

Raising Money Wise Kids

**Lessons and Activities
for 8-12 year olds**



Special thanks to Hannah Simic, Katie Logan, Sheila Thompson, Chuck and Ann Bentley,
Jim Armstrong, and Dwayne Bassett for your help with this project.

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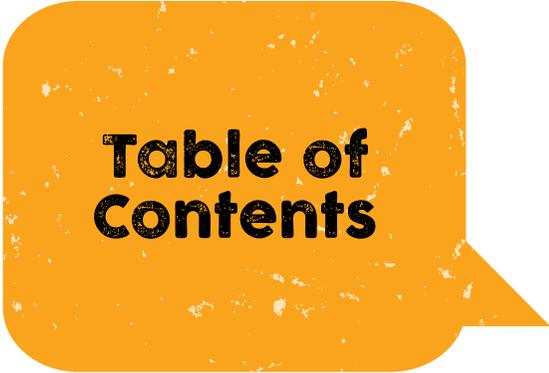


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Each topic is broken down into multiple sections:

Memory Verse

If it is too long, feel free to shorten it for younger children.

Bible Story

You can either review the referenced passages yourself and paraphrase for your child or look up and read the stories together.

Biblical Principle

Use what's written in this section to better understand the biblical foundation for the principles you are teaching.

Practical Teaching

These tips will help you think of ways your family can put the principles into action.

An Activity for You and Your Child

Teachable moments and making memories together will provide opportunities for you to increase your influence by building a stronger relationship with your child.

Children's Activity

Reinforce children's sense of personal responsibility by equipping them with the principles and expectations and providing them with an opportunity to take ownership of something and run with it – something they can do all by themselves.

INTRODUCTION

You have no idea how thrilled I am that you are holding this booklet in your hands. It tells me you are interested in teaching your children about God and money!

The world fights for our children's attention in a million ways every single day. Naturally we want them to succeed – socially, academically, athletically, musically, spiritually and financially. We want them to be well rounded, get into good schools, have opportunities, and on and on.

But when it comes to the things that REALLY matter, the lessons that will stand the test of time and serve our children well throughout their lives and the life to come are found in God's Word. It is our responsibility to instruct them on His principles:

“Fix these words of mine in your hearts and minds; tie them as symbols on your hands and bind them on your foreheads. Teach them to your children, talking about them when you sit at home and when you walk along the road, when you lie down and when you get up” (Deuteronomy 11:18-19).

This booklet is intended to give you a way to begin interacting with your child on the key topics of God and money. Fit this into your family life in a way that works for you and your child. You may be a parent doing this with a single child or with multiple children. Or, you could be an aunt, uncle, grandparent or other mentor in a child's life. You might tackle one section each week or one section every two weeks. You determine the approach that will best allow the principles to sink in and impact your family.

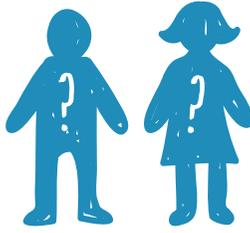
God's biblical financial principles are of utmost importance for raising money-wise kids. However, we hope this journey will lead you and your child closer to the Lord and closer to each other. The activities are designed with each of these goals in mind. And in the months that follow, I hope to hear from you. Please let us know how it goes.

We want to continue to provide helpful resources for families and value your feedback. We hope it will be a fun journey for both you and your child! We will be praying for you!

God is faithful,

Chuck Bentley

1 Corinthians 1:9



CHAPTER ONE

WHOSE IS IT?

MEMORY VERSE

“Yours, Lord, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, Lord, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. Now, our God, we give you thanks, and praise your glorious name”

(1 Chronicles 29:11-13)

Bible Story

Look up the creation story with your child or read it in a children's story-book Bible. Take special note of the following details from Genesis 1:1-2:25:

1. Who made everything? (Genesis 1:1-2:3)

2. How did God create Adam? (Genesis 2:7)

3. Where did He place Adam? (Genesis 2:8)

4. What was Adam's purpose? (Genesis 2:15)

Key Biblical Principles

One of the earliest battles parents have with young children is the “me, my, mine” battle. Step into a room of multiple toddlers and it won't take long before you hear the phrase, “No! That's mine!” And while we may get a little more discreet or tactful in our outward expression of selfishness as we get older, much of the time, the heart attitude remains the same.

As you begin this journey with your child, we can think of no better place to start than with the memory verse at the beginning of this section. Read 1 Chronicles 29:11-13 with your child and ask the following questions:

- » Who owns everything in the world?
- » Name some of the things that God owns. If needed, clarify: Name some of YOUR things that God owns.
 - » What a game-changer for a child to come to the realization at an early age that EVERYTHING belongs to God!

- » Who is ultimately in control of everything that happens?
- » How does that make you feel?
 - » Point out that God knows everything, sees everything, and is completely powerful to do anything. What's even more exciting is that He is our heavenly Father who loves us more than we can imagine. In other words, we have the smartest, wisest, most loving, most powerful force on our side fighting for what's best for us. Isn't that who you would want to trust? We can absolutely trust God no matter what!

Share with your child a personal story of a time when you realized you could trust God no matter what. Maybe it was a time when you realized you were not in control but God was. You may want to talk through how it can be scary to trust someone you can't see, but follow with examples of how He's proven Himself time and again to be completely worthy of your trust.

The scriptures in 1 Chronicles 29:11-13 is foundational to everything we will discuss in the days ahead. We can distill this foundation into the principles of Lordship, Stewardship, and Generosity. You may choose to teach these words to your child, or you may decide to explain them using other terms, but it is important to help them start to understand:

1. **Lordship – God owns it all and is in control of all things.**
 - a. Read Psalm 24:1-2 with your child. *“The earth is the Lord’s and everything in it, the world, and all who live in it; for he founded it on the seas and established it on the waters.”*
 - b. Help your child recognize that according to the Bible, God created the planet Earth and consequently owns it lock, stock, and barrel.
2. **Stewardship – God created me to take care of everything He gives me.**
 - a. Re-read Genesis 1:26-30 with your child.

- b. God created mankind to manage His magnificent estate.
 - c. As a parent, you desire for your child to be successful in life. But one important area that is often overlooked is the handling of money. The Bible contains more than 2,350 verses related to money and possessions. The way we manage the resources God has entrusted to us is extremely important to Him. Through biblical teaching and practical application, you can help your child to understand:
 - God is the owner of everything.
 - We are God’s temporary managers.
 - Our role is to be faithful to His purpose for our lives.
 - d. Regardless of the amount of money or possessions your child may have, God has entrusted everything they have into their care.
3. **Generosity – God expects me to share what He’s given with others.**
- a. Next read Matthew 6:24. *“No one can serve two masters. You can’t love God and money.”*
 - b. This verse presents a major stronghold that can stand in the way of our generosity. Loving money leads us to be tight-fisted, greedy, and self-serving. Loving God, however, frees us to use the resources He’s given us, to demonstrate our love for Him and our love for others.
 - c. When you make a wise financial decision, explain it to your children within the framework of being a good steward. Being more frugal or less materialistic is not the same as being a faithful steward.
 - Teach your child who God is and why He should be Master of their life instead of money.
 - Encourage your child to learn to serve Him, not money or possessions, and be content with what He provides.

Practical Teaching

How can your child make good decisions about money according to God's plan? First, they must begin to understand what His directives and principles are. This understanding comes as a result of reading God's Word and communicating with Him through prayer on a regular basis.

As you share Scripture passages with your child, here are some key guidelines to help you better understand and explain how God works through money-related opportunities:

1. **God will use money to strengthen our trust in Him.** It is often through money that God shows us that He is in control of everything. We are encouraged to, "*Seek first his kingdom and his righteousness, and all these things will be given to you as well*" (Matthew 6:33). This principle establishes that God will use money to strengthen our trust if we will just accept our positions as His stewards and turn its control over to Him.
2. **God will use money to develop our trustworthiness.** This principle is important because our lives revolve around making, spending, saving, investing, and giving money. "*So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?*" (Luke 16:11).
3. **God will use money to prove His love.** Many believers remain outside God's will because they are afraid to yield their lives and resources to Him. "*If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him*" (Matthew 7:11). We can see God assumes the responsibility of providing the basic necessities for everyone who trusts Him.
4. **God will use money to demonstrate His power over this world.** God is the Creator of the universe and has infinite power and resources at His disposal. When God promises us things, when He says He can supply things, He can. The more our confidence in Him begins to grow, the more He is able to supply. This is how God uses money to demonstrate

His power to us. *“As Scripture says, ‘Anyone who believes in him will never be put to shame.’ For there is no difference between Jew and Greek – the same Lord is Lord of all and richly blesses all who call on him”* (Romans 10:11-12).

5. **God will use money to unite Christians through many shared blessings.** *“The one who gathered much did not have too much, and the one who gathered little did not have too little”* (2 Corinthians 8:15). God will use the abundance of one believer to support the needs of another. It is important to understand that everything we have has a purpose – to advance His Kingdom.
6. **God uses money to provide direction for our lives.** God will ultimately supply the direction we are seeking, and one of the primary ways He gives insight into His will is by providing or withholding money. When we seek God’s will, we must be certain that we first relinquish control of our lives, including our money, and are truly seeking God’s direction. *“Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up”* (Galatians 6:9).
7. **God can use money to satisfy the needs of others.** If we never learn to give, God can never give back to us. God cannot be in control as long as we believe we are the owners.

