



## 10th GRADE VIDEO SCRIPTS

### **10th Grade: Money Matters**

Here are some questions for you. Where did you first learn how to balance a checkbook? How about this one: Where was it that you learned how much the average mortgage is? Hey, who taught you how much a box of cereal should cost? Where did you learn how to manage money and how to survive in the arena of personal finances? Did anyone teach you how to plan for retirement or to avoid debt? Hopefully, you had great people teach you how to manage money. For some of you, it was your parents who gave that to you. But for others, you've had to teach yourself about money. You know the hardships that can cause, and you know that learning those lessons on your own often result in a huge financial hole that becomes harder and harder to dig out of.

You don't want that for your teenager, and neither do we. That's why we have created the Family Experience called "Money Matters." In this Family Experience, we will give you Kick-starters to make the most of your money for God. They will 1. Give you tips on starting this conversation with your teen 2. Talk about God's design for our finances 3. Give ideas for making money matter for God.

You know, whether you are amazing at managing money or if you're up to your ears in debt, it really doesn't matter because, as a parent, you still have the opportunity to set your teenager up for a better life than you've had financially. In this Family Experience, you will give your student a household budget template for them to fill out. Explain that you want them to guess what your household spends in each category on a monthly basis. (No help here) The point is to see what they think things cost. Once they have finished, sit down with your teenager and go through the budget with them, writing down next to their number, the actual amount that your family spends in each category. This is designed to open up a discussion between you and your teenager concerning money. In the next step, you will present your teenager with his or her own checking account. You'll explain to them the responsibility of keeping up with their accounts and managing their money.

As you begin to teach your teenager about money, it is important to build their understanding on a solid biblical foundation. We have provided a parent guide with discussion points to help you add weight to the importance of money management, to tithing, to generosity, and to future planning. We also provided a list of optional teaching activities to help make this point.

Many of us have said, "If I knew then what I know now, I would've done things differently." You have

***From philosophical to practical, there are a lot of important money lessons to be taught.***



an opportunity to teach your teenager the things that you may not have been taught at their age. By teaching them a biblical view of money, you are giving a gift to your teenager, which will bless them and their future family.

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