



What's Going on With My 10th Grader?

The 10th grader can drive a car, work a job, and is getting dangerously close to adulthood. Here is a look at what is going on inside the mind and heart of your 10th grader.

PHYSICAL DEVELOPMENT

- There is a heightened sensitivity to appearance and its social value.
- Boys and girls have a propensity to diet.
- Girls have developed physically into their adult bodies.
- Boys have mostly developed into their adult bodies. There might be a little growth left.
- Sexual desire is awakened, and the temptation to be sexually active is common.

EMOTIONAL DEVELOPMENT

The 10th grader may:

- Have a desire for more control over aspects of their life
- Test authority and question rules
- Love to try new things in an effort to discover identity
- Exhibit impulsive behavior with friends and peers
- Not respond to adult lectures, feeling they know better what is going on than the adult does
- Be more capable of taking care of others



RELATIONAL DEVELOPMENT

- Integrating both physical and emotional intimacy into relationships begins.
- Friends that share beliefs, values, and interests are sought.
- Less time may be spent with family, while more time may be spent with peers.
- Peers influence them to try risky behaviors, such as experimenting with alcohol, tobacco, etc.
- Competition with outside groups is preferred over competition with friends.
- Relationships with parents become focused on a negotiation to get what they want.
- There is a strong desire for conformity with peers.
- Girls have a tendency to be interested in older boys.
- Popular peers, adults, and celebrities are strong influences.

SPIRITUAL DEVELOPMENT

- They can handle the responsibility of most service positions in the church.
- They have a greater interest in serving others and in making a difference in the world.
- There is more planning and preparation for the future.
- They have a greater ability to identify right and wrong.
- Role models are developed that inspire them either toward or away from faith.
- Their capacity for self-discipline increases.
- Summer camps and mission experiences influence them spiritually because of the peer connections that those events create.
- They begin to imagine what life would be like as an adult away from their parents, and they begin deciding whether or not their faith will be a part of that.
- There is a temptation to “have their fun now” and be responsible later.



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 some-



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

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 building 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.

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

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.



10TH GRADE: MONEY MATTERS PARENT GUIDE

(Use this guide to help you conduct the Money Matters Family Experience.)

Money is important to God.

The Bible talks about money more than any other subject. In fact, there are over 800

Scriptures in the Bible that address the topic of money.

We want you to understand the biblical way to manage the financial resources God gives you.

This is simply one of those life skills that you can't afford to miss. If you understand how to manage money God's way, it will help you so much as an adult.

Our goal tonight is to spend some very special time with you teaching you about God's plan for managing money. But more importantly, our goal is to open an ongoing conversation with you about this topic.

Our desire is to set you up for success in this area, and tonight is just one opportunity for us to teach you.

Once we are finished, we want to celebrate this night and remember it by giving you a special gift. Are you ready?

The first activity we will do tonight begins with you filling out this budget form. (Give them a copy of the budgeting form included in

this resource).

On this form you will give your best guess of what we spend in our household each month.

When you are done, we will give you the correct answers, and we will talk more about the power of a budget.

(Give them time to fill out the form. It will be so much better if you don't help them with the answers. This will be a wonderful opportunity for you to assess just how financially aware your teenager is).

Now that you have a handle on what things cost, let's take some time to learn God's plan for managing money.

(As you walk through each of these biblical principles, feel free to share your own personal experiences and thoughts on each one with your teenager)

Here are 8 biblical principles on money that we want you to remember:

- Work Hard
- Earn Money
- Give a Tithe Back to God First
- Save Money
- Avoid Debt
- Be Generous with God's Money
- Be Content
- Do Not Let Money Become Your Master

Let me read some Scriptures to you about money. Feel free to ask me any questions you might have about these Scriptures. (Choose a few verses from the ones below to share.)

Matthew 6:24

No one can serve two masters, for either he will hate the one and love the other; or else he will be devoted to one and despise the other. You can't serve both God and money.

Malachi 3:10

"Bring the whole tithe into the storehouse, that there may be food in my house, and test me now in this," says Yahweh of Armies, "if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough for."

Luke 8:14

That which fell among the thorns, these are those who have heard, and as they go on their way they are choked with cares, riches, and pleasures of life, and bring no fruit to maturity.

Proverbs 6:6-8

Go to the ant, you sluggard. Consider her ways, and be wise; which having no chief, overseer, or ruler, provides her bread in the summer, and gathers her food in the harvest.