In contrast, here are some guidelines that will clarify for your child when God is clearly not in control:

1. God will never use money in our lives to worry us. (Matthew 6:25)
2. God will never use money in our lives to corrupt us. (Psalm 1:6)
3. God will never use money in our lives to build egos. (James 1:10-11)
4. God will not allow Christians to hoard money. (Psalm 49:10-11)
5. God will not use money to allow us to satisfy our every whim and desire. (1 Timothy 6:6-8)

An Activity for You and Your Child

As you and your child progress in understanding God's plan for how to manage money, the most important part of the journey is your child's relationship with God. Help your child develop a spiritual growth plan. You may want to call it something simpler like, "My plan for time with God" or a more creative name you and your child come up with, but it is important to go ahead and teach children to set aside time to spend with God daily so that they can know Him better.

If you have your own spiritual growth plan, consider sharing it with your child. If not, consider making one alongside your child.

For each of the following areas, set some goals.

Bible reading/study: _____

Amount of time spent reading/studying, or the number of verses/chapters you'd like to read daily or weekly. Parents may want to provide an age-appropriate Bible or guide to help children know where to start, what to read, etc.

Scripture memory: _____

How many verses would you like to memorize each month?

Silence/solitude: _____

Amount of time daily or weekly you want to spend in a special spot, by yourself, reflecting on what's going on in your life and in those around you, and listening for God to speak to you. Where will your special spot be?

Prayer: _____

Amount of time you'd like to spend daily praying for family, friends, teachers (leaders for adults), church family, ministries, missionaries, etc.

Fasting: _____

Amount of time weekly/monthly you will commit to give something up (like screen time for children, maybe a meal or more for parents) to spend extra time focusing on prayer time or silence.

Evangelism: _____

Number of people you'd like to share Jesus with this year.

Serving: _____

Amount of time each week you want to set aside to focus on doing something for someone else. (Like random acts of kindness for members of your family or neighbors, serving at your church, serving as a family in the community, etc.)

Children's Activity

According to the memory verse, everything ultimately belongs not to you, not to your parents, but to God. This can be hard to understand at times, especially since we can't see God the same way we see the people around us. This activity will help you begin to recognize God as the true owner of everything so that you can start using the things He's given you in a way that serves and pleases Him.

In the chart below, go through each of the listed rooms and choose 3 items that you are "giving back to God" and will commit to use to honor God.

Helpful hints: Remember we honor God by serving others, by sharing, by the way we speak, by what we watch (TV, movies, videogames, etc.), by how we take care of ourselves, by how we dress. Be creative! You have space for three items in each room but you can always grab a second sheet of paper and keep going. Try to think of all the ways you can use what's already been given to God to serve Him.

Room	Items Chosen	How you can honor God with this item
Bedroom	1. 2. 3.	
Bathroom	1. 2. 3.	
Den/Family/TV room	1. 2. 3.	
Kitchen	1. 2. 3.	
Toy/Play room (or yard – outdoor toys)	1. 2. 3.	

There's one final category for us to explore: the people in your life. Your family, teachers, coaches, friends – every single person you encounter, every single day, were ALL created by God and are loved by God. The way you treat the people around you is one of the most important aspects of your relationship with God.



Spend some time in prayer asking God to help you love the people around you and treat them the way He wants you to.





CHAPTER TWO

ENJOYING WORK

MEMORY VERSE

“Whatever you do, work at it with all your heart, as working for the Lord, not for human masters”

(Colossians 3:23)

Bible Story

The story of Joseph is recorded in Genesis 37-50. Joseph is a great hero to study when looking at God's principles for work. Spend some time reading through Joseph's story so you can tell it to your children.

Joseph is the poster child for "life is not fair." But did he go through his life with that phrase as his motto? Quite the opposite, actually. In Genesis 37:20 we learn that at age 17, Joseph is beaten and thrown into a well by his older brothers and left for dead. One of the brothers, however, feels bad, rescues Joseph from the well, and sells him into slavery instead. All of a sudden, in the blink of an eye, Joseph is forced out of his very comfortable existence, where he was loved and favored by his father, and into the hard life of a slave.

In Genesis 39 we learn Joseph has been purchased by Potiphar, a high-ranking official in Pharaoh's kingdom in Egypt. "*The Lord was with Joseph so that he prospered...*" (Genesis 39:2). In fact, God gives him success in everything he does to the point that Potiphar puts him in charge of his entire household. God blesses everything Joseph touches.

In yet another unfair situation, Potiphar's wife tells a big lie about Joseph and has him thrown in prison. She claims Joseph has harmed her, when really, he has acted very honorably. Nevertheless, everyone believes Potiphar's wife, and Joseph is kept in prison for a very long time. Did he sit and sulk and wallow in self-pity? No way. "*The Lord was with him; he showed him kindness and granted him favor in the eyes of the prison warden*" (Genesis 39:21). Joseph once again rises as a hard-working, trustworthy leader and, because the warden trusts him, Joseph is put in charge of everything in the prison.

While in prison, Joseph is able to interpret the dreams of two of the inmates. To repay him, one of the inmates promises that once he is released from prison, he will remember Joseph and will put in a good word for him with Pharaoh regarding how he had been falsely imprisoned. However, once released, the man forgets about Joseph and Joseph stays in prison.

Two years later, Pharaoh has a dream and calls in all sorts of people to try and interpret the dream, but each of them fails. Finally, Joseph's fellow inmate remembers Joseph and his God-given ability to interpret dreams. Joseph is brought before Pharaoh, God is with him, and he is able to interpret Pharaoh's dream. Not only does he interpret the dream but, because of his Godly wisdom, he is able to make recommendations to Pharaoh regarding how to protect his people and his land from the famine foretold by Pharaoh's dream.

Pharaoh is so impressed by Joseph, he says, "*Since God has made all this known to you, there is no one so discerning and wise as you*" (Genesis 41:39). He immediately puts Joseph in charge of his entire palace, as well as the whole land of Egypt, and Joseph becomes the King's right-hand man. At this point Joseph is 30 years old.

He implements a plan during seven years of plenty to store up extra grain that would sustain the kingdom during the seven years of famine he knows is ahead. When the famine hits the land, the Bible says, "*And all the world came to Egypt to buy grain from Joseph, because the famine was severe everywhere*" (Genesis 41:57). Included among those who show up needing food are Joseph's brothers. Joseph could respond with anger, resentment, and even has the power to turn his brothers away to starve, yet he has quite the opposite response. He says, "*I am your brother Joseph, the one you sold into Egypt! And now, do not be distressed and do not be angry with yourselves for selling me here, because it was to save lives that God sent me ahead of you*" (Genesis 45:4-5).

In the end, Joseph is able to put the past behind him and recognize God's goodness through it all. He forgives his brothers and welcomes them into the palace. Joseph provides plenty of food for each of their families, and is reunited with his beloved father as well.

Key Biblical Principles

We were created to work. It was part of God's original design for us, even before the fall of man. Work is good! And throughout His Word, God gives us instructions regarding His expectations, how we are to work, and His principles for success. Joseph's life was characterized by these principles – Potiphar, the prison guard, and Pharaoh all recognized Joseph as a hard-working, trustworthy leader and continued to entrust additional responsibilities to him.

Many people think of work as a result of the curse that entered the world when Adam and Eve first sinned in the garden of Eden (Genesis 3). But look back at the creation story with your child (specifically Genesis 1:26 – 2:15), and you'll see that's not the case. On the sixth day of creation, when God first creates man, He blesses him and entrusts everything He has made to mankind (Genesis 1:28-30). Immediately, we are given the task to rule over and care for all that God has just created. Then, a few verses later, the Bible says that immediately after creating Adam, God takes him and puts him in the garden of Eden *"to work it and take care of it"* (Genesis 2:15).

When interpreting these passages with your child, it is important not to portray God as a harsh taskmaster standing over us demanding perfection, but as a loving heavenly Father who has created each of us with a very specific design. He knows we will be most satisfied, most fulfilled, and will experience great joy when we work hard and achieve the good works He's prepared in advance for us to accomplish (Ephesians 2:10).

Help your child to discover the skills and talents God has given them. Make it a point not to limit your view of their skills. If your child can't sing or play sports well, don't be quick to conclude that they aren't skilled. Your child is "wired" for certain tasks, and you are in a unique position to help them recognize this and encourage the development of their talents. As a result, they could experience fulfillment in life and work that many people miss. God may use their skills to improve the lives of many others in the process. Excellence and diligence combined with humility will equip your child to become salt and light in the workplace, just as Joseph was (see Matthew 5:13-16).

Practical Teaching

There are three biblical principles that God establishes throughout Scripture to help us know how to work.

- » Excellence – Do the best quality work you can so God is honored.
- » Diligence – Work hard and efficiently.
- » Humility – Instead of bragging about your talents, use them to help others.

Tell your child about a time you were tempted to cut corners on a job when no one was looking. What was the end result? How did you feel? Then, compare it to a time you worked very hard, completed your task with excellence and diligence. What was the end result? How did you feel?

Even at a young age, you can help your child learn and understand these three principles by modeling them yourself, by teaching them to your child, and then by giving your child ownership of certain household responsibilities.

