

MONEY, MONEY, MONEY, MONEY, MONEY

Money for MOPS
April 9, 2018



SOULCARE
ANCHORESS

GAME TIME

The Giving and Getting Game

The object of the game:
Either give or get candy, using your spoon
You have two minutes
Go!

GAME TIME

- Was the Giving and Getting game confusing?
- What would have made it easier?
- Was everyone playing by the same rules?
- Who do you think “won”? Why?

MONEY AND THE MEDIA

- 6-month old babies recognize corporate logos and mascots
- Brand loyalty begins at age 2
- Average 3-year old recognizes 100 brand logos
- Toddlers cannot distinguish a TV program from a commercial
- Children ages 5-8 account for 41% of licensed character and entertainment merchandise (in US and Canada)
- The average child sees 25,000-40,000TV ads a year

WHERE WE ARE HEADED

- Theology - a biblical foundation
- Trademarks of Christ-followers
- Tips for training children
- Truths to encourage faithful living

WORK

a biblical theology

- God created us to work and work is good (Genesis 2:15)
- When we work, we bring glory to God (1 Corinthians 10:31)
- Work is something we do for God (Colossians 3:23)
- We work using God given gifts, talents, passions, experience and training (1 Peter 4:10, Matthew 25:14-30)
- Work is both a means and an end (1 Timothy 5:8)
- Work and serve others as you age (Luke 12:16-21)

Proverbs 31:26-27 She speaks with wisdom, and faithful instruction is on her tongue. She watches over the affairs of her household and does not eat the bread of idleness.

MONEY

a biblical theology

- Money is the by-product of work (Luke 10:7)
- God enables us to make money (Deuteronomy 8:18, Psalm 24:1)
- Riches cannot save, satisfy, or provide security (Psalm 49)
- The purpose of gain is enjoyment and sharing (1 Timothy 6:17-18)
- Once married, “your” and “my” becomes “our” (Mark 10:8)

STEWARDSHIP

a biblical theology

- God is the Master, people are His stewards, the Bible shows stewards how to live. (Psalm 24)
- We are stewards of the
 - goods in our care,
 - gifts and talents we’ve been granted by God,
 - grace given us by God through His Son, Jesus Christ and
 - gospel, extending the Good News to families, communities, and the world.
- *All we are and all we have* has been given to us by God to make His name known. (Colossians 3:23, Matthew 25:21)

1 Peter 4:10 Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in its various forms.

STEWARDS WORK AND USE THE MONEY GOD PROVIDES

Parents, do not treat your children in such a way as to make them angry. Instead, raise them with Christian discipline and instruction. Ephesians 6:4

Share Save Spend

SHARE

a biblical theology and trademarks of Christ-followers

- Giving is a fruit of the Spirit (Galatians 5:22-23)
- God is the source of all gifts (Psalm 24)
- Sharing is for our growth and God's glory (Acts 4:32-35)
- Giving meets needs and glorifies God (2 Corinthians 9:10-12)
- Live with abundance mindset, not scarcity, so share at all times and on all around (2 Corinthians 9:6-9)
- Don't worry - be rich toward God (Luke 12:32-34)
- Giving reflects that God's grace is for everyone (Matthew 25:31-46)
- Give as God provides (1 Corinthians 16:1-2)
- In sharing we grasp eternal life now (1 Timothy 6:17-19)

WHERE AND HOW TO SHARE?

| | Evangelism | Discipleship | Mercy |
|-------------------|------------------------------------|--------------|----------------|
| Jerusalem | Your local church, food bank, MOPS | | |
| Judea & Samaria | Chayah House | FCA | Rescue Mission |
| Ends of the Earth | Christmas Child | Missions | Compassion |

The Giving Portfolio

(with sample ideas, but fill in for yourself and family)

SAVE

a biblical theology and trademarks of Christ-followers

- Set aside money for uncertainty, not for security (Eccl. 11:1-2, James 5:1-6)
- Live on less than you make because you are not in control (Proverbs 21:20-21)
- Set aside money for you and others in the seasons of life (Proverbs 6:6-8)
- Financial freedom (no debt) positions us to care for others daily (Romans 13:8, Acts 2:42-47) and in times of crisis (like Joseph in Genesis 41:56-57)
- Our care of others is testimony of our Christians faith (James 1:27)

a biblical theology and trademarks of Christ-followers

- ## PRACTICAL TIPS

trademarks of Christ-followers

- ## SAMPLE BUDGET

[illegible]

OUR STORY

OBEY - LET GO - TRUST GOD



*A biblical theology &
trademarks of Christ-followers*

Table Conversation

- Why is a biblical theology of work, money and stewardship important in today's world?
- What trademarks will you share with your spouse and apply to how you live?

**HOW DO WE TEACH OUR
KIDS ABOUT MONEY?**

tips for training children

Deuteronomy 11:19-22

Teach them to your children, talking about them when you sit at home and when you walk along the road, when you lie down and when you get up. Write them on the door frames of your houses and on your gates, so that your days and the days of your children may be many in the land the Lord swore to give your ancestors, as many as the days that the heavens are above the earth. If you carefully observe all these commands I am giving you to follow—to love the Lord your God, to walk in obedience to him and to hold fast to him.

