# Discipline in Teaching Kids About Money



Explore how biblical discipline guides teaching children values, stewardship, and wisdom in managing money.





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#### Introduction

**Discipline** is a vital part of parenting, especially when it comes to teaching our children about money. In today's world, where materialism and instant gratification are common, instilling godly financial principles early helps children develop wisdom, responsibility, and stewardship that last a lifetime. Through *discipline*, parents can patiently guide their children toward understanding the value of money, the importance of saving, giving, and spending wisely.

**Money management** is more than just numbers; it reflects our heart and priorities. The Bible emphasizes discipline as essential for growth and maturity (Proverbs 13:24, Hebrews 12:11). Teaching kids about money with discipline teaches them to prioritize God's kingdom, resist temptation, and use resources for good.

Over the next five days, we will explore Scripture passages focused on discipline and financial stewardship. Each day will provide insight, encouragement, reflection, and practical wisdom to help cultivate a healthy financial mindset in children rooted in biblical truth. Together, let us embark on this journey to nurture the next generation of faithful stewards, equipping them with disciplined hearts and wise hands. Let God's Word light the path as we learn to disciple our children in money matters.  $\swarrow$ 

















Day 1: Poundations of Discipline

#### Your Verse

Proverbs 22:6 NIV – "Start children off on the way they should go, and even when they are old they will not turn from it."

#### **Supporting Scriptures**

- Ephesians 6:4 NIV "Fathers, do not exasperate your children; instead, bring them up in the training and instruction of the Lord."
- Hebrews 12:11 NIV "No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it."







Day 1: Poundations of Discipline

# Devotional: Building Lasting Foundations for Financial Wisdom

**Discipline begins with strong foundations.** As we embark on teaching our children about money, it's crucial to recognize that early instruction creates lasting impact. Proverbs 22:6 reminds us to start our children on the right path, including how they view and handle money. Discipline here is not punishment, but loving guidance that shapes character.

Parents are encouraged by Ephesians 6:4 not to provoke but to nurture with patience and wisdom, reflecting God's training. Teaching money principles is an ongoing, gentle process, not a one-time lesson. It requires consistency and understanding as children learn the value of saving, giving, and wise spending.

Hebrews 12:11 further encourages us that discipline, while difficult at the moment, yields a fruitful life marked by righteousness and peace. Instilling financial discipline is planting seeds for lifetime stewardship and godly decision-making.

Remember, your involvement and example speak loudly. Be intentional to create learning moments, set clear expectations, and model disciplined financial habits yourself. This foundation creates the soil for wise money values to grow strong in your child's heart.







Day 1: 🖓 Foundations of Discipline

## Reflect and Apply

1.	How do I personally view discipline in teaching children about money?
2.	In what ways am I modeling disciplined financial habits for my child?
	What early lessons about money do I want my child to carry into adulthood?







Day 1: 🖓 Foundations of Discipline

## **Journaling Prompts**

	List three financial principles you want your child to learn through discipline.
2.	Write about a time you learned an important money lesson as a child.
	Describe ways you can incorporate gentle discipline when discussing money with your child.







Day 1: Poundations of Discipline

#### Prayer for Today

Gracious Father, thank You for the call to guide our children in Your ways. Help us plant strong foundations of discipline in teaching them about money. Give us patience, wisdom, and love as we nurture their understanding and habits. May our children grow to see money as a tool to honor You and serve others. Strengthen us to be consistent examples of stewardship and integrity. Bless our efforts so that righteousness and peace may flourish through our teaching. In Jesus' name, *Amen*.









# Day 2: 🔯 Teaching Value and Contentment









Day 2: 
Teaching Value and Contentment

#### Your Verse

1 Timothy 6:6-8 NIV - "But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that."

#### **Supporting Scriptures**

- Hebrews 13:5 NIV "Keep your lives free from the love of money and be content with what you have."
- Proverbs 21:20 NIV "The wise store up choice food and olive oil, but fools gulp theirs down."