These responsibilities should fall into two categories:

1. Everyday, unpaid expectations or responsibilities
2. Chores or special jobs that give your child a chance to earn money

It is important for children to have standard, unpaid, daily personal responsibilities. Examples of personal responsibilities might include:

- » Picking up toys
- » Putting clothes/shoes away
- » Making his/her bed
- » Returning dishes to the kitchen at the end of meals, etc.

Most people work primarily to make money, which, in light of God's original design, is not the best motivation for working. Teaching your child that he is an important member of your family with jobs just like parents or other children in the household will instill a sense of responsibility, belonging, value, and self-confidence.

In addition to unpaid, personal responsibilities, consider starting a chore system of certain age-appropriate jobs that:

1. **Need to be completed daily or weekly**
2. **Benefit the entire family, and**
3. **Are opportunities to receive payment of some sort.**

Examples of these types of jobs could be: taking out the trash, loading/unloading the dishwasher (or washing dishes), helping clean bathrooms, yard work, laundry, etc.

When assigning chores, consider the individual personalities of your child/children. Which jobs are best suited for which personalities? As a parent, you are uniquely positioned to discern how God has designed your child. By assigning work that best fits your child's design, you are helping to train up your child according to Proverbs 22:6. In turn, your child will experience a greater sense of fulfillment, purpose, and success. Having opportunities to earn money in a way that fits his/her design, even at a young age, is an important step toward beginning to understand God's principles for work and managing money wisely.

An Activity for You and Your Child

Make a Chore Chart together to track responsibilities throughout the week.

Materials:

2 pieces of felt (You can use the pre-cut felt in hobby shops which is 9" × 12")

Thread & sewing machine

Fine point permanent marker or sharpie

Craft popsicle sticks (4 ½" × ¼" work well)

(It is possible that strong fabric glue could be used rather than sewing.

There's also an alternative suggestion at the end if the felt system won't work for your family.)

Instructions:

1. Pick the base piece of felt and cut to 9" × 12".
2. The other piece will lay on top in pockets that extend across the 9" width. These should cover $\frac{3}{4}$ of the length of your popsicle sticks. You can use 4 $\frac{1}{2}$ -inch length sticks, and cut pocket fabric to 3 inches (3" × 9").
3. Place 1 pocket on bottom of the base piece. Stitch in place with $\frac{1}{8}$ " seam. Stitch a center seam to separate the "To Do" side from the "Done" one. Make a pocket for each child. Example: For 2 children, make 2 pockets. Place the 2nd pocket 5 $\frac{1}{2}$ -inches from the bottom and stitch in place. Simply make more charts as needed.
4. Label "To Do" on left pocket, "Done" on the right. Continue with additional pockets per child. (WARNING: markers will bleed slightly on felt, so test first to adjust your penmanship.)
5. Label popsicle sticks for desired chores.
Examples: Bible (reading), Memorize (scripture), Room (bed made, clothes put away, Bath (tidy), Piano (practiced), Pets (fed, watered, litter box emptied or yard cleaned), Kitchen (different duties), Desk (tidy study area)
6. Hang as desired. Magnets or tacks work well depending on where you are hanging the chart.
7. Explain to the children the fun way of seeing how much they get accomplished every day by simply moving the sticks from one side to the other as they are completed.

Another simple way to do this would be to use two empty 16 oz cans. Decorate as desired then label one "To Do" and the other "Done." Keep in a convenient spot for your child to move the sticks when chores are completed.

Before starting, be sure you set very clear criteria for a job well done. **Jobs must be fully complete and done with excellence to count as "done."**

Also go over your system of consequences should you get to the end of the

day or end of the week and someone has not completed all tasks. (And don't forget to be consistent – start with high expectations and stick with them. It will benefit both you and your child now and in the future.)

Children's Activity

Choose a job around your house that no one has asked you to do. Think about these three words as you choose your job.

- » **Humility:** Choose something that will help someone else in your family and make sure you don't brag about it. You may even want to keep it a secret.
- » **Diligence:** Don't just choose something easy but choose something that will require a little bit of hard work. (You will feel great after working hard and accomplishing your goal.)
- » **Excellence:** Complete every detail of the job. Do the absolute best job you can do.

Once the job is finished: Re-read our focus verse, *“Whatever you do, work at it with all your heart, as working for the Lord, not for human masters”* (Colossians 3:23). And use the following questions to evaluate.

1. Were you humble?
2. Did you work hard?
3. Did you complete the job with excellence?
4. How does it make you feel to know that you did your best to help someone else?
5. Is God honored by the job you chose and the way you got it done?

Congratulations on a job well done! Now you can get started on those weekly chores so you can start earning some money, and in the days/weeks ahead we'll talk more about what to do with the money you are earning.



CHAPTER THREE

LEARNING CONTENTMENT

MEMORY VERSE

“I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength”

(Philippians 4:12-13)

Bible Story

Read the story of Jesus' temptation in Matthew 4:1-11.

Believe it or not, this story is full of wisdom regarding contentment. Take note of the temptations Jesus faced and how He handled each temptation.

Temptation 1: Take care of yourself. Be self-reliant. You are your own provider.

Jesus' wisdom: I trust God. He will provide for my needs and take care of me.

Temptation 2: You deserve to do what you want. God will help you.

Jesus' wisdom: God's way is best. I will seek Him first and follow where He leads me.

Temptation 3: Go after all the things this world has to offer.

Jesus' wisdom: The things of God are the only true riches worth having.

Key Biblical Principles

Refer back to our memory verse about contentment. Over the course of Paul's life, he experienced both extreme wealth and extreme poverty. He experienced great joy and great heartache. At times, he was treated like a king with all the esteem, honor, and glory of royalty.

At other times, he was shipwrecked, beaten almost to death, imprisoned, and suffered beyond what most of us could imagine. In our key verses from Philippians, however, we see his attitude through it all. He learned "the secret" of being content no matter what was happening in his life. And what was that secret?

Jesus also knew this secret of contentment. In the Temptation of Jesus, we see clearly that the basis for contentment is trust – trust in God's provision for everything we need.

Contentment is not just learning to get along without things. It's letting God make the decisions – to provide or withhold – according to what He knows is best for us. Multiple times Jesus could have taken His needs into His own hands, yet in His wisdom He repeatedly shut Satan down by declaring His trust in God's provision.

“I can do all this through him who gives me strength”
(Philippians 4:13).

Check out Hebrews 13:5-6 with your child. As you talk to your child about what it means, you may find it helpful to ask him or her what they think certain phrases mean, especially emphasizing these key phrases/points:

- » **“Be free from the love of money”**
 - » Point out that money is not bad. Money can be used for many great things – especially serving the Lord. But we have to make sure we are using money the way God wants us to use it and not just to store up more stuff for ourselves.
 - » Read 1 Timothy 6:6-10. This can be a difficult passage but is another place to help you better understand what the Bible says about the love of money and interpret it for your child according to their age/level of understanding.
- » **“Be content with what you have”**
 - » Consider looking up the definition of “content” or “contentment” together in a dictionary. It will probably say something like: “satisfied with what one is or has; not wanting more or anything else.”

Tell your child a personal story about a time when you had become discontent with something and REALLY wanted a newer, updated version. But when you finally got it, you realized it wasn't as amazing as you thought it would be. What did you do? How did it affect the way you approached discontentment the next time? Do you have a personal plan you can share with your child for determining when to purchase or when to wait?

- » **“Never will I leave you; never will I forsake you... The Lord is my helper”**
 - » Point out that God is ultimately our provider and is completely trustworthy. We can trust Him no matter what. He is the one who knows what we want, what we need, and what will ultimately bring us true joy.
 - » List some ways God has provided for you or your family. Include everything you are thankful for. A heart overflowing with thankfulness leaves very little room for discontentment. Then list some needs your family currently has.

Close by praying out loud with your child and thanking God for specific ways He’s provided for your family. Allow your child to choose items on the list to specifically pray out loud with you during prayer time.

Practical Teaching

Materialism and the comparison trap are two sneaky examples of “the love of money” in our culture today and are possibly the two greatest enemies of contentment.

Materialism bombards us from every angle, day in and day out. Advertisements, television, and peer pressure all promote the lie that “things” breed happiness. This is just as true for adults as it is for children. We may see it more clearly through our children when they come home from school wanting the latest styles or newest gadgets, but as parents, we can easily get caught in a similar trap known as “keeping up with the Joneses.”

The tricky part is that it’s not always just about “things.” Sometimes it’s connected to the opportunities we are able to provide for our kids, or their successes, or how our family’s status or achievements compare to other families in the community. We love our children so much and want to provide the absolute best for them, but we have to make absolutely certain that what’s best is determined by what God says is best, not what our culture says is best.

So how do we do this? The best way to teach your children contentment is for your family to model it, but below are some tips to consider along the way.

