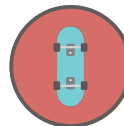


# ***PARENTING PLAN***

## ***YEAR 17: FINANCES***



# HI FRIEND!



We've heard it through the grapevine that there's a birthday in your family this month! As your child enters into Year 17, we want to focus on **Finances**.

At First Capital, we believe that a child's home is the number 1 faith-building, disciple-making environment that there is. We want to partner with you as you raise your fearfully and wonderfully made child. We've created a discipleship program that goes from year 1 all the way to year 18 when you're launching your child out into the world. We offer this plan that focuses on one thing every year when it comes to following Jesus.

This plan isn't supposed to be a course in everything you need to know when it comes to parenting and raising a child to love and follow Jesus. But we hope that every year, this plan will help you and your family take one step closer to Jesus.

This plan is just one part of many resources that we want to provide for you. Many of those resources can be found on our Parent Resources Wall in the lobby.

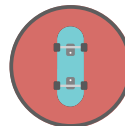
During this first phase of your child's life we label as the **Mobilize Phase**, we focus on **starting to put your faith to action**.

If you have any questions or just need an adult to talk to anytime this year, we are available to you! You can reach out to anybody on the Family Ministry Team.

Evalina Pinnick - [evalina@churchanywhere.us](mailto:evalina@churchanywhere.us)  
Marianne Rader - [marianne@firstcapitalchristian.org](mailto:marianne@firstcapitalchristian.org)  
Spencer Roberts - [spencer@firstcapitalchristian.org](mailto:spencer@firstcapitalchristian.org)  
Patrick Crawford - [patrick@churchanywhere.us](mailto:patrick@churchanywhere.us)

We are praying for you and your family,  
The Family Ministry Team

# **WRITE A LETTER TO YOUR FUTURE 18-YEAR-OLD**

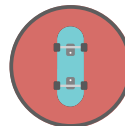


Each year throughout the parenting plan, take time to write your child a letter. Below are some ideas of things to include that will speak life and love into your child, as well as give them an invaluable collection of insights into their upbringing and a storyline of memories to be cherished for the rest of their lives

1. Things I've loved about you this year...
2. Important memories from this past year...
3. Some of my favorite time with you is when we...
4. Your favorite type of music is...
5. Your favorite hobbies are...
6. Things that make you laugh...
7. Your favorite things to do with your friends...
8. I am impressed when you...
9. I've been praying about this for you this year...
10. I've been praying about this for me as a parent this year...
11. Something I hope you learned this year is...
12. A bible verse I have picked out for you is...

You can write them all in a journal or write each letter as a separate piece of paper. Include a photo of your family with the letter to give a year by year collection of memories all in one place. Each year after giving your child the letter, get it back and keep them all somewhere safe. You will give them all to your child in the 18th year for LAUNCH.

# FINANCES

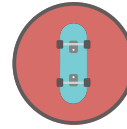


When asked, many parents of young adults who felt like they raised good kids, confessed that this is a major area where they failed to teach good habits and behavior to their children as they were growing up. As your child creeps closer to becoming a young adult, we want to encourage you to spend this year teaching them how to handle their money using godly principles that will help them avoid the financial pitfalls that potentially lie ahead. Likewise, we also want to teach them how to be a good steward of the money that God has entrusted to them, participating in God's good work in this world.

This booklet contains some ideas on how to help your child build some healthy habits, but WE might benefit from this year's focus as much as our children. If your family finances are not in order, make this year the year you finally start making strides towards greater financial health. Jesus talks A LOT about money, so in a spiritual formation plan like these parent booklets, we have devoted two years to finances. The 10th birthday booklet focuses on giving and the 17th birthday focuses on godly financial principles. In truth, this year's focus would be a good one for younger siblings if you have more children at home.

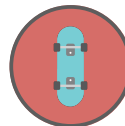
**GOD TRUSTS YOU:** This is a message that your teenager needs to understand. All the resources of the world ultimately come under the authority of God. He provides us with resources and makes us "stewards." Steward, or stewardship, is a term that you will hear often in Christian circles. A steward is someone who handles the finances or property on behalf of someone else. God entrusts some of his resources to us, and will call us to account on how we handle the gifts he has given us. Check out these parables about stewardship: Luke 12:42-48 and Matthew 25:14-30.

# NOTES



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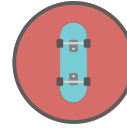
# FINANCES



**GIVING IS FIRST:** Even before we give Uncle Sam his share of our income, we honor God with the first of our income. The Lord required the Israelites to give a tithe (10%) of the first of all they had. Teach your children early that God is faithful and will supply all their needs. Share stories of when you gave when you didn't think you could, or how God helped you through a miracle when you only had \$13 for the rest of the month. Invite them into the family story of God's provision and faithfulness. Telling these stories will tether them to a longer story of God's faithfulness in their lives.

