

## The goal - Faithfulness

*"Moreover it is required in stewards that one be found faithful."  
(1 Corinthians 4:2)*

A family's or individual's effectiveness in Christ's kingdom can be greatly hindered by foolishness and lack of discipline in the area of finances. No budget, no savings before marriage, no real vocational training and goals, abusing credit, living in constant debt, unwillingness to forego luxuries and pleasures in the interest of future goals -- these and other financial mistakes can greatly limit us.

Financial foolishness affects our marital peace, limits our outreach to others, consumes our time and energy, tempts us to send Mom to work outside the home, enslaves us to others, tempts us to become more dependent on the government, brings God's judgment and discipline into our lives.

We know -- we've made a lot of those mistakes and have lived with the consequences. We feel especially burdened to teach our children to handle money and finances in a godly, scriptural manner. They need to understand what God says about debt, borrowing, saving, tithing, giving -- how God wants us to use the material blessings He brings into our lives.

This packet will help you teach your children the elementary basics of savings and budgets. It provides you with all the instructions and patterns needed to:

- Help your children divide their earnings into budget categories.
- Make milk cartons into a "street" of "savings houses."
- Memorize Scripture verses related to each category of savings.
- Make a "Stewardship Street" visual to post on a wall and use as you memorize the verses together.

## *The Beginning – Work*

We want to help our children grow in wisdom, faithfulness and diligence so that they can better serve our King, Christ Jesus. Among many things, they need to learn how to handle money wisely. They also need to learn how to work. We have chosen to combine these two goals; we *pay our children* for a portion of their work.

The Bible clearly links *work* (and obedience) with material gain. God doesn't give allowances, and we do not give our children "allowances." An allowance seems too much like welfare! It offers little incentive to develop maturity and initiative. (We live in a society of adults that still expect an "allowance" - all the government benefits they're "entitled" to.)

We believe that "a workman is worthy of his hire." We are not bribing our children to work for us; we are training them to be faithful employees. They have not become mercenaries as one might suppose would happen. They are *disciplined* when they are not obedient and faithful in their chores.

But they are also *rewarded* for their faithfulness and diligence. Our Heavenly Father blesses us for our diligence and obedience. Shouldn't we, as earthly parents, do the same for our children?

Our children have always been expected to perform certain tasks as members of our family. They make their own beds, clean up their own messes (more or less), join in the gardening and canning. Our paid jobs (we call them "Service Opportunities") go beyond these normal tasks. They are jobs that I am willing to pay someone else to do. (For instance, it is worth 50 cents to me to not go up and down the stairs three or four different times to finish one load of laundry.)

## *The Benefits of Learning While You Work*

We have paid our children for their work for almost 3 years now. We are training them to be diligent, to do a job thoroughly and cheerfully, as to the Lord. And we are training them to budget their earnings, saving and spending wisely. We are very pleased with the results we see thus far in their lives.

They almost always perform chores cheerfully, even without promise of pay. When we have been extra busy, or I am slowed down by illness

or a new baby, the kids have stepped in and really helped keep the household running.

Our children are learning practical math, economics, Bible, housekeeping skills and character development while also being a *tremendous help* to me!

There are many other benefits to paying your children and then training them to budget their earnings:

- They have their own money to *buy gifts* for others.
- They have their own money to spend on their *own desires*. There is no need to beg Mom in the store. They become much more selective about purchases when they must spend their *own* money.
- *I have more time!* Sharing the housework means I have more time for other things - special projects with the kids, artwork, home business, and *playing* with my children. The kids see me in these other activities, and have been motivated in their own endeavors in music, art, and business.
- We have a built-in *savings account* for our children's futures. *They* are saving for a career, a home, and marriage - while they work at tasks that will better equip and mature them for those future blessings.
- Our kids' goals are *oriented toward occupations, marriage, and family*. Many of our generation certainly did not grow up with those goals in mind.
- Work has fostered in our children a *healthy pride and sense of belonging and being needed*.
- We, as parents, *see*, in the context of work, *the sinful weaknesses our children have* -- slothfulness, grumbling, selfishness, carelessness, etc. The employer/employee relationship has given us another avenue by which we can evaluate and train our children.

## *getting started*

Listed on the next page are the steps that will help you organize a work and budget plan for your children.