1. **Pray.** Spend lots of time in prayer, listening to God. If you are facing an upcoming major purchase or something you really want, let your child know you are praying about it. They need opportunities to see that God is real and that He provides.
2. **Live in moderation.** Regardless of your income, set an example of living below your means, and as your child continues to earn money, talk about how he/she can do the same. Some examples might include discussing why you are choosing to eat at home versus dining at a very nice restaurant or driving the car you have versus buying the new car, etc.
3. **Delay gratification.** Your child needs to see you walk away from things you want, but then they also need to hear your explanation for why – e.g., the price isn't right, I prayed and don't feel a sense of peace about purchasing that right now, God is telling me to wait, I don't actually NEED that because the one I already have is just fine, etc.
4. **Include child in purchases.** After your family has prayed and is proceeding with a major purchase, make sure your child sees you doing your part to plan, save, research and shop responsibly. Then, take them with you when you make the purchase.
5. **Call-out phony ads.** When watching commercials or advertisements, point out aspects of the ad that are probably painting an unrealistic picture of what the item will actually be like or how it will perform.
6. **Say yes and no.** As hard as it may be, make sure you aren't always giving your child everything he or she wants. Children need to hear "no" and need to learn to be content even when things don't work out the way they want.
7. **Cultivate an attitude of thankfulness.** A heart overflowing with thankfulness leaves very little room for discontentment. Look for every opportunity to be thankful. Daily, ask your child to tell you three things for which

he is thankful. This is especially needed as your children get older and more peer pressure occurs in their lives. You and your child may want to make a list of reasons you both are thankful, and add to it daily or weekly. Better yet, you keep a list and encourage your child to keep his own list. Then, compare and talk about what's on your thankfulness lists at the end of each week.

An Activity for You and Your Child

Have you ever felt jealous of something a friend has? Maybe you really like your car (or bicycle) until your friend comes over in his brand-new car (bicycle). And all of a sudden, you don't think yours is so great any more. For today's activity, both parent and child are going to choose something you've become discontent with – something that could be repurposed or restored with a little resourcefulness (a very important trait for kids to learn).

For a parent, it could be something as large as a car that needs to be cleaned out and detailed, a piece of furniture that could be restored into a new favorite piece, a room that could be rearranged, an item that needs a fresh coat of paint (flower pot, picture frame, work-bench, etc.), a tackle box that needs attention or a clothing item that could be spruced up or repurposed (shoes that need polishing, old pants that could be turned into shorts, single socks whose mates have disappeared become a family of sock puppets, etc.). Be creative, or just really practical, and choose something you and your child can do together.

A child might choose a bicycle. Clean it up, treat any rust spots, and look for household items to add as streamers, a bell, a basket, even a water bottle holder. Maybe art supplies have gotten scattered or disorganized and are not of interest anymore. Organizing a new and improved “art center” could suddenly bring life back to those old supplies. What about outdoor toys? These have a tendency to sit outside in the rain, rust, get broken, batteries die, etc. Set up a special spot to house all outdoor toys, choose a bright sunny day and one-by-one give each piece the attention it needs to be restored.



When you are finished, pray together and thank God for all He has provided. Ask Him to help you be really thankful for and content with what you have. Ask Him to protect you from the desire to always have the latest and greatest things. And, ask Him to help you take care of the gifts He's blessed you with.



Children's Activity

One of the best ways to be content with what you have is to take your eyes off of yourself and focus on putting others first.

Make a prayer journal you can start to use with your spiritual growth plan. You can purchase an inexpensive notebook at the store and decorate the cover. Or, you can make your own from scratch using paper, folded in half and stapled down the center line to form a booklet. Decorate the cover. If you like, you could even use a heavier card stock or even cardboard for a sturdier cover. If using cardboard, you may want to ask someone for a scrap of fabric to cover the cardboard. Be as creative or as simple as you like.

Write your prayer requests in your prayer journal and then watch and see what happens. Definitely include your own personal prayer requests, but also focus on praying for others. How can you pray for your family, your friends, and your neighbors? Who needs your prayers right now?

Keep a record of how God answers your specific prayers. Was His answer yes, no, not right now, or wait? How do you see Him working in the lives of the people you are praying for?



CHAPTER FOUR

GETTING STARTED WITH A BUDGET

MEMORY VERSE

“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much”

(Luke 16:10)

Bible Story

Budgets can feel intimidating – you have to write them down, track them, and worst of all...they require math! But the idea at the heart of your budget is easy to understand. Jesus discusses it in Luke 14:28-30:

For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it begin to mock him, saying, ‘This man began to build and was not able to finish.’

The key idea to understanding the importance of budget is one word – preparation. In this passage, we hear about a man who did not prepare for his project. See if you and your child can think of a time when the family didn’t plan ahead, like running out of gas on a trip, starting a recipe without all the ingredients, or coming home with a new electronic item but no batteries. These little missteps happen to all of us, but there is a greater lesson that Jesus wants us to learn from this parable about preparation. After reading these verses with your child, ask:

- » Was the man able to accomplish his goal?
- » Did the other people in the story think he was very responsible? Did Jesus think he was responsible?
- » What would happen if you went to the store to buy something, but didn’t have enough money?

Budgets are meant to prepare us for how God wants to spend us. We need to pray and listen to God to learn what His plan is for us, because God has a plan for everyone, no matter how young or old! We need to be ready spiritually and financially when He calls us to action.

Key Biblical Principles

Budgeting is about much more than dividing your money into categories. It is a main way we become faithful managers of the resources God entrusts to us.

The first category to budget for is a tithe. Giving a tithe is a way to show and grow your trust in God. To explain to your children why we tithe, read Genesis 13-14 to them, or if they are younger, read it first and then retell the story to them.

It is an exciting story of Abram and his nephew Lot, nine kings, and a 14-year war! The ultimate hero is Abram who is able to rescue his nephew from his captors and get all of the war plunders. In Genesis 14: 20, Abram gives 10% of his newfound treasures to the Lord. Remind your child that everything belongs to God, and giving back just 10% is an amazing way to watch Him work through their generosity.

Proverbs 27: 12 says, *“The prudent see danger and take refuge, but the simple keep going and pay the penalty.”* Put simply, a person who is cautious can tell when trouble is coming and prepares for it, but a careless person will walk right into trouble. God promises to provide for us, but He does not promise that life will always go smoothly. Being a Christian is not a “get out of emergencies free” card. Budgeting helps us to be ready for those unexpected expenses that pop up. For an adult, that takes the form of car repairs, medical bills, or special occasions like a friend’s wedding or baby shower. For a child it might be replacing broken sports equipment or being able to go to a camp or an event they learn about at the last minute.

Budgeting does not mean that you lack trust in God. After all, He is the one who gave you the money to budget!

Being prepared and not spending all your money the moment you get it is a way of worshipping God through faithful stewardship. Look at Proverbs 21:5, *“The plans of the diligent lead to profit as surely as haste leads to poverty.”* This verse teaches us that we are meant to plan ahead and that trying to live solely in the moment will only make us suffer.



Being prepared and not spending all your money the moment you get it is a way of worshipping God through faithful stewardship.



Practical Teaching

Now that your child is working and earning money, it is time to teach them how to budget. At the heart of every well-rounded budget are three goals: saving, giving, and spending. Grab a three-ring binder and put four clear pouches (like pencil pouches) in it. Label the pouches Giving, Save a Little, Save a Lot, and Spending to show your child how money must be divided up as it is earned. At a young age we recommend having them split up their income through percentages with:

- » 10% – **Giving**
 - » This should go to your church each Sunday. Your child may want to allocate some of their spending money towards additional giving if there is a charity, missionary, or other cause they would like to give to.
- » 25% – **Save a Little** (Short-Term Savings)
 - » Short-term savings is for purchases that will take three to five weeks to save for. Help your child to determine something that will take them that long to save for, and have them write it down as their first short-term savings goal.
- » 25% – **Save a Lot** (Long-Term Savings)
 - » Long-term savings is for purchases that will take a few months to afford. Just like short-term savings, your child should record their goal in their binder.
- » 40% – **Spending**
 - » This is money that your child can spend whenever they are allowed to shop. It can be spent on anything within the family rules for purchases, but once it's gone, it's gone. They can't raid their savings or ask for additional money when their spending bank is empty.

As your child enters their teenage years and expenses/responsibilities increase, these amounts will change but this is a good starting point.

You will also want to include paper in the binder for them to record their

income and outgo. Each category should have its own section, where your child writes the name of the category, their goal, and then keeps track of any money placed into or taken out of the fund.

Budgeting Tips

1. Preplanning is a strategic first step toward responsible money management. Share the binder with your child (better yet, include them in assembling it). Encourage them to plan out some goals for each of the four categories and include that in the binder as well. If your child is a visual learner, you may want to include pictures of their goals.
2. Establishing a budget or spending plan will enable your child to properly organize their money, prioritize how it is managed according to God's principles, and set the proper goals for their money and how it will be used in their lives.
3. Help your child to monitor their income and spending, and track it in their budget binder. Every time your child adds or removes money from one of their pouches, teach them to record it. Helping them monitor this process will also help you in tweaking allowance amounts over time, as they may need to be adjusted.
4. Help guide your child to practice patience and moderation in every financial decision and to avoid indulgence.

After initially setting up the binder with your child, take a moment to share a time with them when budgeting has allowed you to be able to follow God's will, and a time when poor financial planning has caused a painful consequence for you. By sharing these stories, it will help your child to see budgeting as more than a game or a chore, it will allow them to better understand how our finances impact our day-to-day lives and our relationship with God.

When your child reaches a goal in their budget binder, it is time to celebrate. Once they have saved enough for their savings goal, take them to the store to purchase the item as soon as possible. Show your child that you are proud of their diligence.

As you can, include your child in family budget decisions. Show them your own budget, tithes, and long- and short-term goals. If you do not have these items in order already, now is the perfect time to start. Sharing your budget with your child allows you to show them that you trust God with your finances. It also prepares them for when they become adults. All too often, we hear stories of young adults who make poor financial decisions or are overwhelmed by financial planning because they were never taught how as a child.

