# DEGREE PARENT PAGE

#### S E S S I O N E I G H T

Welcome to the **DivorceCare for Kids** family. Each week you will receive a Parent Page. This Parent Page will do three things: (1) make you aware of the theme for the week's session, (2) give you tips to create stronger bonds in your single-parent family, and (3) enhance the parent/child relationship. We suggest you purchase or create a journal to record stories, comments, and funny things that happen in your family. For more information about DC4K, go to www.dc4k.org. Find single-parent resources at www.dc4k.org/parentzone.

## **Developing money smarts**

#### This week's goal:

To help members of your family develop an understanding of money issues and sound principles of financial stewardship.

#### What the experts say:

According to financial advisor Larry Burkett, "Financial issues usually are emotional concerns for single parents. Many don't really want to look too closely at the reality of their situation because it could be frightening." However, you must plan and budget wisely, especially if you are on a limited income. Do not hesitate to ask your church for financial guidance. Write out a budget and your spending habits. Be prepared to make changes.

#### This week in DC4K:

The children learned how they could help at home with money issues. We talked about ways to cut expenses, such as turning off lights, the TV, and other electric items when they are not in use. We talked about making good choices in earning and spending money.

## One family's story:

One single mom who had successfully raised her two children on a limited income and without child support was asked to share how she was able to survive. She said that she sat down and wrote out expenses for the household every month. She showed her children the tight budget and asked them to contribute. As a family, they collected coupons from the newspaper. They were

frugal when it came to outings. They took good care of clothes and belongings. She said, "At the time I hated what my kids were missing out on—designer clothes, extracurricular activities, church camps, and other normal things kids like to do. But as adults they are wise when it comes to financial issues. My son worked his way through college, and my daughter is financially savvy. I'm proud of what they were taught and how they turned out. One other thing, as a single parent, you must rely on the Lord. There were many times when I didn't think I was going to make it, and somehow He provided through friends, church family, extra jobs for me, and on and on. Reliance on God is the only way."

## This week's Scripture focus:

2 Thessalonians 3:10: "If a man will not work, he shall not eat" (NIV).

## **Building family strengths:**

Sit down with your children and discuss ways they can contribute to the family's budget. It could be as simple as turning off light switches or helping you write out a week's worth of menus. Collect coupons together this week, and take your children to the store to help you shop. Decide how much money can be spent and only buy the items on your list. If there is money left over because the children shopped wisely, buy a special treat for the family. Clean out your closets and have a garage sale. Take the money earned to treat your children to a special event. Look around and find free activities that you and your family can attend together. Think more and more about how to save and spend wisely.

The best way to help your children is to help yourself. Link up with a DivorceCare divorce recovery support group, www.divorcecare.org.



<sup>\*</sup> Larry Burkett, Financial Guide for the Single Parent Workbook, (Chicago: Moody Press, 1997), p. 9.