
- Brainstorm smart ways to use your money. Explain that sometimes you have to save up for things you really want, especially if you are honoring God with your money. Talk about how it’s important to pay bills and make sure that your money is being used in a smart way before you buy toys and other fun things. Encourage them to divide up their money in a few different ways to understand this idea fully.

BUDGET PRACTICE

- Sit down together and make a budget. You can find budget worksheets online, or teach them how you do a budget for your family.
- Have them chart out what their budget looks like right now. Identify what they are saving for, what they need to budget out, and what they should be tithing.
- Talk about means of income; allowance, job earnings, monetary gifts, etc.
- Discuss things that need to be budgeted for. Do this in a way that is practical for them, but be transparent about your budgeted costs as well.
- Explain what it means to tithe ten percent to the church. Then brainstorm good ways and bad ways to steward the rest of their money.
- Set goals for things they can accomplish with their money, encourage them to choose a goal that is challenging, but reachable.
- Allow them space to make their own decisions, but work to hold them accountable as well. Balance the tension of not making choices for them, but encouraging them to be wise with their money.

SCRIPTURE

Matthew 6:19-21.

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy. And where thieves do not break in and steal. For where you treasure is, there your heart will be also.

PRAYER FOR PARENTS

Dear Lord, thank you for the giving us heavenly treasures. Help me consistently invest more in your treasure than the treasure of this earth. Help me point my family toward you and not toward things down here that disappoint us. Help me be a steward of all of the time, money, and resources that you have blessed me with. Continue to challenge me to invest my treasure and my heart in things that glorify you. Thank you for the opportunity to model stewardship for my kids and my community. Amen.

RESOURCES

Financial Peace Junior Kit: Teaching Kids How to Win With Money
by Dave Ramsey

Act Your Wage Board Game
by Dave Ramsey

Youneedbudget.com - Budget Software

Theparentcue.org/4-ways-to-teach-kids-to-be-good-stewards



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