

Things Kids
Need to
Know...



The Big Three- Wisdom, Judgment, Discernment

"In today's world, more than ever, your teenager needs to head into life outside your nest with what I call the "big three": wisdom, good judgment, and discernment."

- Kevin Leman, Have a New Teenager by Friday

Our kids are bombarded with influences that tempt them to seek out what seems "normal" and "right" in the world's eyes. In order to combat this worldview, we need to pray that our kids seek out wisdom, judgment, and discernment to know right from wrong. Choose one or more of the following verses and write them on index cards. Display these cards in places where you and your teen will see them regularly to be reminded that God is the source of all wisdom, good judgment, and discernment.

Proverbs 10:23, "Doing wrong is like a joke to a fool, but wisdom is pleasure to a man of understanding."

Proverbs 12:15, "The way of a fool is right in his own eyes, but a wise man listens to advice."

Proverbs 18:15, "An intelligent heart acquires knowledge, and the ear of the wise seeks knowledge."

Proverbs 19:20, "Listen to advice and accept instruction, that you may gain wisdom in the future."

Proverbs 24:3-6, "By wisdom a house is built, and by understanding it is established; by knowledge the rooms are filled with all precious and pleasant riches. A wise man is full of strength, and a man of knowledge enhances his might, for by wise guidance you can wage your war, and in abundance of counselors there is victory."

Proverbs 23:12, "Apply your heart to instruction and your ear to words of knowledge."

Proverbs 1:7, "The fear of the Lord is the beginning of knowledge; fools despise wisdom and instruction."

Proverbs 3:5, "Trust in the Lord with all your heart, and do not lean on your own understanding."

How to be Generous and Money-Smart

Jesus talked more about money than He did any other subject! As a matter of fact, in the whole bible, money is mentioned about 2,000 times. If money is that important to God, then it needs to be that important to us as parents. We need to teach our kids to be money-smart- helping them have a healthy view of the importance of money in the life of a believer.

Reflect on how important money and possessions are to your family.

How much time each week do you spend earning and spending your money (work and shopping)? _____

How much time per week do you spend thinking about ways to earn more money and how you would like to spend it? _____

How much time do you spend thinking and worrying about things about things you don't have? _____

How much time per week do you spend reaching out and serving others? _____

How much time do you spend thinking about how to meet the needs of others? _____

How often do you use the money God has given you toward His work and helping others? _____

Matthew 6:24, "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money."

If you evaluate the way you spend your time and money, who would you say is your master, God or money? _____

Are you satisfied with the example you are setting for your kids in this area? If yes, how can you be intentional about maintaining a balanced view of money? If not, how can you make strides to help kids shift their focus to giving and generosity so their money doesn't have a hold on them?

Reflect on God's blessings and gifts in your life.

Take a moment to list the ways God has blessed you with finances and possessions.

How often do you count your blessings with your teen? How often do you complain about what you don't have in front of them? In what ways do you encourage them to be thankful for all they've been given?

Hebrews 13:5, "Don't love money; be satisfied with what you have. For God has said, "I will never fail you. I will never abandon you."

Do you tend to worry about and stress over possessions you don't have or do you release those concerns to God with the faith that He will provide for your needs?

Reflect on work ethic.

Proverbs 21:5, "Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty."

Proverbs 13:11, "Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time."

Teens need to see hard work modeled before them and see the benefit of a good work ethic. Kids can begin to learn positive work ethic from a

very young age. As parents, we need to give our kids appropriate levels of responsibility at home and acknowledge when they go the extra mile.

How are you currently encouraging a good work ethic in your kids?

Reflect on Spending, Saving and Giving.

Proverbs 21:20, "Be sensible and store up precious treasures – don't waste them like a fool."

Proverbs 10:4, "Laziness leads to poverty; hard work makes you rich."

Proverbs 11:24-25, "Sometimes you can become rich by being generous or poor by being greedy. Generosity will be rewarded: Give a cup of water, and you will receive a cup of water in return."

There is a delicate balance between spending, saving, and giving. We need to spend the money God has blessed us with on the things we need and save up to provide just enough security to make sure we can take care of our needs in the future, all while giving and sharing generously with those in need. Too often we lean too much in one direction or another.

Where do you find yourself leaning on the scale of spending, saving, and giving? Circle the word that best describes you.

Spender Saver Giver Balanced

How would you describe your kids?

Spender Saver Giver Balanced

How can you restore balance to your financial life?

How can you better educate your kids?

Planning for the Future

Kids and adults often get stuck in the present whirlwind of activities and focus on tackling the problems of the day without thinking about goals for the future. It's important for kids to train themselves to lift their heads and look at the future – to create goals they can work toward accomplishing. At the same time, it's crucial for parents to have a correct understanding and appreciation for their kids' skills and gifts. Too many parents have unrealistic expectations about their child's future - this actually devalues and frustrates kids instead of motivating them!

Identify your expectations as a parent – What do you hope your child will be doing in a year? 5 years? 10 years?

What do you think are your child's goals? 1 year... 5 years... 10 years...

(When you go home, share these answer with you child and have a conversation!)

What would you say are your child's gifts and talents?

What does your child say?

What activities and clubs will help your child accomplish his future goals?

What activities and clubs that your child is participating in now will **not** help accomplish this goal? What would happen if you stopped these activities to free up energy and resources for things that will better equip him in the future?

As parents, we can get so consumed with our vision for our child's future, that we forget to take our child's preferences and God's will into account. Take a moment and pray quietly– that God would reveal His plan to you and your child over the next few years and that you would trust His leading.

“You are not the Center of the Universe!”

Too often parents think it's right and good to order their lives around their kids' wants, needs, and preferences. They sacrifice everything to put their kids first; they give and invest until there's nothing left for anyone else. While at face-value it seems very selfless, this over-attention to our kids causing an unfortunate problem in our society – kids who grow up thinking they are the center of the universe don't know how to relate to others and deal with difficulties. They are caught off guard when someone tells them no. They feel betrayed and confused when things don't turn out in their favor. They don't know how to give selflessly without expecting something in return. How do you lovingly let your child know he's not the center of the universe? Consider these tips:

- Let them feel the disappointment of not getting what they want.
- Don't equate love with acquiring material things.
- Realize that taking care of your kids doesn't mean doing everything they want. It means doing what is best for their character and future, whether they like it or not.
- Prioritize your relationships – don't constantly sacrifice time spent with friends, family or your spouse in favor of doing things for your child.
- Don't allow your teen to manipulate you into feeling guilty. You are called to parent them and do what's best for them – you were not called to be liked by them.
- Fight against the temptation to feed your child's need to feel accepted by allowing them to purchase things in order to fit in.
- Require your child to work for what they have – teach them that nothing in life worth having is free.
- Be OK with saying no and stick to it.

Which one of these tips is a weakness for you? How can you strengthen your parenting in that area?

“I Believe In You”

1 Thessalonians 5:11, “Therefore encourage one another and build one another up, just as you are doing.”

Our kids need encouragement as they take risks and do big things. They need to know when they're on the right path. We need to affirm the Godly character traits they are exhibiting and encourage them as they face difficulties.

Take a moment to write your child a note of encouragement, letting them know how proud you are of who they are becoming and the character traits they exhibit!