Share Save Spend

AGES 1-5

tips for training children

Share -

- Give coin to put in offering at church
- Puts coins in Salvation Army buckets
- Buy groceries for homeless
- Put pictures of missionaries/ministries on refrigerator, washer/dryer, cabinets
- Before birthdays and holidays clean through toys and clothes
- Operation Christmas Child

AGES 1-5

tips for training children

Save -

- Model delayed gratification ("Postpone Bliss")
- Watch coins accumulate in jar

Spend -

- Talk about how much money you have to spend for a purchase
- Make a grocery list
- Use cash
- Verbalize "looking" but not buying
- Three gift practice - want, need, educational

AGES 1-5

tips for training children

Kids thrive when direction and boundaries are in place.
Teach them the ability to recognize the difference
between a want and a need.

“Say no to your children, because it’s just not good for them if you never say no. They’ll never learn, later in life, that they can’t always get what they want.” An Amish grandfather - (*Money Secrets of the Amish*, 100)

“A gift given too easily robs children of the joy of earning it themselves.” (101)

AGES 6-10

tips for training children

Allowance: work by doing chores at home to earn to share, save, and spend

Share - \$1

- Who do you want to “give” to?
- Engage in service opportunities (Denver Rescue Mission, Juarez, etc.)
- Make homeless goodie bags

AGES 6-10

tips for training children

Save - \$1

- Open a bank account with your child, for them
- Let your child deposit into their account

Spend - \$1

- Teach basic budgeting
- Accumulate to make purchases

AGES 11-18

tips for training children

Basic work begins - lawn mowing, pet sitting/
walking, babysitting etc. and first “real” job

Share -

- Encourage giving first fruits to God with paycheck
- Take missions trip (Potter’s House, Missions Ministries, etc.)
- Give Christmas away

AGES 11-18

tips for training children

Save -

- Teach how money in the bank builds with interest (don't minimize the pennies, celebrate the increase)
- Save for and purchase a car
- Consider approaching expenditures, save accordingly

Spend -

- "I have everything I need, I have learned to control my wants"
- Model simple shopping, entertainment, vacations with purpose

COLLEGE

tips for training children

- Teach to work at 14 so able to contribute to college
- Read *The Tortoise and the Hare*,
 - Don't have to be the smartest, but the most disciplined and faithful
- Store up as much as possible in heaven
 - What you store on earth (in the bank) - "Get" to give on FAFSA
- Live simply so can pay tuition out of monthly income

CULTIVATE CONTENTMENT

truths to encourage faithful living

**Contentment flows from whose we are,
not what we have.**

"Contentment is the freedom that comes when prosperity or poverty do not matter; to accept what we have and "to want but little" (Margin, 153)

Paul learned contentment

I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. Philippians 4:11-12

CULTIVATE CONTENTMENT

truths to encourage faithful living

- Turn off the TV, limit magazines, games, movies, etc.
- Attitude of Gratitude - Five positives for every negative :-)

But godliness actually is a means of great gain when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either. If we have food and covering, with these we shall be content. But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is the root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs. 1 Timothy 6:6-10

- Kids will do what you do, not what you say

SIMPLY LIVE BY TRUSTING GOD

truths to encourage faithful living

Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Can any one of you by worrying add a single hour to your life? And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith? So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them.

But seek first his kingdom and his righteousness, and all these things will be given to you as well. ³⁴ Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.
Matthew 6:25-34

SIMPLY LIVE BY TRUSTING GOD

truths to encourage faithful living

“Simplicity does not reject money and ownership - it merely subjugates it. All money goes quickly to the purse of the Father for use in our lives and the lives of others according to His wishes.” (Margin, 175)

- It is an attitude (different from “minimalism trend”)
- No need to “keep up with the Jones” in regards to the latest fashion/toy/gadget

Simplicity is voluntary, free, uncluttered, natural, creative, authentic, focused, margined, disciplined, diligent and healthful (173-4)

PERSPECTIVE

truths to encourage faithful living

If you own a car, you are in the 90th percentile of the richest people in the world.

If you own a house, you are in the 95th percentile of the richest people in the world.

If you make \$25,000 your household income is in the 90th percentile of the highest income earners in the world.

If you make \$50,000 your household income is in the 99th percentile? (www.globalrichlist.com)

WORK - MONEY - STEWARDS AND MOMS

*The living, the living—they praise you,
as I am doing today;
parents tell their children
about your faithfulness.*
Isaiah 38:19

*Tips for training children &
truths to encourage faithful living*

Table Conversation

- Which tips will you apply as a parent?
- How do you desire to grow in faithful living?

RESOURCES

Craker, Lorilee. *Money Secrets of the Amish*. Nashville, TX, 2011

Evangelical Lutheran Church in America. *The Generosity Project*.

Hoag, Gary G. *Good and Faithful; Ten Stewardship Lessons for Everyday Living*. Franklin, TN, 2017

Swenson, Richard A. *Margin; Restoring Emotional, Physical, financial and Time Reserves to Overloaded Lives*. Colorado Springs, CO, 2004

STEWARDSHIP JARS

- Select three jars of similar size
- On three separate labels, write: Share, Save, Spend
- Affix a label on each jar
- Decorate as you'd like

Set on counter: teach, watch and learn with your children how to live faithful lives :)

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