**Life Lessons for Finding What You Treasure:**

**Balance your Spending with Saving, Sharing, and Simplicity?**

 You love people, and use money for stuff, don’t you? But how often do you *love money*, and *use people* for stuff? Most family breadwinners think they work to support family life. But does your family at home experience you *living for your work*, and bringing home to them the burned-out left-overs of your life? We all like to think we are investing our money in what’s most important, that our budget accurately reflects what our hearts care most about. We like to think we’ve made sure that our treasure just follows our hearts. But Jesus was correct in teaching us that the reverse is also true. Our hearts *do* follow our treasures, so we need to follow the money too. We all need to examine where our dollars are taking our minds and hearts, and with them, our marriages and children. If we ask them, will they believe we are supporting healthy endeavors out there? Will we find they are proud of how they see our time and money leaving the world a better place for all?

 Just like our checkbooks, our schedules need to be kept in balance too, so they both show what should be the priority of our private over our public life. How can we tell?

* Do we keep a good balance with saving and spending money? Do we enjoy both?
* Do we dread consumer debt enough to wait for things we want until we can pay for them up front?
* How cluttered are our houses and our schedules?
* Do we live simply enough that we enjoy sharing our homes and wallets with others in need?
* Or do we keep too much stuff around our homes, and in our public lives, that we don’t invite the people who need us into our homes and lives?
* Are we hiding some of our investments of time and money, deceiving our loved ones so we can avoid the pain required to change?
* When I look at my five biggest monthly expenditures, how many of them can I see are being used to leave the world a better place? Is the money creating life, or consuming more life than it creates?
* Is my deception so comprehensive that I try to get people at work to see me one way, and then try to act like I am somebody else when I get home?
* Am I having trouble changing gears? When work intrudes on my home life, or my family suddenly needs my attention during my work day, do I have trouble giving it to them?
* If my disguises are wearing thin, *do I even know who I am anymore, who I would be without these public and private roles, relationships, and responsibilities?*

 If all these questions are leading you to see laziness and selfishness in your life that don’t seem to square with your ideals, what could be causing this? Most likely, it’s *el greedo:* **valuing your money and possessions more than your relationships** with your family and friends. When we provide for them, whether by earning money or spending it carefully on what they need, **do we provide them with *ourselves*,** our time, our minds, and our hearts? When we protect them from harm, beyond safe housing and transportation, **do we protect them from us,** from their enemies, within and without? **Do we care for them enough to listen** to what’s really happening in their lives, to hear how they feel about it, and what they need from us to feel safe? Your spouse and children may want to tell you, “I don’t care what you know until I know that you care. Show me you want to understand me, then I might want to understand what you’re trying to teach me.”

` These are challenging questions that most people have been reluctant to look at very closely. We usually don’t until something is really hurting and worrying us. Below are contrasting mindsets and habits that will produce more illness or wellness in people, depending on how they use the neutral resources of money, and the services and possessions it can buy:

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| --- | --- |
| ***Sickening Beliefs and Lifestyles*** | ***Healthy Beliefs and Lifestyles*** |
| At month’s end, my credit cards aren’t paid off. | I wait for things, so I have no credit card debt. |
| Financially I support one or more adults who  should by now be able to support themselves. | When adult friends and family get themselves into  trouble, I give them of myself, and not much money. |
| There’s no will to carry out my wishes after I die. | My will will do much good after I die – I’m proud of it. |
| I use money to buy affection or avoid rejection. | I give acceptance and affection, which come back to me. |
| I spend on pain-killing escapes from reality. | I’ll pay money to help me embrace pain as a teacher. |
| I like people rich enough to waste money freely. | It really grieves me to be around money being wasted. |
| Buying new saves me time looking in storage. | I know and use what’s on hand before buying new. |
| When asked what I’m worth, I know what I have. | When asked what I’m worth, I realize that I’m priceless. |
| I lie at home about what I say and do at work;  I lie at work about what I say and do at home. | I don’t mind when family interrupts me at work, or vice- versa: as the same guy 24-7, I can change gears easily. |
| I have no healthy role model for managing money.  | I have known a healthy role model for managing money. |
| I am paying out for my past sins of consuming. | I am saving money for my future consumer needs. |
| If it’s even real, I don’t care to know what’s  causing global warming, or what it’s causing. | For the sake of future generations of my family and my  planet, I am leaving a rather light carbon footprint. |
| I give my most delightful self to the public. | I enjoy my best moments with my family and friends. |
| I pray for God to help me make more money. | I ask God to show me better ways I can use His money. |
| I give or lend to those who will give back to me. | I enjoy giving anonymously to people in need. |
| I live to work; I expect my family to support it. | I work to live, expecting coworkers to support my family. |
| I’ve been accused of spoiling and enabling my  family by over-indulging, overprotecting them. | I’m slow to indulge or protect my family because I want  them to learn to enjoy work and solving their problems. |

 Healthy lifestyle choices are facilitated by believing that our money and possessions are not ours at all, but that they belong to God. We are just passing through, and we will have growing gratitude now and later on if we are good stewards now of what has been entrusted to us.