Day 2: 
 Teaching Value and Contentment

# Devotional: Guiding Children Towards Contentment and Wisdom

**Teaching children the value of contentment is pivotal.** Our culture often promotes endless desire and comparison, which can create financial stress and poor decisions. The Apostle Paul's reminder in 1 Timothy 6:6-8 highlights that godliness paired with contentment yields true gain — a priceless lesson for young hearts.

When children learn to value what they have rather than constantly wanting more, they develop healthy money attitudes. Hebrews 13:5 urges us to avoid the love of money, which leads to dissatisfaction and unrest. By encouraging contentment, we help children find joy in simplicity and God's provision.

Proverbs 21:20 illustrates wise stewardship — saving and managing resources wisely instead of reckless consumption. Helping children grasp delayed gratification through saving strengthens discipline and gratitude.

Parents can foster this discipline by setting clear limits, encouraging gratitude, and celebrating the joy of giving and saving. When children understand value and contentment, they steward money with wisdom rather than impulse.







Day 2: 🔯 Teaching Value and Contentment

# Reflect and Apply

1.	How have I experienced contentment or lack thereof in my financial decisions?
2.	What steps can I take to cultivate contentment in my child's perspective?
3.	How does contentment relate to godliness and faith in daily life?







Day 2: 🔯 Teaching Value and Contentment

## **Journaling Prompts**

1.	Write about a time when contentment helped you make a wise financial choice.
2.	List ways to teach children gratitude for their current resources.
	Brainstorm activities to encourage children to save or give rather than spend impulsively.







Day 2: 🕸 Teaching Value and Contentment

#### Prayer for Today

**Father of all provision,** teach us to cultivate contentment in ourselves and in our children. Help us to resist the temptation of greed and to appreciate Your faithful provision. May our children learn to be grateful, wise, and disciplined stewards of the money You entrust to them. Guard their hearts from the love of money and instill joy in simplicity. Empower us to guide them with patience and love. In Jesus' name, *Amen*.



















#### Your Verse

Proverbs 16:3 NIV - "Commit to the LORD whatever you do, and he will establish your plans."

#### **Supporting Scriptures**

- Luke 14:28 NIV "Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?"
- Matthew 6:33 NIV "But seek first his kingdom and his righteousness, and all these things will be given to you as well."







# Devotional: Teaching Kids to Pursue Godly Financial Goals

Discipline thrives when goals and priorities are clearly set. Teaching children to set financial goals is essential for responsible stewardship. Proverbs 16:3 reminds us to commit all our plans to God — including money management — trusting Him to guide our steps.

Jesus highlighted the importance of planning in Luke 14:28 — estimating the cost before building — as a practical example of wise stewardship. When children learn to plan, save, and spend with purpose, they develop patience and foresight.

Importantly, Matthew 6:33 places kingdom priorities above all. Teaching children to seek God first shapes their motives beyond self-interest and material gain. Money then becomes a tool to serve God's purposes rather than an end in itself.

Guide your child in setting simple, meaningful financial goals — like saving for a toy, giving to charity, or contributing to family expenses. These opportunities cultivate discipline and a heart aligned with God's priorities.







## Reflect and Apply

1.	What financial goals align with God's kingdom in my life and family?
2.	How can I teach my child the value of planning before spending?
3.	In what ways do I prioritize God's righteousness in financial decisions?







## **Journaling Prompts**

1.	Write down three goals you want to help your child set regarding money.
	Reflect on how committing plans to God has shaped your financial choices.
	Plan a simple money-related activity to teach your child about saving or giving.







#### Prayer for Today

Lord, our Provider and Planner, we commit our family's financial teaching to You. Help us teach our children to set goals rooted in Your will and kingdom values. Guide their hearts to seek You first in all things, including money management. Instill in us discipline to plan wisely and prioritize Your righteousness above wealth. May our children's financial journeys honor You and serve Your purposes. In Jesus' name, *Amen*.



