By including your children in your financial practices, you are preparing them spiritually and practically for the future.

An Activity for You and Your Child

A new budget is a cause for celebration! So often, children and adults stray from their budgets because they see them as boring, confining busywork. It's time to change that attitude and to show your child that budgeting is fun and freeing. Once your child has filled out their budget binder, let them know that because of their excellent choices you will be having a celebration dinner. This dinner should not break the bank, but it should be special enough to show your child that good financial decisions will be rewarded.

Have them pick out one of their most loved home cooked meals (have them think along the lines of grilling out hot dogs or a traditional family favorite recipe, not necessarily a 20 oz steak and triple chocolate layer cake), and serve it with flair. Make a centerpiece with your child and let them set the table as if you were having a holiday meal. You can even create a playlist of their favorite songs to play while you cook.

Have celebration dinners like these when your child or other family members

reach financial goals. Some families will even have a celebration dinner every Sunday to mark their tithe. Remember, it is not about the amount of money spent on the meal (if anything, less is more), it is about marking the occasion and making the connection between faithful financial planning and contentment.

Children's Activity

Imagine that your friend's birthday is coming, and you want to throw them a surprise party. You talked to their parents, and they think it is a great idea! You saved \$30 dollars to decorate, buy food, and plan fun activities. Look at the party menu below to see what choices you have and how much they will cost. Can you plan the best party ever for less than \$30?

Decorations		
Helium balloons	\$5.00	
Streamers	\$2.00	
Homemade Happy Birthday banner	Free	
Plates and cups in your friend's favorite color	\$8.00	
Regular plates and cups from your house	Free	
Photo booth props	\$8.00	
Food		
Fancy cake from a bakery	\$20.00	
Homemade cake	\$6.00	
Cookies	\$2.00	
Soda	\$4.00	
Lemonade	\$1.00	
Pizza	\$10.00	
Entertainment		
New board game	\$12.00	
Freeze tag	Free	
Water balloon fight	\$8.00	
Dance contest	Free	
Silly string	\$4.00	
DVD of your friend's favorite movie	\$7.00	
Total		



CHAPTER FIVE

BEING GENEROUS

MEMORY VERSE

“In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive.’”

(Acts 20:35)

Bible Story

Read Mark 12:28-34. Jesus is being challenged by some teachers who think they might be smarter than He is. They are asking Him “trick questions,” trying to trip Him up. One of them asks, “*Of all the commandments, which is the most important?*” Jesus responds, “*Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength. The second is this: Love your neighbor as yourself. There is no commandment greater than these*” (Mark 12:29-31).

Every day, when we wake up and wonder what it is God expects of us, we can rely on His words in this passage as His purpose for us: **Walk through this day loving Me and loving the people I put in your path with heart, soul, mind, and strength. Love God. Love others. Love generously.**

In fact, one neat thing you might want to show your child is that if you look back at the Ten Commandments first given in Exodus 20:3-17, the first four commandments are specifically ways we can love God, and the last six are ways we can love others (though we also know the way we love others is a clear indicator of our love for God).

Generosity is one of the best ways we can fulfill the first and second greatest commandments.

Key Biblical Principles

There are several excellent examples in the Bible that will help you share biblical principles of generosity with your child.

- » Mark 12:41-44 – The Widow’s Offering
 - » **We do not have to be rich to give.**
 - God expects us to be generous regardless of how much we have.
 - » **There is no “magic” amount He requires.**

- A lot of people had given a much larger amount than the widow, but Jesus saw each person’s heart, knew each person’s financial situation, and in the end declared that the widow, who had given the least amount of money, had in fact, given most generously of all.
- » **We should give the amount God puts on our hearts to give.**
 - Jesus’ praise of the widow was based on the condition of her heart, her desire to give, her trust in God to provide, and her obedience to give what she felt He was leading her to give, even without knowing how her basic needs would be met.
- » Acts 2:42-47 – The Fellowship of the Believers
 - » **We are called to give toward the needs of others.**
 - As the early Christian church started to spread, there was a major emphasis on generosity within the community of believers, as seen in the way they shared with and cared for each other. *“All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need”* (Acts 2:45).
- » 2 Corinthians 8 – The Generosity of the Macedonians
 - » **We can be generous even when times are tough.**
 - The Macedonians did not wait until they were free of trials to give (2 Corinthians 8:2).
 - » **We should give joyfully whether we have a lot or a little.**
 - They gave out of overflowing joy in the midst of extreme poverty (8:2).
 - » **Give sacrificially.**
 - They gave beyond their ability (8:3).
 - » **Give without being asked.**
 - They pleaded to give on their own before anyone had a chance to ask them to give (8:4).

- » **Generosity is always a privilege.**
 - They viewed being able to give as a privilege (8:4).
- » 2 Corinthians 9 – The Generosity of the Corinthians
 - » **Have a plan so you are ready to give.**
 - The Corinthians had been preparing a special offering and were ready to give toward the Christians in Jerusalem (9:1-5).
 - » **When we give a little, we receive a little. When we give a lot, we receive a lot.**
 - *Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously (9:6).*
 - » **Give from your heart, not out of obligation.**
 - *God loves a cheerful giver (9:7).*
 - » **God enables us to give and will continue to meet our needs in the midst of our generosity.**
 - Paul encouraged the Corinthians that God would continue to provide for them so they could continue to be generous (9:10-11).
 - » **Our generosity draws others closer to the Lord.**
 - *“Through us your generosity will result in thanksgiving to God. This service that you perform is not only supplying the needs of the Lord’s people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, others will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else (9:11b-13).*

Practical Teaching

When you teach your child to give to God’s work out of their earnings, you have made the most essential step toward molding them into good money managers. Rarely will you find a generous giver who manages money poorly. God promises wisdom to those who trust Him and giving is evidence of that trust.

Teach your children to be generous, especially toward the poor. This is the best way to protect your child from becoming materialistic. Generosity will bring your child priceless joy and prepare them for supporting God's work in their generation.

Help them set up a plan for giving as part of their budget. We want to teach our children to give wisely and prayerfully as an act of obedience to God. Generosity is very easy for some children and you may even see a tendency for a child to give too much toward any or every need that comes along. On the other hand, other children really struggle with generosity, wanting to hang on to everything they have for themselves. Watch carefully for a tendency toward either extreme in your child and focus on the principles that will best teach your child God's intent for generosity.

While helping your child set up the giving portion of his or her budget:

- » Teach your child to give the first 10% of everything he makes to your regular church offering.
- » Help your child set up a special generosity fund for giving above and beyond her regular tithe. This fund will be available for your child to give toward specific needs or projects that come up (seasonal missions offerings, mission trips, the needs of a friend at school, or a special cause or ministry that is on your child's heart.)
- » Generosity isn't always about money. Children can be generous with their time as they help others. Point out opportunities for your child to sacrifice playtime to help a neighbor or friend who might need an extra hand. Or, maybe there is a special way for your child to serve in your church. Help them find opportunities to be generous with their time.
- » Show your child that she doesn't have to have a lot of money to be generous. Consider going through toys and clothes (and not just the old, worn out ones), and looking for items that could be given to someone who may need it or appreciate it more. Another idea is to set up a system where each time your child receives something new, they then choose something to give to someone else.

- » Live out these principles alongside your child. Even when giving in secret, include your child in the decisions you are making. Talk through what it “costs” you (the sacrifice you are making), the benefits you receive for being generous, and talk through the difference your generosity makes in specific situations – what was the outcome?

Share a personal story of a time you really needed something, and God provided through the generosity of someone else. How did you respond? How did that encourage you to be generous toward others? How did it impact your relationship with God?

An Activity for You and Your Child

Consider making this an “all-hands-on-deck” family activity. It could be a way for your child to include other members of the family in a generosity project and teach others what he’s learning about God and money.

As a family, pray for God to show you a specific need. Maybe there is a special offering coming up at church, or something heartbreaking that has recently happened in your community, or a need of some sort that aligns with your family’s heartbeat. (For example, you have soccer players at your house and someone is raising money to purchase soccer balls for an upcoming mission trip to Central America, or your school is collecting school supplies to equip students with what they need for the school year. Maybe there’s an organization collecting Christmas gifts for families in your community who have faced difficulties throughout the past year, or a local children’s hospital that needs something.)

See where God directs your attention.

Our generosity project is _____.

Now, make a plan.

- » Work together to set the amount of money you’d like to be able to give (or spend on items to donate). Be sure to pray about this amount. Our generosity fund goal is _____.

- » Create some sort of visual way to track how much you are raising or print out the Generosity Fund thermometer at [crown.org/moneywisekids](https://www.crown.org/moneywisekids).
 - » Write your goal amount at the top of the thermometer.
 - » How long do you have to reach your goal?
-

If this is a long-term goal, you will need to break the time frame into weekly/monthly goals to keep everyone's attention and stay focused.