Proverbs 22:7

The rich rule over the poor. The borrower is servant to the lender.

Romans 13:8

Owe no one anything, except to love one another; for he who loves his neighbor has fulfilled the law.

Proverbs 21:20

There is precious treasure and oil in the dwelling of the wise; but a foolish man swallows it up.

Proverbs 21:5

The plans of the diligent surely lead to profit; and everyone who is hasty surely rushes to poverty.

Proverbs 13:11

Wealth gained dishonestly dwindles away, but he who gathers by hand makes it grow.

Matthew 6:21

For where your treasure is, there your heart will be also.

1 Timothy 5:8

But if anyone doesn't provide for his own, and especially his own household, he has denied the faith, and is worse than an unbeliever.

2 Thessalonians 3:10

For even when we were with you, we commanded you this: "If anyone will not work, neither let him eat."

Proverbs 17:18

A man void of understanding strikes hands, and becomes collateral in the presence of his neighbor.

Proverbs 13:22

A good man leaves an inheritance to his children's children, but the wealth of the sinner is stored for the righteous.



Proverbs 23:4-5

Don't weary yourself to be rich. In your wisdom, show restraint. Why do you set your eyes on that which is not? For it certainly sprouts wings like an eagle and flies in the sky.

Matthew 5:40-42

If anyone sues you to take away your coat, let him have your cloak also. Whoever compels you to go one mile, go with him two. Give to him who asks you, and don't turn away him who desires to borrow from you.

2 Corinthians 9:7

Let each man give according as he has determined in his heart; not grudgingly, or under compulsion; for God loves a cheerful giver.

Proverbs 21:20

There is precious treasure and oil in the dwelling of the wise; but a foolish man swallows it up.

Philippians 4:12-13

I know how to be humbled, and I know also how to abound. In everything and in all things I have learned the secret both to be filled and to be hungry, both to abound and to be in need. I can do all things through Christ, who strengthens me.

Here is our story of how we learned to manage money and what we have learned about managing money God's way.

Do you have any questions for us about managing money?

Now that we have begun this conversation and can celebrate the fact that you are now old enough to make and manage your own money, we wanted to say clearly to you that we trust you.

We want to show you we trust you by presenting to you this gift as a statement of how much we believe in you, and we pray that you will manage money the way God has taught us to.

(At this point you can present to your teenager a symbol that will help them remember this Family Experience in their life. If they don't already have a checking or savings account, this would be a perfect time to give them one).

We are always available if you have questions about money.

Our hope is that you will remember this night and understand just how important it is to manage money in a way that honors God.

End in prayer.



10th GRADE VIDEO SCRIPTS

10th Grade: Money Matters

Here are some questions for you. Where did you first learn how to balance a checkbook? How about this one: Where was it that you learned how much the average mortgage is? Hey, who taught you how much a box of cereal should cost? Where did you learn how to manage money and how to survive in the arena of personal finances? Did anyone teach you how to plan for retirement or to avoid debt? Hopefully, you had great people teach you how to manage money. For some of you, it was your parents who gave that to you. But for others, you've had to teach yourself about money. You know the hardships that can cause, and you know that learning those lessons on your own often result in a huge financial hole that becomes harder and harder to dig out of.

You don't want that for your teenager, and neither do we. That's why we have created the Family Experience called "Money Matters." In this Family Experience, we will give you Kick-starters to make the most of your money for God. They will 1. Give you tips on starting this conversation with your teen 2. Talk about God's design for our finances 3. Give ideas for making money matter for God.

You know, whether you are amazing at managing money or if you're up to your ears in debt, it really doesn't matter because, as a parent, you still have the opportunity to set your teenager up for a better life than you've had financially. In this Family Experience, you will give your student a household budget template for them to fill out. Explain that you want them to guess what your household spends in each category on a monthly basis. (No help here) The point is to see what they think things cost. Once they have finished, sit down with your teenager and go through the budget with them, writing down next to their number, the actual amount that your family spends in each category. This is designed to open up a discussion between you and your teenager concerning money. In the next step, you will present your teenager with his or her own checking account. You'll explain to them the responsibility of keeping up with their accounts and managing their money.

As you begin to teach your teenager about money, it is important to build their understanding on a solid biblical foundation. We have provided a parent guide with discussion points to help you add weight to the importance of money management, to tithing, to generosity, and to future planning. We also provided a list of optional teaching activities to help make this point.

