



GROW UP

- Fruit of the Spirit (Galatians 5:22-23)
- The Lord's Prayer (Matthew 6:9-13)

TRAIN UP

- Money & Work
- Principles for Technology Usage



Check out this Spotify
playlist for help
memorizing & starting
conversations at home!

Money & Work

Children Money Management Tips

- Give your children an allowance or pay them for certain chores. Some parents pay for chores and others feel that doing chores is part of being part of the family and they do not pay for chores. They just give a set amount for an allowance. Having this money will give children the opportunity to learn to manage money. Give your child's allowance or income in a denomination that can be divided by 10. In other words, if the allowance is \$1.00, give them 10 dimes. If the allowance is \$10.00, give them 10 ones.
- Teach your children to give a tenth of their allowance or income to God through the church.



Children Money Management Tips (cont'd)

- Teach your children to save a portion of their allowance or income. Some suggest that children be taught to save 20%, but the amount you determine they should save and spend is up to you. Help them set short-term and long-term goals for their money.
- Allow your children to spend their money. Determine the type expenditures for which they will be responsible. Let them make decisions about their purchases, even if they make bad decisions.



Money & Work

Resources for Teaching Children to Manage Money

- *The Financial Peace Junior Kit* from Dave Ramsey was created to teach kids ages 3- 12 the value of money and hard work. The updated kit includes all new tools, activities and games to make learning about money fun for kids. It features an easy-to-follow parent guide and a 35-page kids' activity book with four lessons:
 - How earning money works
 - How to save and pay cash
 - The importance of giving
 - How to have fun spending on a plan. There is a kids' version of the Envelope System, a calculator, chore chart, stickers, magnets and more.



Resources for Teaching Children to Manage Money (cont'd)

- *My Giving Bank* is a practical tool that makes learning about giving, saving and spending money fun! As you help your child decide how much money to designate to the church, bank and store, you will be developing important habits that will serve him or her for a lifetime. The enclosed literature will give you valuable tips and suggestions on how to make money management a rewarding adventure from childhood through adolescence to adulthood. Recommended for ages 4 and up.
- *Money Savvy Pig bank*
- Kids Money Apps such as *Bankaroo* or *Greenlight*
- Make your own bank!



Money & Work

Twenty Tips to Teach Your Child to Work

Adapted from Daryl Hoole

- Be a model, an example.
- Be consistent.
- Instill good habits.
- Allow consequences to be the disciplinarian.
- Catch them doing something right and respond with praise.
- Be positive and appreciative, rather than negative and critical.
- Make work a privilege, not a punishment.
- Make a proper distinction between "required" and "hired" jobs.
- Be flexible.
- Give clear instruction regarding what is expected and let children enjoy the good feeling of checking items off a list as they're completed.
- Make work fun and rewarding.
- Provide incentives.



Twenty Tips to Teach Your Child to Work (cont'd)

- Play music while kids work.
- Be sure everyone in the family works and contributes. Read 'The Little Red Hen' to help understand everyone's role.
- Negotiate tasks when advisable, making them fair for all concerned.
- Inspect the work.
- Make work easy for them. Set them up for success.
- Develop self-reliance.
- Don't give up.



Principles for Technology

Ten Tech-Wise Commitments*

From The Tech-Wise Family by Andy Crouch

- We develop wisdom and courage together as a family.
- We want to create more than we consume. So we fill the center of our home with things that reward skill and active engagement.
- We are designed for a rhythm of work and rest. So one hour a day, one day a week, and one week a year, we turn off our devices and worship, feast, play and rest together.
- We wake up before our devices do, and they "go to bed" before we do.
- We aim for "no screens before double digits" at school and at home.
- We use screens for a purpose, and we use them together, rather than using them aimlessly and alone.
- Car time is conversation time.
- Spouses have one another's passwords, and parents have total access to children's devices.
- We learn to sing together rather than letting recorded and amplified music take over our lives and worship.
- We show up in person for the big events of life. We learn how to be human by being fully present at our moments of greatest vulnerability. We hope to die in one another's arms.

*These are merely suggestions and thoughts for consideration. Every family dynamic is different for technology. With COVID-19, some of these things are not attainable.



Principles for Technology

Thoughts for Consideration

- When will we give our child a phone/tablet?
- How will we monitor their access to the internet?
- What will be the rules surrounding technology in our home?
- What is our plan to open lines of communication when our child is inevitably exposed to explicit (sexual or non-sexual) content on the internet?
- How will we help our kids interact with others face-to-face to gain important social, spiritual, and emotional skills?

Suggested Resources

- The Tech-Wise Family by Andy Crouch
- Circle - Parental Control Device
- Good Pictures, Bad Pictures by Kristen A. Jenson
- Screen Kids - Gary Chapman and Arlene Pellicane
- Creating a Tech-Healthy Family - Andrea Davis
- Grand-Parenting Screen Kids - Gary Chapman and Arlene Pelican

