

S E S S I O N



***COACH 'EM UP!***

# TRAINING MANDATE

Now this is the commandment, and these are the statutes and judgments which the LORD your God has commanded to teach you, that you may observe them in the land which you are crossing over to possess, that you may fear the LORD your God, to keep all His statutes and His commandments which I command you, you and your son and your grandson, all the days of your life, and that your days may be prolonged. Therefore hear, O Israel, and be careful to observe it, that it may be well with you, and that you may multiply greatly as the LORD God of your fathers has promised you—‘a land flowing with milk and honey.’

“Hear, O Israel: The LORD our God, the LORD is one! You shall love the LORD your God with all your heart, with all your soul, and with all your strength.

“And these words which I command you today shall be in your heart. You shall teach them diligently to your children, and shall talk of them when you sit in your house, when you walk by the way, when you lie down, and when you rise up. You shall bind them as a sign on your hand, and they shall be as frontlets between your eyes. You shall write them on the doorposts of your house and on your gates. - **Deuteronomy 6:1-9**

# TRAINING MANDATE

(167) \_\_\_\_\_ **turnover responsibility as kids mature**

# RECOMMENDED APPROACH

- **Give an Allowance/Salary (Based on age/responsibility of child)**
- **Set Mandatory disbursements**
  - e.g. Give 10%
  - Save 10-30%
  - Spend 60-80%
- **Make a “Responsibility List”**
  - definition – the spending categories the child is responsible for managing
- **Allow Child to Make Decisions (HANDS OFF!)**

# SAMPLE RESPONSIBILITY LISTS

## 10-Year Old

- CDs/DVDs
- Entertainment when out with friends
- Games
- Gifts for family and friends

## 16-Year Old

- 10-Year Old List
- Car Expenses
  - Gasoline
  - Insurance
- Sports activities
- Eating out with friends
- Clothing
- Hair cuts

# KEYS TO SUCCESS

- *Planning and preparation is required*
- *Be careful what you include on the list*
- *Be willing to let your child fail and suffer the natural consequences*
- *Chores should be separate from allowance*
  - Optionally use special chores for extra income
- *Encourage kids to generate “outside” income*
  - Mow lawns, babysit, etc.
- *Use “extra” chores for disciplinary purposes*

# BENEFITS WITH A SYSTEM

- *Instills discipline*
- *Encourages kids to learn to be savers*
- *Virtually <sup>(168)</sup> \_\_\_\_\_ arguments over money*
- *Causes/allows parents to let go*
- *Teaches kids to give*

# KEY REMINDERS

- *You lead by example – Godly principles are <sup>(169)</sup> \_\_\_\_\_ ,  
not <sup>(170)</sup> \_\_\_\_\_*
- *Your attitudes are caught, not taught*
- *Your habits are caught, not taught*
- *Avoid scarcity language – “we can’t afford it!”*
- *Adopt empowering language – “how can we make this happen?”*

PRAGMATICE  
EIGHT

(171) \_\_\_\_\_

## IMPULSE BUYING AVOIDANCE STRATEGY

- *Wait 7 days*
- *Get 1 price comparison*
- *Get 1 qualified opinion*

## THE PARENTING LICENSE

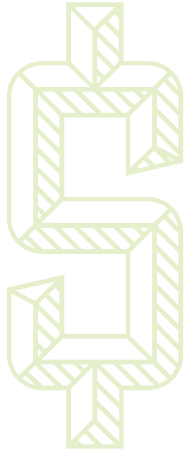
*Then God blessed them, and God said to them, "Be fruitful and multiply; fill the earth and subdue it; have dominion over the fish of the sea, over the birds of the air, and over every living thing that moves on the earth."*

**Genesis 1:28**

## THE PARENTING MANDATE

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

## SESSION 19 SUMMARY



Teaching our kids Biblical financial principles and practices is hard work. It requires a great deal of time and patience, spread over many years. However, the payoff to our kids is enormous, and the peace of mind parents gain is priceless. Practice “711” to immediately implement a tool to control your consumption patterns. Start today, and don’t give up!

1. What approach have you tried to use to teach delayed gratification to your kids? Results?

---

---

---

2. What are your biggest concerns with sharing your finances with your kids and teaching them biblical principles?

---

---

---

### GOD’S ENCOURAGEMENT ABOUT WORDS

*A man’s stomach shall be satisfied from the fruit of his mouth; from the produce of his lips he shall be filled. Death and life are in the power of the tongue, and those who love it will eat its fruit.*

- **Proverbs 18:20-21**

- Words can impact the will of God
  - **Genesis 3:1-5; Joshua 6:10, Luke 1:18-20**
- Words can deliver from oppression - **Luke 4:36**
- Words can have spiritual authority - **Mark 1:22**
- Words will shape our destiny
  - **James 3:3-5; 1 Corinthians 14:3**
- Words will change the spiritual realm
  - **Proverbs 15:4; 1 Corinthians 14:4; Psalm 34:1-3**
- Words will change the physical realm
  - **Hebrew 11:3; Proverbs 22:11; Mark 11:21-24**

### PRAY FOR DISCERNMENT

*Father, thank You for giving me the ability to shape the environment in which You’ve planted me. Increase my faith to operate in the authority Jesus won for me.*

*Jesus, thank You for demonstrating how to heal, free, and deliver by the power of words spoken in faith. Increase my faith.*

*Holy Spirit, give me discernment in situations where You would have me speak life giving words. Help me be sensitive to Your prompting to speak edifying words of encouragement to those around me. I don’t want to be presumptuous. I want to follow Your lead. Show me. Speak to me. Teach me.*

*In Jesus’ Name.*