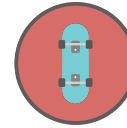
Giving a tithe at church is a way to show their trust in God and to show God that he is first in their lives. Jesus teaches us that we cannot have two masters. Matthew 6:24 says "You cannot serve both God and money." We know the allure of money and possessions. It is good for us to show our kids the proper place that money should play in a Christian's life. God invites us to participate in His good work in this world, and one of those ways is through financial giving. It is much easier for people to learn to tithe and trust God's faithfulness when they are young and have little money, than it is to change habits once they have grown and are working full time. However, carefully navigate this teaching keeping in mind that God does not want us to give because we are forced to. It's all about the heart – 2nd Corinthians 9:6-7.

# NOTES



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# FINANCES

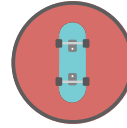


**TEACH THEM GOOD PRINCIPLES:** Share these biblical principles with your children this year: •

God trusts you with his money. 2nd Corinthian 9:8

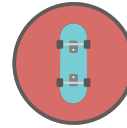
- **Giving to God comes first.** God says to test him in this. Malachi 3:6-18
- **Save.** Make the distinction with your child between storing up treasures on earth, which Jesus warns about, and wise saving for the future. Proverbs 21:20; 22:3
- **Avoid Debt.** Help your child distinguish between healthy debt like mortgages and unhealthy debt like credit cards, store cards, payday loans and excessive debt of any kind. Teach your young adult to delay gratification and to say no sometimes. Consumer debt and student loans lay in wait to ambush your child's finances. Proverbs 22:7; Psalm 37:21 • **Work Hard.** Proverbs 12:11,14:23; 2nd Thes. 3:10-12; 1st Thes. 4:11-12
- **Share with the Poor.** James 1:27; 1st John 3:17-18; Deuteronomy 15:7-11
- **Learn Contentment.** Sometimes we think we will be content once we have a certain amount of money or a certain possession, but contentment comes when we can do without. We have peace when we are like a weaned child – Psalm 131:2. Learn to love what you have. "Use it up, wear it out, make it do, do without." (old saying)

# NOTES



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# PROTECTING YOUR KID: TECHNOLOGY HELP



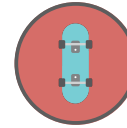
## 3 Steps to Protecting Your Child Online

**1. Talk to your child about using their devices. Discuss how they should never give out personal information or chat with strangers. Have an age-appropriate conversation about pornography. Stress how important it is to let you know if they come across inappropriate content. Make sure they know you are a safe person to talk to about what they've seen. For help in talking with kids about pornography, check out Good Pictures/Bad Pictures and Good Pictures/ Bad Pictures Jr. by Kristen Jensen, M.A. and Gail Poyner, PhD. There are also great resources at [family.org](http://family.org) and [covenanteyes.com](http://covenanteyes.com).**

**2. Set boundaries for internet usage. Require that all internet usage be done in a central area of the house where parents and other family members will be. Do not allow surfing while you are not home, including homework which typically requires a lot of need for google images. Do not allow devices in a child's room - they should not need privacy to be on the internet.**

**3. Protect your devices with a content blocker and report generator. There are several companies that provide these services/software. Focus on the Family partners with Net Nanny and Forcefield. These programs will not only block content, but will also send accountability reports on everyone's usage in the family. You should also go into the settings of each device and determine the restrictions for that device, which is then protected by a 4 digit PIN. Commit yourself to being intentional about being a gatekeeper for your child's heart and mind - no apologies. It will be impossible to protect them entirely, but these simple steps are a good start toward giving them a good shot at never knowing the dark world of a porn addiction.**

# MARRIAGE PLAN



Each year we want to encourage you to make a plan to keep your marriage healthy. One of the most important gifts you'll give to your child is the love you give to your spouse. When mom and dad love each other and demonstrate the traits of a healthy (NOT PERFECT!) marriage, it not only sets a good example of a godly marriage but gives them a greater sense of security and well-being.

- Good marriages require intentionality. Use the plan below to make an intentional effort in your marriage this year. Read *The Best Us* by Ted Lowe (@MarriedPeople 2016) for a full explanation of Have Serious Fun! Love God First; Respect and Love; Practice Your Promise.

**Have Serious Fun! Date Night Scheduling:**

- Grab your calendars and mark at least TWO date nights for each month and PROTECT those dates. Remember that you were boyfriend and girlfriend before you were dad and mom, and have fun together! No family administration discussions!

**Love God First - Faith Practices 101:**

- Research finds that couples who pray together at least twice a week have a divorce rate of less than 1% (HomePointe). Commit to praying as a couple at least twice a week. Plan which worship service the two of you will attend together each week – don't "divide and conquer" in order to volunteer.

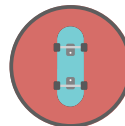
**Love and Respect - Write an Annual Letter:**

- Write a letter to your spouse for your anniversary this year, much like the one in this packet that you will write to your child. Write a letter of memories from this past year, affirmations, prayers and promises to each other.

**Practice Your Promise - Personal Growth:**

- Set a "secret goal" to grow as a spouse, such as "listening better," "praising her in public," or "initiating romance." Write it down and seal it in an envelope. When you receive next year's packet, open the envelope and assess your progress.

# DOWNLOAD THE PARENT CUE APP



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**Parent Cue  
creates the plan,  
so you can make  
the memories.**