- » As a family, brainstorm some ways you can raise the money. Use your creativity and choose something that will be fun and makes sense for your family. If you get stuck, a few ideas might include:
 - » A high-quality lemonade stand (maybe even alongside a bake sale)
 - » A garage sale
 - » Each person commits to giving a portion of their spending money (a great sacrificial component)
 - » Each person chooses 1-3 items of value to sell and commits to put the money into the generosity fund.
 - » All spare change goes into the generosity fund until the goal is met
 - » Every \$5 bill (or dime, or quarter, or whatever "piece" you decide) that anyone touches while the project is underway goes into the generosity fund.
- » Narrow down your list, decide which action items make sense for your family, and make a specific plan for each.
- » Track how much you raise each week until you've reached your goal. Set a time to meet together as a family, total how much you have, and fill in the thermometer to record the amount raised so far.
- » If you are raising money to shop for specific items that are needed, be sure to allow enough time to research the best prices for the items you need so your generosity fund stretches as far as possible.

- » Once you've met your goal, pray and thank God for the ways He provided. Then, complete your generosity project as a family by delivering the money or items wherever they are needed.
- » If it is somewhere that needs volunteer help, consider taking a Saturday morning and volunteering as a family.

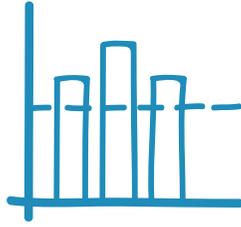
Children's Activity

Ask your parent for a special bin, box or bag you can keep in your room. Start watching for specific clothing items, toys, or other belongings you don't use or no longer need. As you choose items, check with your parents to make sure they are in agreement. Put these items into the box and ask God to show you someone who needs each item. It may be a friend at school or church, or there may be someone in your community who is collecting those items to give to other children you may or may not know. In the same way you set aside money each week to give to your church, you can start setting aside belongings (with your parent's permission of course) that you can give to others.

Another idea is to find someone in your church, maybe a widow, elderly friend, or someone else who could use your help, and volunteer your time to help them. Can you think of someone who might need your help, and what could you do to help them? Here are some ideas to get you started:

- » Meet an elderly friend at the grocery to help carry heavy groceries
- » Help pull weeds
- » Spend time visiting someone who isn't able to leave home
- » Offer to vacuum or mop floors for someone who is unable to do it.

Continue with your own list of ideas and watch for God to give you opportunities to be generous with your time.



CHAPTER SIX

BUILDING SAVINGS

MEMORY VERSE

“The wise man saves for the future; the foolish man spends whatever he gets”

(Proverbs 21:20 TLB)

Bible Story

Proverbs 6: 6-8 reads, “Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.”

God gives us an excellent role model for savings – the ant. It’s little, forgettable, weak, and unimportant, but there is a lot that our children (and us, too) can learn from them. Be inspired! If God is proud of the little ant carrying breadcrumbs back to her nest, just think how joyful He is when we save the money and resources He has given us.

Let your child know that saving is exciting and that God designed us to be savers. After reading this verse with your child, discuss the following questions:

- » Why does the ant need to save? Why do we need to save?
- » When does the ant save? Why? When should we save? Why?
 - » **Your child will probably draw the obvious conclusion that we should save when we have a lot, because when we only have a little it is harder to save. Encourage your child to keep saving when they have only a little, even if they are not saving as much. We should always save because it makes our future lives easier, and more importantly, it pleases the Lord.**

Key Biblical Principles

Children tend to focus on day-to-day living, asking endless questions like “What’s for dinner?” or “Why do my socks have to match?” While this is certainly normal for their age, and it’s great for children to live every day to the fullest, it is just as important to teach them to prepare for their future.

Share Proverbs 21:5 with your child, “**The plans of the diligent lead to profit as surely as haste leads to poverty.**” Like the ants, who build their harvest crumb by crumb, *we are not meant to get rich quick*. Saving a little over a long period of time is the best way for us to keep our focus on God and not money. This also allows us to see God’s consistent provision for us.

As your child gets excited about saving their money, it is important to teach them the difference between saving money and hoarding it. Read Matthew 6:19-21 to them. *“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also”* (NASB).

Explain to your child that we don't save our money so that we can be rich. We save our money so that we are free to follow God. Share a personal story with your child of a time when you should have been more careful with your money so that you could have helped someone or spent money in a way that would have honored God. Or, share a time when you were able to help someone else because you had saved money. It's important for our children to learn that savings is about “steady plodding”, not getting rich quick.

Practical Teaching

If ants save food, what should people save? The first thing you can teach your child to save is money. If you and your child have not set up a way to track savings, now is a great time to start. Visit crown.org/moneywisekids to download an in-depth explanation and example of a kid-friendly budget tracker. A good portion of income to start saving is 50%. However, every child is different, so pray and take into account their personality as you work with them to set a fixed savings amount. You may even want to consider setting up a savings account at a bank for them.

Encourage your child to save for specific goals, and help them create a visual way to track their progress. This helps teach them to save and not



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hoard. Discuss and agree on the first item to start their savings goal, keeping in mind that it should take them more than a few weeks to save enough for it, but not so long that they become discouraged. Now, calculate how long it will take and how much they will need to save each week and write it out on poster board. Be creative. You can draw a thermometer that your child can color in, a colorful graph, or even use stickers to track the progress. Make sure that your child is personally invested in the project, which helps provide the motivation to keep up with it. As you continue this process with your child over time, encourage them to save for purchases that go beyond just what they want. They could save money to buy items to donate to charity or to get something special for a sibling or friend.

If your children are constantly given more money by relatives than they know what to do, or are inclined to save *everything*, teach them to pray over their savings. If you notice your child's savings account growing larger and larger, have him ask God how He wants them to spend this money. Help your child to notice the needs of others around him, or to better understand his long-term future needs, like saving for his education. Over time he may feel a little tug on his heart to spend some of his savings to do good for God's kingdom.

Savings also goes beyond dollars and cents. Teach your children how to be good stewards and "save" their clothes and toys by putting them away correctly and cleaning or mending them as they get dirty or broken. By *spending* time to take care of their possessions, they *save* money later by not having to replace them as often.

You can turn saving money into a game; your kids will love it. Start visiting the library more often for books, movies, and music. Go to thrift stores and garage sales to teach them how to find quality used items for cheap prices. Extroverted kids might even want to try bargaining after you teach them a few tips on how to politely ask for a lower price. These experiences can spark a long-term habit of saving within your children.

An Activity for You and Your Child

It's time for the great bake-off! In this corner, a \$15 cupcake from the upscale downtown bakery, and in the other corner, a homemade treat baked with love for...*less than how much?*

In this activity, your child will experience firsthand how being resourceful and investing her time can save her from spending money. If your child has the will power (be sure you both eat a snack at home first), visit a bakery and look at the prices on some of their decadent treats. If you want to skip this step, looking at online menus and drool-worthy photos will do the trick too.

Choose one that you think you could make at home cheaper, and help your child to look up a recipe. List the ingredients, and check off everything you already have at home. Another way to expand this activity is for you and your child to clip or digitally download coupons to stretch the savings even further.

The next stop – the grocery store. Help your child to decide between the different brands and generic options and find the lowest price. Be sure to keep your receipt, and head home to make your dessert.

While it's cooking, get out the calculator and figure out the price difference. Calculate the cost of a single serving of your dessert and not just the cost of the ingredients to really make the difference shine.

Now, celebrate the money you saved with a bite of your sweet treat.



This activity can also be a lesson in generosity by having your child share a part of their baking with a friend or neighbor.



Children's Activity

Have you ever heard someone say, "A penny saved is a penny earned?" This week, let's put it to the test!

You are now the *Super Saver*. Sure, the name is silly, but what won't be silly is how much your savings will grow just through spare change! You now have the superpower to spot a penny (or nickel or dime... or even a quarter) from miles away!

This week search through the couch cushions, coat pockets, and floor of the car to collect as much change as you can. At the end of the week, add it up and add it to your savings jar. Most importantly, pray over this money and ask God what you should do with it. Remember, your treasure is in heaven, not under a dusty couch! It honors God when we save, especially when we use those savings for good.

Be careful when you're looking for change. Always ask your parents before stopping in a parking lot or store to pick up change you find. And remember that finders keepers is not always a good rule. If you find money that you think belongs to someone else, ask your parents what you should do and if there is a safe way to return it.



CHAPTER SEVEN

SPENDING WISELY

MEMORY VERSE

“I am not saying this because I am in need, for I have learned to be content whatever the circumstances”

(Philippians 4:11)

Bible Story

The story of the Prodigal Son in Luke 15: 11-32 teaches us about God's love for us and how He is always happy when we return to Him. We can look to this story to learn valuable lessons about spending money. Prodigal means to *spend recklessly*, and this story gives us a clear example of how unwise spending can deeply hurt us and our relationship with God. Read this story with your child, and stop at the points below to discuss the following questions:

- » Luke 15:12 – *“Father, give me my share of the estate.”*
 - » Why do you think the younger son wanted the money now? Why do you think his father had planned to wait to give it to him?
- » Luke 15:13 – *“Not long after that, the younger son got together all he had, set off for a distant country and there squandered his wealth in wild living.”*
 - » What do you think he spent his money on?
 - » How do you think he felt while he was spending his money?
- » Luke 15:16 – *“He longed to fill his stomach with the pods that the pigs were eating, but no one gave him anything.”*
 - » Why can't he buy food?
 - » How do you think he feels now that he doesn't have any more money to spend?
- » Luke 15:24 – *“For this son of mine was dead and is alive again; he was lost and is found.’ So they began to celebrate.”*

Take a moment to share a time you made a mistake in spending, and explain how God forgives those mistakes. Make sure your child knows that sometimes we will make mistakes with money, and while those mistakes will be hard for us, that you and God will always love them and be there to help.

