

Money Really Does Matter

KICK-START WITH ENCOURAGEMENT FOR PARENTS

Our example in money matters really does count! Our teens will imitate what we do with money more than what we say about it.

One of the best examples for your teen in regards to money is for you and your spouse to work hard at being on the same page financially. If you disagree about a money matter, work out your differences before you discuss the issue in front of your teen.

It is beneficial to share with your teen where you have struggled with money matters and what you have learned from those struggles.

FRAMING UP OUR PURPOSE

The key to teaching healthy financial living is to be able to communicate to our teens that money really does matter but that, at the same time, it really doesn't matter.

When it comes to purpose and contentment, money shouldn't matter.

"Better is a little with righteousness, than great revenues with injustice." --Proverbs 16:8

"Rest in Yahweh, and wait patiently for him. Don't fret because of him who prospers in his way, because of the man who makes wicked plots happen." --Psalm 37:7

"Therefore I tell you, don't be anxious for your life: what you will eat, or what you will drink; nor yet for your body, what you will wear. Isn't life more than food, and the body more than clothing? See the birds of the sky, that they don't sow, neither do they reap, nor gather into barns. Your heavenly Father feeds them. Aren't you of much more value than they? Which of you, by being anxious, can add one moment to his lifespan?" --Matthew 6:25-27

Most likely, you have already been hearing the phrase "I need _____" from your teenager any time a new fashion trend shows up at school or every time the newest mobile gadget hits the shelves. Our kids live in a world that often confuses needs with wants. As parents, we certainly can fall into that trap, too. God truly wants us to teach our children about the difference between our wants and our true needs. It's also crucial to help our teens recognize that desperately wanting a material item is probably an indication that we have a deeper need of being accepted and understood.

The bottom line that we should work out in our own lives first, then aid our kids in grasping, is that no amount of money or material items can sustain our sacred need for purpose. No landslide of success can fill our well of contentment for life. We will eventually draw from an empty well.

This isn't to say we should never buy something we really want or an item that is trendy or expensive. The key, according to Psalm 37, is to rest in God first and not compare our situation

to others' situations. The command in Matthew 6 is to not be anxious for our basic needs to be met. Our teens need us to help them discover the richness of contentment and the freedom we find when we want for things less. The encouragement here is to look honestly at your family's money habits as well as to understand how your teen is wired about money and possessions. From there, figure out what money issues they might struggle with and consider how you can model and teach healthy money perspectives and habits for them.

When it comes to the stewardship of our lives, money really does matter.

"Then Yahweh's word came by Haggai, the prophet, saying, 'Is it a time for you yourselves to dwell in your paneled houses, while [my] house lies waste? Now therefore this is what Yahweh of Armies says: Consider your ways. You have sown much, and bring in little. You eat, but you don't have enough. You drink, but you aren't filled with drink. You clothe yourselves, but no one is warm, and he who earns wages earns wages to put them into a bag with holes in it.'" --Haggai 1:3-6

Money may not matter in the whole scheme of finding our greater purpose, but how we steward what we do have, albeit little or much, definitely matters. This passage from Haggai is fairly obscure in the list of scriptures cited about money, but in it Haggai brings a power-

ful message proclaiming God's frustration with how His people are using what has been given to them. He is challenging their priorities.

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God's objection here is that the people are investing all their time, energy, and resources in their personal pursuits while His house lays in waste. Even though He is talking here about a tangible building, it's important to remember that the temple was the symbolic home of God. His Spirit resided in the temple, and that build-

ing was central to the spiritual lives of the Jewish people.

We are taught that God resides within us. Although He is omnipresent, our hearts are His symbolic home. If we spend all our time, money, and energy in activities that don't build His Kingdom or work hard only to spend everything that we own and not have any left over, then His "spiritual house" within us lies in waste. Haggai exhorts us to look at what we have and ask ourselves where our money and resources should be used to build something meaningful and eternal.

Obviously, this whole money thing is an expansive topic that touches on every part of our lives. So the hope is that you will be able to come back to these scriptural truths often and unpack the godly value that is needed for that moment.

IDEAS FOR MAKING MONEY MATTER FOR GOD

- As early as you can, teach your kids to give some and save some before they spend some.
- As a family, be involved regularly in a ministry to the poor. A weekly or monthly commitment to such an activity will directly impact your entire family's perspective on money.
- Cultivate a spirit of thankfulness, even in the small things.
- When your teen walks into the room and demands something that is really only a want, ask them to try that request again by leaving and re-entering the room with a gracious and humble attitude.
- Give your teen \$1, \$5, or \$10 and challenge them to see how they can multiply the money to invest in meeting someone else's need.
- Give clear activities or purchases in your teen's life that are their responsibility to fund. If they have an expense that is completely their responsibility, they will learn to set priorities in spending.
- Encourage your student to use their own resources to buy or make birthday gifts for siblings.