

## Faithful With the Little



### How young is too young to start teaching kids about money?

Some say you should start giving kids money as soon as they stop trying to put it in their mouths! Others tell parents to start this instruction at age 5 or 6.

Each family must decide. **However, it's important to start teaching the principles of saving and giving early.** Jesus told His disciples that *Whoever can be trusted with very little can also be trusted with much* (Luke 16:10a, NIV®). As you teach your child to be faithful now with pennies and quarters, you give him a safe place to practice and prepare to handle the bigger bills that come in teen and adult years.

So where do you start? **First, decide your approach to giving money to your child.** Some parents give an allowance based on the completion of weekly household chores. They want children to learn that money is earned by working. Other parents keep allowance and chores separate. They expect children to do chores simply because they are a member of the family. In these families, each child receives a set amount of money each week, with the chance to earn extra money for special jobs. Whatever approach you choose, be sure your child is regularly getting some income. Also, make sure the amount of money is appropriate for your child's age and the small toys and other items she usually wants to purchase.

**Next, think of a way to help your child keep track of her money.** Preschoolers are very concrete thinkers, so they need to see actual coins and bills. Let your child choose a favorite bank from the toy store or make one at home. With some creativity, large envelopes, small cloth drawstring bags, shoeboxes, and even socks can make nice banks. (See

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Randy Alcorn's bank idea with jars on this page.) Also, since preschoolers are focused on the present, the concept of saving for the future is hard to grasp. Help your child set short-term goals at first, and if he wants to save for a bigger item, like a bicycle, cut out a picture of a bike and tape it to his bank so he connects his money with the bike.

Finally, some parents wonder if they should require their child to tithe, since God loves a cheerful giver (2 Corinthians 9:7). **Start by modeling a grateful and generous spirit yourself.** Let your child see you placing money in the offering plate at church each Sunday. Let her see you giving wholeheartedly to the ministry that's collecting donations at the supermarket. Remind her that everything belongs to God (Psalm 24:1-2). Many children surprise adults with their generosity. But some children need to build a habit before heart change occurs. Pray for the best approach with your child.

**As you help your child to be faithful with the little, God will also see YOU being faithful with the little — that is, the little one that God has entrusted into your care!**

# Treasure Jars

Randy Alcorn, author of *The Treasure Principle*, gave each of his two daughters, ages 5 and 7, a set of three jars labeled Giving, Saving, and Spending. He explained that each time they received money they had to drop at least 10 percent into the giving jar. They could drop whatever they wanted into the other two jars. However, money in the giving jar could never be moved to other jars, but spending and saving money could be moved to the giving jar. Also, spending money could be moved to the saving jar but not the other way

around. As a visual reminder, the girls lined up the jars with giving on the left, saving in the middle and spending on the right — they could transfer money to any jar to the left, but never to a jar to the right. Randy says he will never forget the night when he gave his daughters the jars. They were so excited that they put all their money into the jars and literally spent two hours talking and figuring things out! He and his wife practiced this system for the next five years, and he claims it resulted in more financial education than any other single thing they did.<sup>1</sup>



<sup>1</sup> Alcorn, Randy, "Training Your Children to Manage Money," Feb. 11, 2010 ([epm.org/resources/2010/Feb/11/training-your-children-manage-money](http://epm.org/resources/2010/Feb/11/training-your-children-manage-money)).

## New Year's Resolution: Family Faith Times

January is the season for making new habits. Some stick; others don't. Here's an idea for a habit with eternal value! Set aside some minutes or hours each week for a focused time of family fun and spiritual learning. Bring your whole family together to read God's Word, work on Awana® club handbooks, and experience other creative, meaningful activities.



To get you started on this valuable habit, Awana teamed up with VeggieTales founder Phil Vischer to produce the *Awana at Home® Parent Kit JellyTelly Edition* (\$36.99). This resource contains an introductory DVD, 24 puppet character segments, and a magazine-style guide to give you all you need to lead faith-focused family games, handbook memory work and Bible discussion. Kids ages 4 to 8 will enjoy these times, geared especially for them. To order, visit [awana.org/store](http://awana.org/store).

Hi, Cubbies! How many coins are in the picture below?  
Circle each coin that you see, and then color the picture.

Then listen to Mom or Dad tell you the Bible story of the poor widow in this picture.



**Parents!** With your child, read the Bible story of the widow's offering (Mark 12:41-44).  
Use the story to talk about giving our best to God, even if the amount seems small.

# Puggles at YOUR Place

It's good to incorporate aspects of Puggles® club into your home setting. This will reinforce learning and help your Puggle feel more comfortable at club too. Review the "Puggles Creation Finger Play" with your child each day — maybe each morning at breakfast. (Check with your club to see if they do this activity.)



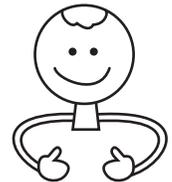
**GOD MADE THE SUN.**  
(Hold your hands above your head in a big circle.)



**SO WE CAN SEE.**  
(Point to eyes.)



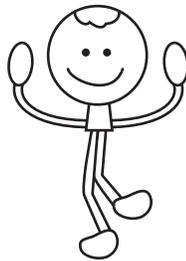
**GOD MADE THE STARS.**  
(Hold fingers out and wiggle them as if to twinkle.)



**AND GOD MADE ME.**  
(Make a big gesture pointing to self.)



**GOD MADE THE FROGS.**  
(Cup hands together tenderly as if holding a baby frog.)



**TO HOP WITH GLEE.**  
(Hop one time.)



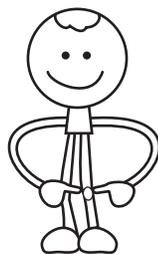
**GOD MADE THE BIRDS.**  
(Wave or flap arms.)



**AND GOD MADE ME.**  
(Make a big gesture pointing to self.)



**GOD MADE MY EARS.**  
(Point to ears.)



**GOD MADE MY KNEE.**  
(Point to knee.)



**GOD MADE MY FINGERS.**  
(Wiggle fingers out in front.)



**YES, GOD MADE ME.**  
(Make a big gesture pointing to self.)