Use this story to dig into the heart of why we should spend money. Ask your child, “At the beginning of the story, do you think the son was happy with only having a little money? What about by the end?”

Key Biblical Principles

God will always provide for our needs, but that does not mean He will give us everything we want. It is crazy that companies spend so much money and time inundating our children (who barely even have jobs outside of a lemonade stand) with advertisements for everything from yogurt to mountain bikes.

Discuss this section's memory verse, Philippians 4:11, with your child, *"I am not saying this because I am in need, for I have learned to be content whatever the circumstances."* The world does not want you to be happy with what you have. Ads invoke jealousy, envy, and fear, and they do a great job of it. But if we turn away from their words and we read God's Word, we see His message for us: **Be content no matter what you have.** God does not care if your child eats name brand corn flakes or wears name brand clothing.

When teaching our children about spending, a biblical principle they must learn is that our contentment does not come from our stuff or the material possessions we may acquire.

Teach your children **self-control** so that they do not self-indulge. Share Proverbs 30:8-9 with them:

"Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the Lord?' Or I may become poor and steal, and so dishonor the name of my God."

God knows that loving money is one of our biggest temptations, so He was clear to us: **trust in Me, not in things.** However, some people take this idea too far. Just as much as it hurts us to live surrounded by riches, it also hurts us to live in poverty and completely cut ourselves off from possessions entirely. God is not being harsh with us, saying, "Hey! You can't have anything. That's right, no toys, no blankets, no puppies – throw them out!" He knows us; remember that Jesus walked on this Earth right by our side.

After reading Proverbs 30:8-9, your child should feel loved and cared for by God, knowing that He doesn't expect us to live without any of the wonderful things that He created here on Earth.

Children who learn self-control are less likely to experience one of the most debilitating ways that overspending can hurt us – debt. Read these verses with your child:

Psalm 37:21, *“The wicked borrow and do not repay, but the righteous give generously.”*

Proverbs 22:7, *“The rich rule over the poor, and the borrower is slave to the lender.”*

God is clear that going into debt is not a wise choice. He clearly spells out for us why it is a bad idea in **Matthew 6:24**, *“No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.”*

If all of our energy, time, and resources are being spent paying off debts, we are not free for God to spend us the way He wants. Explain debt to your child in a way that she will understand it.

The Bible never says that we should absolutely never go into debt, but it does encourage us to use debt as a last resort. Teach your children to wait in patience to save more or to seek out an alternative when they are tempted to borrow money.

Practical Teaching

Has your child ever said, “but I need it,” while eyeing some new toy that they would probably use once or twice before losing under their bed? Sometimes it can be hard for kids, and even for adults, to separate needs from wants and wants from wishes.

God will always provide us with what we need, and sometimes He will even give us what we want or desire. The hard part is for us to put our selfishness aside and realize that having three winter coats in different shades of black is a luxury and not a necessity.

Help your child learn how to identify if their desire is a need, want, or wish by working with them to write some examples of each for the following categories: Food, clothes, housing, and entertainment. You may want to start them out with an example like this:

Needs	Wants	Wishes
<i>After school snack – apple</i>	<i>Ice cream</i>	<i>Waffle cone of ice cream with sprinkles and chocolate syrup</i>

Children can also learn to be more careful in their spending by asking themselves an easy question: “Does this purchase honor God?”

Keep in mind, this question is not intended to make your child feel guilty, self-centered, or like God is judging them for what they want to buy. The Bible clearly says God does not want us to be surrounded by luxuries or living in poverty, so your child should know that this is a *real question* where the answer is sometimes *yes*, sometimes *no*, and sometimes *not yet*.

At first, your child can ask you this question while they are shopping, and you can discuss as a family if a purchase is *God honoring*. Consider both the spiritual and practical side of the purchase with them.

Child: Woah! I saw a new flavor of chips that would be fun to try when we go to grandma’s next week. Would it honor God for me to get it? Grandma would love them!

Parent: Hmm, I think she would, too. I bet God would love to see us enjoy it together.

Child: So can I buy it?

Parent: You know what, I think I saw a coupon for those in the paper this morning. How about we come back next time with the coupon and buy it then?

Your conversation may not go just like the example, and it may even end in some pouting the first few times. However, as your child sees that making good choices with their money improves their walk with the Lord and helps them worry less, they will realize that not always buying everything they want is a good thing. After doing this several times, your child will begin to tell when a purchase is selfish or impulsive.

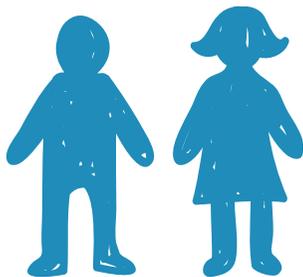
An Activity for You and Your Child

*“But wait, there’s more! If you call now, we’ll send you **two** of these items that you don’t really need for just the not-so-low cost of shipping and handling.”*

Ads are everywhere: TV, billboards, phones, bathroom stalls...we can’t escape them. The best way to combat ads is to call their bluff. No matter what it is for, all ads say essentially the same thing, “This will make you happy; you need it.” Wrong, wrong, wrong.

You and your child can have fun calling the bluffs in ads. Next time you’re watching TV, driving down the road, or pretty much doing anything, point out an ad to your child and take turns pointing out the crazy claims that they make. Once they’ve played once or twice, they will probably even start pointing out ads to you.





CHAPTER EIGHT

LIVING FOR GOD

MEMORY VERSE

“You are the salt of the earth. But if the salt loses its saltiness, how can it be made salty again? It is no longer good for anything, except to be thrown out and trampled underfoot”

(Matthew 5:13)

Bible Story

If you are not familiar with the life of King David, it will be worth taking some time to read through his story. Skim various chapters from 1 Samuel 16 to 1 Kings 2:12 for an overview.

This is a long passage, however, the story of David reads like a novel and is full of adventure and success alongside defeat and heartache. In the end, even after some MAJOR mess-ups, David is recorded by God as “*a man after His own heart*” (1 Samuel 13:14, see also Acts 13:22). Read and familiarize yourself with David’s journey so you’ll be able to determine what is relevant to your child. Below are some key sections and main points to share with your child.

- » David’s anointing (1 Samuel 16:1-13) – **Humility** – What set David apart from his older, stronger, very impressive brothers? “*The Lord does not look at the things people look at. People look at the outward appearance, but the Lord looks at the heart*” (1 Samuel 16:7). The passage goes on to say, “*The Spirit of the Lord came powerfully upon David*” (1 Samuel 16:13).
- » David and Goliath (1 Samuel 17:1-58) – **Obedience** – Even though David’s father is very old and may not know whether or not David is obedient, David chooses to obey even when no one is looking. His obedience allows him to be in the perfect place, at the perfect time, for God to raise him up as a great hero. Because of his relationship with the Lord, David is courageous to face the giant while grown men twice his size and age are cowering away. God is with David and enables David to defeat the giant. (To draw children into the story, you may even decide to take a tape measure and show them how tall a 9 ft. giant would be.)
- » David and Saul (1 Samuel 19 and 1 Samuel 24) – **Restraint** – God has anointed him as king, and David has proven himself as a great warrior (by defeating Goliath and winning other battles that followed), yet he must wait for God’s way and God’s timing. While people around him encourage him to kill King Saul and assume his role as King of Judah, he waits patiently for his time to come – the time God has appointed.
- » David becomes King – **Prosperity** – At the end of 1 Samuel, Saul dies

and by 2 Samuel 2, David becomes the king and is an excellent, godly king – loved by his people, successful, victorious in battle, favored by God, and feared by enemy leaders... until...

- » David and Bathsheba (2 Samuel 11) – **Entitlement, Disobedience, Dishonesty** – One spring, when all the kings are supposed to be out for battle, David stays behind. He is not with his men, where he should be, and gives in to a major temptation. In the process, he destroys his family, lies a lot, and even commits murder to try and cover up what he has done. He betrays and hurts a lot of people (depending on the age of your child, you may not want to go into the details). At times, David doesn't even seem to be the same person that was anointed by God as a young shepherd boy.
- » David and Nathan (2 Samuel 12) – **Redemption** – A good friend ultimately steps in and points out David's sinful path. David repents and is forgiven. Even though major consequences remain (including the death of a child), ultimately David's relationship with God and his standing among his people is restored.

Key Biblical Principles

Many people have been asked what they think is the worst financial mistake they could make. They often think it is filing for bankruptcy or racking up loads of credit card debt or even writing a check for something they know they can't afford.

However, the worst financial mistake we can make is to become a financial success in the world's eyes, but a failure according to God's economy; that we would store up treasures on earth instead of treasures in heaven.

The same is true for our children. We can teach them how to avoid debt, how to make wise spending decisions, how to save their money for a rainy day, even how to be generous. All of these principles will serve them well. But only by living a life of integrity will they truly be the *salt of the earth* described in this section's memory verse.

In the Sermon on the Mount, Jesus calls each of us, our children included, to a higher standard. He calls us to, *“Let your light shine before others, that they may see your good deeds and glorify your Father in heaven”* (Matthew 5:16).

