

Kingdom Builders

"Partnering to provide tools to further the faith of our children for Christ's Kingdom"

Teach kids God's view of finances

Nov./Dec. 2008

By Lisa McLean

In today's economy, many of us are looking for the best return on our investments.

Let's invest in our children—equipping them with a biblical perspective on finances.

There are three main principles we need to remember for ourselves and to pass along to our children, says Steve Harrell, who is a church administrator at Cole Community Church and is involved in a ministry of financial counseling.

- **God is owner and great provider.**

In Psalms 24:1, it says God is owner of the earth and all that's in, on, and around it. He owns us and our resources.

But, unless you also believe that God is our provider, then you're left with the conclusion that your financial security is all up to you.

That is not the case, though.

In Acts 17:24-25, Paul reminds us that "God who made the world and all things in it," also "gives to all people life and breath and all things," including money.

"We must get our thinking straight when it comes to our role vs. God's role," Harrell says. God owns everything and provides for us, but we have a role to play.

- **We have a role as manager and overseer.**

Harrell offers the example of a business manager. He or she doesn't own the company, but has a responsibility to work hard, plan, and organize.

Also, the executor of an estate

handles the affairs of someone else. He/she oversees how the money from the estate is spent—with the understanding that the money isn't spent according to how the *executor* would want, but rather how the former *owner* would want it to be spent.

Likewise, our role is to plan for the future, organize our finances with a budget, and work hard. As God provides, we need to seek His wisdom, which then guides our planning and budgeting.

One way to reinforce these principles with our children is to avoid the pitfall of telling them that the money they receive is "their money," and they may spend it "however they want."

Instead, we need to teach our children that God provides money for our family and we ask Him how He would want it spent.

They have been entrusted with a similar responsibility. The money they have received is a gift and they, too, should spend it wisely.

Explain to your children how you make decisions about spending money. Watch them spend their money and offer suggestions to guide them. Teach them about giving to the church. Teach them about living within their means—or more simply put, not spending what they don't have.

- **Develop the habit of saving first and then spending vs. borrowing first and then spending.**

We need a mindset that focuses on planning—planning to use God-given resources by saving.

(Continued on back page.)

Mark these dates ...

11/24 Parent Education
Mon. 7-8:15 p.m. @ church
"Balancing Work Life & Family"

11/27 Happy Thanksgiving
Thurs.

12/3 Women's Program
Wed. 7:30-9:15 p.m.
Cost is \$5

12/10 Kidz Club (K-5th grade)
Wed. caroling at 6:30 p.m.
Valleyview Care Center

12/14 Children sing during
Sun. both services

12/24 Christmas Eve Services
Wed. 5 p.m., 7 p.m.

12/25 Happy Birthday, Jesus!
Thurs.

Any ideas for the newsletter?
Any parenting-related topic
that you'd like to read about?
Any article that you'd like
to contribute?

If so, contact Lisa McLean
at 846-9376 or via email
at colebuilders@yahoo.com.

"I thank my God every time I remember you. . . . I always pray with joy because of your partnership in the gospel from the first day until now, being confident of this, that He who began a good work in you will carry it on to completion until the day of Christ Jesus."

Phil. 1: 3-6

Listed below are some of the staff members who serve faithfully in our Sunday school program. Names are rotated each issue. Please pray for them. You could clip the list to use as a bookmark and reminder.

First service

4 year olds

- Mary Barker
- Denise Davis
- Terri Hachigian
- Diana Hill

2nd grade

- Alaina Bredy
- Liz Crozier
- Linda Henry
- Paul & Amy Makela

5th grade

- Melissa Carr
- Tom Williams
- Joan Wong

Second Service

Nursery—Infants

- Jan Goodrich
- Krysten Kolka
- Ellen Rayburn
- Lauren Sichenze
- Amanda Somers

2 year olds

- Emily Alexander
- Jackline Lino
- Valerie, Hannah & Maggie MacMahon
- Leslie Melby
- Becky Rogers
- Irene Wagner

Cookin' up fun



"Dr. Picklestein" wows a crowd of about 180 children with fun science experiments at this year's annual Chili Feed & Harvest Party held last month. Thank you to all the people who volunteered their time and who donated chili and many delicious sweets.

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One way to teach this concept to children is to use an "envelope system," Harrell says.

Let's say you've budgeted a set amount for "entertainment" each month. Each payday you put that set amount in an envelope.

Then, when your child asks if he/she can go to the movies with a friend, check the envelope together to see if there's enough money. If not, help your child find an economical alternative—maybe a game night at home.

Allowance

Discussions on finances can lead to questions about allowance.

Some parents use allowance to teach their children responsibility and the value of hard work.

But, Harrell argues that while that is an important lesson that should be taught, there are other opportunities and tools available to teach that principle—besides allowance. Children learn in school that when they work hard, they're rewarded with a good grade, or they learn that if they practice hard in their sport or

in music, they often reap rewards.

Harrell suggests an alternative.

Parents have a unique opportunity to use allowance as a tool to teach their child that he/she has a responsibility to love and care for others.

Explain to children that as members of a family they are expected to help around the house. Each family member must chip in and do his/her part to help one another.

As part of the family, children also received an allowance. Parents provide for children—just as God provides for each of us—regardless of whether they work hard or not.

As a result, children learn to help and care for their family, and allowance becomes a privilege of being part of that family.

Remember, as we deposit nuggets of truth—through our words and actions—into the hearts and minds of our children, it's bound to reap dividends for the future.

EDITOR'S NOTE: *In addition to being part of the pastoral staff at Cole, Steve Harrell serves as an elder. He also is my dad.*