

**A.B.C.'s of Money Management:  
What to teach your Children about Money  
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Proverbs 22; Deuteronomy: 6:6-9

Proverbs 22:6 Train up a child in the way he should go, And when he is old he will not depart from it.

**The ABC'S of Money management for Children**

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**1) How do we teach our kids?**

- a) By our **words** – We need to talk about it. Proverbs 22
- b) By our **walk** – We need to model it
  - i) Mark 7:6 He answered and said to them, “Well did Isaiah prophesy of you hypocrites, as it is written: ‘This people honors Me with their *lips*, But their heart is far from Me.’”
  - ii) 1 Corinthians 11:1 Imitate me, just as I also *imitate* Christ.
  - iii) Luke 6:40 A disciple is not above his teacher, but everyone who is perfectly trained will be like his teacher.
  - iv) **We can teach what we believe but we reproduce what we are.**
- c) By their **work** - Work is not a **dirty four letter** word
  - i) Proverbs 13:11 (NRSV) Wealth hastily gotten will dwindle, but those who gather little by little will increase it.
  - ii) Proverbs 14:23 In all labor there is profit, But idle chatter *leads* only to poverty.

**2) How can we give them experience?**

- a) **Acquaint** them with income.
- b) **Begin** them on a budget –. Proverbs 3:9-10 Honor the LORD with your possessions, And with the firstfruits of all your increase; <sup>10</sup>So your barns will be filled with plenty, And your vats will overflow with new wine.
  - i) First Give **to God**
  - ii) Second save **for myself**
  - iii) Third **spend for my needs**
- c) **Confront** them with the dangers of money
  - i) You can't spend **more than you get**
  - ii) You don't need everything **you want**
  - iii) You shouldn't believe that money buys **friends and happiness**. Luke 15
  - iv) You shouldn't **forget God**
    - (1) Malachi 3:8-9a “Will a man rob God? Yet you rob me. “But you ask, ‘How do we rob you?’ “In tithes and offerings.