We see this difference in the life of David. The beginning of his life, anointing, and kingship were characterized by humility, honesty, obedience, selflessness, and integrity. As a result, he and the people around him experienced God’s blessing, and those who did not know the Lord came to believe in Him because of the actions of King David.

Yet, the opposite is also true. As soon as entitlement took over and David lost his humility, he became disobedient, dishonest, and generally lacked integrity. Many people suffered, some died, families were torn apart, and there were many consequences. In the same way, people who had previously seen his good deeds and glorified God as a result now saw his evil deeds, questioned his integrity, and were potentially led away from the Lord.

In every financial principle we teach our children, we want the end result to be much more than wise financial decision-making or financial security. We want to help them live lives of honesty and integrity that point everyone they encounter to the Lord.

Practical Teaching

There are three heart attitudes that wage war with lordship, stewardship, and generosity and can stand in the way of your child’s success on the journey ahead:

- » Entitlement
- » Disobedience
- » Dishonesty

Each of these are clearly evident in the story of King David.

In our children, we are not just after behavior modification. We want to cultivate a real desire to please God within their hearts; a desire to live lives of integrity that honor and glorify Him. Pointing out these heart attitudes

and the consequences of each can help your child begin to grow a desire to follow, obey, and please God.

Entitlement: Look up the word entitlement with your child in the dictionary. It will probably say something along the lines of, “the belief that one is inherently deserving of privileges or special treatment.” One of the best things about David in his early years was that even though he had clearly been chosen, gifted, and anointed by God, he never acted as though he was deserving of privileges or special treatment. On the flip side, possibly his greatest downfall, deciding he could take Bathsheba as his own and having Uriah killed, was caused by this exact attitude.

Disobedience: David began his journey by listening to and obeying his earthly father and also being obedient to his heavenly father, even when no one was watching. David witnessed King Saul and knew how blessed he was when he was following God compared to how quickly things spiraled out of control when he decided to go his own way. David had a desire to please God, and when he ruled his kingdom out of that desire, tremendous blessings followed. On the other hand, when David turned his back on God in disobedience, there were major consequences for him, the people around him, his children, and even future children.

- » Do you have a good, consistent plan for administering consequences in your house? Consequences are definitely not fun, but are extremely important for children to start to see the relationship between their decisions and how those decisions affect what happens next, the people around them, and ultimately the future.
- » If you do not have such a plan, this might be a good time to establish one, explain it to your children, and most of all – and hardest of all – be prepared to follow through. The stakes will only get higher as your child gets older, and it will only become more and more difficult to follow through. But consistency now can dramatically limit the amount of disciplining you will have to do down the road.

Dishonesty: Total honesty is absolutely essential on the journey to raising money-wise kids, but it is also foundational to their reputation, health of their relationships, and godly success throughout the rest of their lives. We face temptations daily to be dishonest either with our words or with our actions. Sometimes the temptations bring with them very large consequences. Other times, we are tempted in very subtle ways that no one else would ever know. In those moments, it can be easy to think no one is watching, no one will know, it won't affect anyone else.



One of the best ways to help your child understand total honesty is to live it out in front of them.

- » Let them see you drive back to a store because you were not charged enough or because you received too much change. Let them see you go above and beyond to be totally honest and transparent in your business dealings with other people. Let them watch you strive for integrity in everything you do. Showing them examples of how one little white lie can spiral out of control (like it did in David's life), combined with your commitment to and example of complete honesty, will paint an excellent picture of what God wants for His children.
- » Tell your child about a time you were tempted to compromise your integrity to achieve something – it could have been a dishonest deal you were tempted to make, a white lie you wanted to tell to cover up a mistake, or a time when you knew God was asking you to do one thing but you wanted to do another. Which direction did you take? What were the consequences? Who was impacted? How did it affect your relationship with the Lord? What did it teach you?

An Activity for You and Your Child

It's time for a field trip! Hop in the car and visit a nearby jewelry store. If you can plan ahead, call the jewelry store and see if someone will be available to help with your lesson. Make sure you go to a place that will have both the real thing as well as some imitations of the real thing (diamonds, pearls, gold, and silver).



If your child would not be interested in visiting a jewelry store, or if there is not one you can visit, try going to pawn shop or antique store.

Point out that a lot of times, it is almost impossible to tell the difference, even to an expert. If a jeweler is available, have them explain some of the differences, what to look for, and the difference in the cost. Why is the real thing worth so much more? Hopefully his answer will have something to do with it being a rare treasure.

Also, ask to see a “certificate of authenticity” that is given to a buyer when they purchase the “real thing.”

On your way home, or later that evening, explain that the trip to the jeweler has a lot to do with living a life of integrity. We can trick people with our words and actions, we can be dishonest or half-honest, or exaggerate, or try to pretend to be someone we are not, and a lot of times, we can get away with it and fool the people around us. But God always knows the truth and sees what is really in our hearts. Our hearts serve as the “certificate of authenticity.” He knows that someone who lives a life of integrity and honesty, from the inside out, is a rare treasure, and He looks for and wants to use people like that in a special way to change the world and glorify Him. It isn't easy, because often we are surrounded by the “fake” version, but God calls us to something more.

This field trip is also another opportunity to discuss treasures on earth versus treasures in heaven. *“Do not store up for yourselves treasures on earth,*

where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth nor rust destroys, and where thieves do not break in and steal; for where your treasure is, there your heart will be also” (Matthew 6:19-21 NASB).

Every beautiful thing in that jewelry store could ultimately be stolen or destroyed. If that’s what we spend our lives trying to attain, we will ultimately feel very empty and disappointed.

A child of God who will live their life focused on Him with a commitment to integrity and total honesty will become God’s rare treasure. Their life will ultimately store up treasures in heaven that will last for eternity.

Children’s Activity

Has your mom or dad ever made something for dinner that really just wasn’t very good? (Don’t worry – we won’t tell.) What did you do? Feed it to the dog? Hide it? Throw it away when they weren’t looking? Did you consider adding a little salt?

Salt, in small amounts, adds flavor to our food. That’s probably why God compared us, His followers, to salt. He knew that sometimes the world we live in would just kind of taste bad. People can be mean, bad things can happen, and it can leave a bad taste in our mouths. God, however, challenges us to be the salt of the earth. In other words, He wants us to focus on adding flavor to the world. List some ways you could do this below:

- » _____
- » _____
- » _____

» _____

» _____

» _____

I bet you came up with some great ideas. We can add flavor to the world by sharing His love through our words and actions. This is a big way we can ensure that we are living lives that please Him.

Write the memory verse from this section on a strip of paper (or type it on your computer). You can decorate it as much or as little as you want. Then, ask your parent for a salt shaker (not a fancy one, but one your family uses).

Tape the memory verse around the salt shaker so that every time you or someone in your family sees it, you are reminded to add God's flavor to your world by living an honest life that pleases Him.

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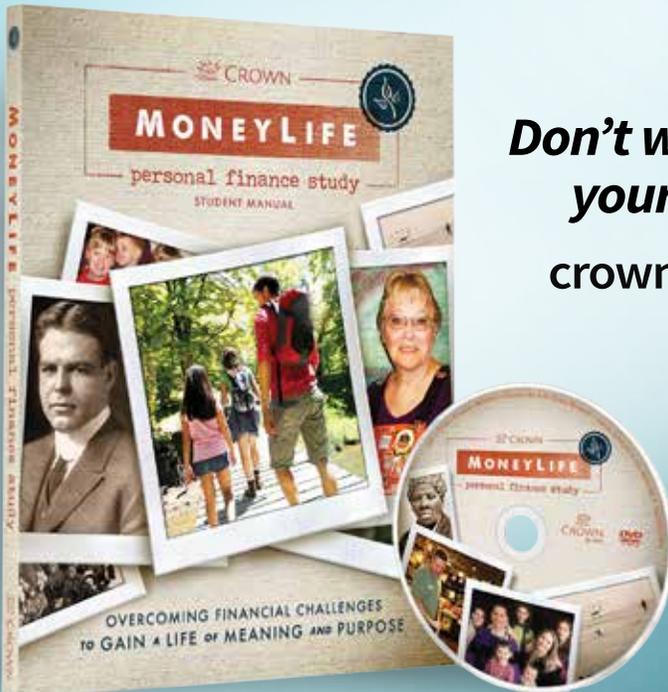
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Relational

HIGHLY

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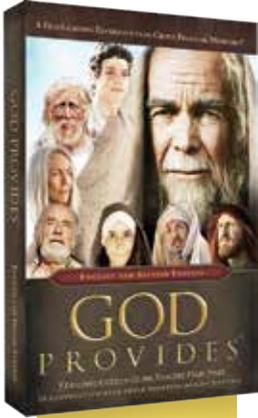
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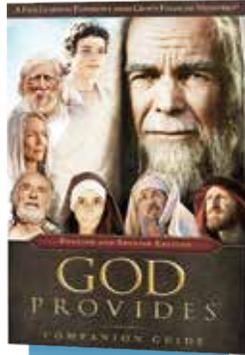


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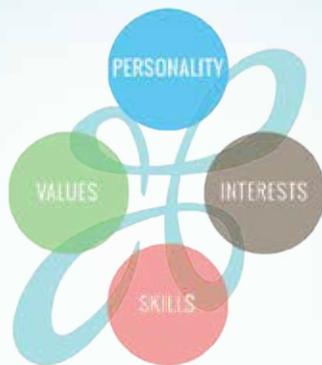
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