

Developing Generous Children, Part Two: Nurture Financial Learning Through Daily Living

Humans tend to obsess over what they possess – or desire to possess.

Consider the following thoughts by Craig Bloomberg, professor of New Testament at Denver Seminary:

- The poor strive to acquire enough to survive
- Those whose basic needs are met naturally want more as a cushion
- The middle class is discontent because they see people with more
- The affluent compete with their peers in material one-upmanship

Advertising bombards us constantly, creating a consumer culture designed to make us feel shortchanged and always looking to acquire the next possession.

How do we stand any chance of developing generous children in such a consumeristic society?

THE QUICK SUMMARY - [Your Kids Can Master Their Money](#) by Ron and Judy Blue and Jeremy White

Current research tells us today's kids and teens don't know how to budget or spend wisely. They have purchasing influence, but they aren't prepared to handle money. Parents presume that their kids "get it" or that they are learning these skills in school. Yet kids still need parental guidance on how to manage money.

Your Kids Can Master Their Money reveals key traits of financially wise people and gives parents tools to instill those traits in their children.

A SIMPLE SOLUTION

According to noted financial consultant Ron Blue, there are five powerful trends pointing toward the necessity of teaching the next generation the truth about financial principles:

1. Financial illiteracy is the norm among America's youth
2. Kids and teens have money and spending influence – and advertisers and credit card companies are coming after them
3. Parents apparently presume someone else is teaching kids about money and finances
4. Whether parents like it or not – or even realize it – kids look to them for financial guidance
5. Financial support to churches and ministries is tenuous at present, and likely to be even weaker in the future

The evidence is clear – your kids need financial training, and they need it from you.

Your kids will learn about money from two primary sources: (1) watching you and (2) having their own experiences with finances. If they're learning from you, you're teaching inadvertently (without meaning to) or intentionally (on purpose).

Here's a sample of activities your kids can learn to master their money.

Generous Giver

Charity Gifts for Birthday Parties

Teaching Goals:

- To reduce the dependency on material gifts for happiness at birthday parties
- To provide experience for your children in encouraging others to give
- To teach kids leverage in giving
- To allow children to directly give to a charity or ministry

Activity Description

Use only if your child is mature enough to understand and “buy into” the idea. For your child's next birthday party, plan a fun event. When other children are invited, inform parents that no gifts are to be given directly to your child. Tell them your child has chosen a charity to which he requests all gifts be given.

Decorate a box – preferably a see-through container – where monetary gifts can be “deposited.” Decorate the box with information about the charity. After the party, total the money that was given and take the money with your child to the chosen charity. Send thank you notes to each child, letting them know the total amount given.

Sharp Shopper

Food Court Funding

Teaching Goals:

- To teach kids how to allocate spending within boundaries
- To give them experience with minor decision-making

Activity Description

Give your kids a predetermined amount to spend at a mall food court. Set the amount high enough to have a decent meal, but not so high as to order the super size of everything. Let the kids order and pay the cashier.

Besides teaching principle of smart shopping, you'll be amazed at how this activity reduces dining out conflict.

Willing Worker

Hire Your Children at Home

Teaching Goals:

- To provide additional opportunities to earn money
- To recognize the effort it takes to earn money

Activity description

Post a list of chores your kids can do for extra money. Call it your “For Hire” list. Put it on the refrigerator or family bulletin board. Beside each job, include the amount to be paid for the work and how frequently it can be done. Here are some examples:

- Pull weeds from landscaped areas (once a month in summer)
- Scrub the bottom of tub/shower (once a week)
- Clean out the garage (twice a year)
- Wash windows (three times a year)
- Wash car (as needed)

Inspect your child’s work after it’s finished. Your aim isn’t to nitpick, but to let your child know that paid labor is evaluated.

Ron and Judy Blue, Jeremy White, [*Your Kids Can Master Their Money*](#)

A NEXT STEP

An efficient approach to helping your kids become financially mature is to teach them “as you go.” In Deuteronomy 6:4-9, God recognized that the Israelites best taught their children as they “went along” in all of life’s daily activities.

Using this same mindset, review the ideas listed above (and find dozens more in the author’s book). Using the three example categories listed, create three chart tablets, each with the titles listed: Generous Giver, Sharp Shopper, and Willing Worker.

Create an opportunity with your children to come up with ideas for each of the three categories, and write them on the chart tablets. Discuss each, and agree on how you and your children will regularly practice one from each category in the coming month.

After the first month, repeat the exercise above for new activities for the next month.

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