**The Use of Money and Material Things:**

**Greed vs. Stewardship**

**What is Greed, and what are some of its consequences?**

The love of money, for the pleasure it buys **Ecc 5- 10-14 Luke 16: 13-14**

 **1 Tim 6: 7-10 Heb 13: 5**

 Believing we can find security in money **Ex 20: 17 Prov 11: 28**

 **Luke 12: 15-21 Luke 18: 18-23**

 Closing our eyes and hardening hearts to those in need **Deut 15: 7-11 Prov 28: 27**

 Incurring the punishing wrath of God **Isaiah 10: 1-2**

**What is resourcefulness, and what good will it do for us?**

Tithing – setting aside the first fruits to **Prov 3: 9-10 Malachi 3: 8-10**

acknowledge God ownership **Matt 6: 19-21**

 Generous giving to others **Prov 11:25, 19:4 Prov 28:27**

 **Luke 6: 35-38 Acts 20: 35**

 Appreciating what it’s like to be poor **Matt 6: 1-4 Luke 14: 12-14**

 **Luke 16: 19-31 I Cor 13:3**

 **I John 3: 16-17**

 Having the less fortunate over for dinner **Luke 14: 12-14 James 2: 1-16**

 Living simply, appreciating the free things of life **Matt 6: 31-33 Phil 4: 11-12**

**What are the advantages and dangers of being rich? of being poor?**

What are the advantages of wealth? **Prov 14: 20-24 Ecc 5: 19-20**

 What are the dangers and warnings of wealth? **Jer 5: 27-29; 9:23 Luke 18: 24-27**

 Are wealthy people more likely to be **I Tim 6: 17-19 Luke 18: 18-23**

spiritually poor (greedy)? Yes . . . **Luke 6: 20-21 Luke 6: 24-25**

 Why is that? **Matt 6: 19-21**

 What is “the deceitfulness of riches”? **Deut 8: 7-14, and 17-18**

 (God and spirituality are forgotten.) **Matt 13:22 Luke 12: 15-21**

 What are the disadvantages of poverty? **Prov 19: 6-7**

 What is an advantage of poverty?

(None practically, but God will deliver them)

**RAISING CHILDREN TO BE GOOD WITH MONEY**

#  For a child or an adult, financial wellbeing means using money and loving people, not vice-versa. It’s having peace of mind about money and possessions. It’s believing that you have enough stuff/money, plus a little for sharing and saving. Three lifestyle habits have proved to be most important for pulling this off:

* ***Sharing:*** giving generously to others in need, as well as to friends and family
* ***Simplicity:*** keeping empty physical and visual spaces for others and for imagination, which makes it easier to enjoy the best things in life that money can’t buy, and
* ***Saving:*** making things last, and saving some money for later.

Now let’s look at ways to teach these habits to your children.

***Preschool Years\***

 Starting when we are young, we need to learn four basic lessons about money and possessions:

* ***Give and take:*** “It’s more fun if you share and take turns” *(you get back what you give)*.
* ***Patience:*** “You enjoy things more when you wait for them” *(entertain yourself while you wait)*.
* ***“Mine”?:*** “It’s just yours for now” *(if you abuse it, you lose it).*
* ***Authority:*** “You don’t know what’s best for you, I do” *(it pays to respect people in charge)*.

To help your children learn, repeat these lessons aloud gently and often, smile and look them in the eye, control consequences ***consistently***, and live by these lessons yourself.If you struggle to practice what you preach, you can use yourself as a *negative* example. Teach yourself lessons right out loud in front of them, and ask them to help teach you – they’ll love it!

***Primary and pre-adolescent years***

 When children want or need to play with something, instead of fetching it for them, ask where it’s supposed to be, where they put it. *If they won’t or can’t find it, they have too much stuff.* It’s time to involve your child in giving some of their things to people less fortunate, people who would enjoy and take better care of them.

 When selfish, lazy kids whine for more toys, explain: *“There’s no room on the floor for more toys. We buy you what you need. Things you want come on Christmas and birthdays. If you want something sooner, you can save your money and buy it for yourself.”* To teach them give and take, buy more things only for kids who share and put their toys away.

Kids this age should be given **an allowance,** perhaps based how faithfully and cheerfully they do their chores. You might give a dollar for every week of a child’s age, keeping their money for them in a safe but visible place.

***Middle and High School***

 As the age increases, so should the allowance and the responsibilities. Now is a good time for them to begin giving to those less fortunate, through a local charity, church, or by giving anonymously to people they know, which you can help them do.

 Starting high school is a good time for them to start using savings accounts and debit cards that can’t overdraw. Go over statements with your child every month, giving praise for good choices more than criticism for bad. To dramatize how interest works, some parents add 1% to savings accounts after months when it they’ve increased. Others open a mutual-fund account to show how fast that grows. If they want more money, they can wash the car, wash windows, do supper, cut grass.

 Here are some lessons teenagers can learn:

* It’s fun save money to buy gifts for others *(maybe give them matching funds here)*
* Things we earn and save for give us more joy than things we beg for
* Budgeting assures our money isn’t wasted, and is spent on what’s most rewarding
* Interest works for the saver and against the borrower*.*

***When adult children Move Out, or Move Back In***

 After age 18, if they move out and responsibly pursue college or the military, it won’t hurt to pay part or maybe all of their expenses for car, insurance, tuition, food, and lodging. Let them know you will withdraw this support for bad grades, for not letting you see their grades, or for dropping out. This gives them great incentive to continue learning financial responsibility.

 To come back home, an adult child (AC) would need to propose the purpose and terms for living with you, so no one gets taken advantage of. **Here are seven items to put into a contract**:

***Goals*** *–* specific goals for their own behavior. Then for each goal,

 ***Steps required –*** each action the AC needs to take.

 ***External threats*** *–* people, circumstances, developments that would threaten the goals.

 ***Internal threats*** *–* what habits, choices and attitudes of the AC could undermine each goal?

 ***Internal assets*** *–* neededskills, knowledge, qualities, resumes, references required, and how to get these.

 ***Budget of expenses*** *–* chores done can be compensated. **Save the rent to give back** when they leave.

 ***Signatures and witnesses*** *–* treat the final agreement as terms of a mutually binding contract.

 Finally for all ages, if your children won’t listen or learn these things from you, ask them who they *would* listen to. Then share and discuss this article with a person they would believe.