Many of us have said, "If I knew then what I know now, I would've done things differently." You have

From philosophical to practical, there are a lot of important money lessons to be taught.



an opportunity to teach your teenager the things that you may not have been taught at their age. By teaching them a biblical view of money, you are giving a gift to your teenager, which will bless them and their future family.

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10th Grade Optional Activities

We know that some of you want to go further in teaching your teenager about money. We want to suggest to you a few other activities you might share with them.

LET'S MAKE DINNER

Let your teenager experience what it is like to cook a meal for the family while managing their money. Give them a pre-determined amount of money and assign them the task of preparing dinner.

The only rule is that they can't order take-out food!

Teach them how to choose the menu, read the recipe for ingredients, make a grocery list, manage their money while shopping, and actually cook the meal.

You can be available to them, but this activity is much more meaningful if you help them as little as possible. The whole point is for them to learn through bearing the burden of responsibility.

TAKE IT TO THE BANK

If your teenager does not have a bank account, you can take advantage of this Rite of Passage to take them to the bank and open one up.

This is the kind of moment that your teenager can remember forever.

While at the bank, you can let the bank representative assist in training your teenager how to manage a checking account, check their

balance online, and other necessary skills. Take advantage of having the bank representative as a big help in training your teenager.

WORK HARD FOR THE MONEY

The Money Matters Rite of Passage is also a great time to discuss future careers. Your teenager might not have any idea what salaries are paid to different positions.

Learning about the compensation levels for different professions will help them in their career planning process.

Do a simple web search with your teenager to discover the average salaries for different careers. Discuss with your teenager their thoughts on different careers they would like to do later in life.

Help them understand the amount of education, tuition, and training it takes for each career.

Spending time in this discussion with your teenager can be an affirming time where your teenager can learn what they can earn in their future career. They will also get an idea of what they must do to prepare for their career.

Make sure that this activity is educational and doesn't put unnecessary pressure on your teenager. The idea of this activity is to get their mind thinking about their future without overwhelming them.

HERE ARE

8 BIBLICAL PRINCIPLES ON MONEY

WE WANT YOU TO REMEMBER

WORK HARD

Work in a way that honors God. Remember that the ability to work and earn money is a gift from God. Reject the temptation to be lazy.

For even when we were with you, we commanded you this: "If anyone will not work, neither let him eat." -2 Thessalonians 3:10

EARN MONEY

It is not wrong to earn money. God gave you the ability to earn money.

But if anyone doesn't provide for his own, and especially his own household, he has denied the faith, and is worse than an unbeliever. -1 Timothy 5:8

GIVE A TITHE BACK TO GOD FIRST

God wants you to recognize that the money you have came from Him. You are the steward of God's money. Giving a tithe is your recognition that you are managing God's money.

Bring the whole tithe into the storehouse, that there may be food in my house, and test me now in this," says Yahweh of Armies, "if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough for. -Malachi 3:10

SAVE MONEY

When you get money you are not meant to spend it unwisely. Saving a portion of your money is wise.

A good man leaves an inheritance to his children's children, but the wealth of the sinner is stored for the righteous. -Proverbs 13:22

AVOID DEBT

When you are in debt to someone else you become obligated to them. As much as possible you should remain obligated to God only.

The rich rule over the poor. The borrower is servant to the lender. Proverbs 22:7

BE GENEROUS WITH GOD'S MONEY

God calls those who follow Him to use the money He gives them to build His Kingdom. There is joy in giving money as God leads you.

Let each man give according as he has determined in his heart; not grudgingly, or under compulsion; for God loves a cheerful giver. -2 Corinthians 9:7

BE CONTENT

The love of money and stuff can take over your life and ruin it. Be content with what God gives you and avoid collecting "things" with your money.

For where your treasure is, there your heart will be also. -Matthew 6:21

DO NOT LET MONEY BECOME YOUR MASTER

Money is a tool to glorify God and build His Kingdom. God is your master, not money. If money becomes what you love the most, it will be free to ruin your life.

"No one can serve two masters, for either he will hate the one and love the other; or else he will be devoted to one and despise the other. You can't serve both God and money. -Matthew 6:24

HOUSEHOLD BUDGET WORKSHEET

	Estimate	Actual	Difference
Mortgage / Rent			
Cell Phone / Land Line			
Electricity			
Gas			
Water / Sewer			
Cable / TV			
Car Payment			
Car Insurance			
Gasoline			
Medical Expenses			
Food			
Dining Out			
Clothes			
Child Care			
Church / Charity			
Entertainment			
Savings			
Taxes			