Day 4: 🖔 Encouraging Giving and Generosity

#### Your Verse

2 Corinthians 9:7 NIV - "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

#### **Supporting Scriptures**

- Acts 20:35 NIV "It is more blessed to give than to receive."
- Proverbs 11:25 NIV "A generous person will prosper; whoever refreshes others will be refreshed."







Day 4: 🖔 Encouraging Giving and Generosity

#### Devotional: Nurturing a Cheerful and Generous Heart

Generosity is a vital part of disciplined financial teaching. Helping children understand joy in giving shapes a heart aligned with God's love. 2 Corinthians 9:7 encourages us to give cheerfully, making generosity a willing and joyful act rather than a burden.

Jesus' words in Acts 20:35 remind us that giving blesses both the giver and receiver — teaching children this truth nurtures empathy, compassion, and selflessness.

Proverbs 11:25 links generosity to prosperity, highlighting God's promise that a generous heart is refreshed and blessed. Teaching kids to share some of their resources fosters discipline and trust in God's provision.

Practical steps include encouraging children to set aside part of their money for giving, involve them in charitable activities, and celebrate generous acts as family milestones. Discipline in giving is as important as saving and spending wisely.







Day 4: 🐧 Encouraging Giving and Generosity

## Reflect and Apply

1.	. How do I demonstrate generosity in my financial habits?
2.	. What lessons about giving have impacted me most?
3.	. How can I encourage my child to develop a joyful habit of giving?







Day 4: 🐧 Encouraging Giving and Generosity

## **Journaling Prompts**

1.	Describe a time you experienced joy in giving or receiving generosity.
2.	List ideas for giving opportunities suitable for your child.
3.	Reflect on how generosity connects to God's blessings in your life.







Day 4: 🖔 Encouraging Giving and Generosity

#### Prayer for Today

**Generous God,** teach us to give with joyful hearts just as You have given to us. Help us instill in our children a spirit of generosity that flows from love and faith. May they learn the blessing of blessing others and trust in Your provision. Guide us as parents to model cheerful giving and encourage open hearts. Bless our family with abundant love and grace as we share freely. In Jesus' name, *Amen*.









# Day 5: **%** Applying Discipline in Everyday Life









Day 5: **%** Applying Discipline in Everyday Life

#### Your Verse

Colossians 3:23 NIV - "Whatever you do, work at it with all your heart, as working for the Lord, not for human masters."

#### **Supporting Scriptures**

- Galatians 6:9 NIV "Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up."
- Proverbs 3:5-6 NIV "Trust in the LORD with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight."







Day 5: X Applying Discipline in Everyday Life

#### Devotional: Living Out Financial Discipline Daily

**Discipline is most powerful when lived out daily.** Teaching children about money requires practical application in everyday circumstances, reinforcing lessons with consistent habits.

Colossians 3:23 encourages wholehearted effort as unto the Lord, underscoring the importance of diligence and integrity in all we do — including financial decisions. Encouraging children to approach money management as a service to God instills purpose and respect.

Galatians 6:9 offers hope to persevere in good habits, reminding us that discipline will yield results if we do not lose heart. Teaching children patience and steadfastness builds character beyond finances.

Trusting God fully as Proverbs 3:5-6 advises provides the foundation for wise choices amid uncertainty. Guiding children toward dependence on God rather than impulse develops lasting discipline.

Incorporate money lessons into daily life through allowances, budgeting, chores linked to earning, and family discussions. Consistency and faith build a disciplined foundation that will empower children throughout life.







Day 5: 🞇 Applying Discipline in Everyday Life

# Reflect and Apply

1.	What daily practices help me maintain financial discipline?
	How can I involve my child in everyday money decisions and responsibilities?
	In what ways can my family rely more on God's guidance in financial matters?







Day 5: **%** Applying Discipline in Everyday Life

## **Journaling Prompts**

1.	Plan a daily or weekly routine to reinforce money lessons with your child.
	Reflect on moments when financial discipline was challenging but rewarding.
	Write a prayer asking God to help your family live out consistent stewardship.







Day 5: X Applying Discipline in Everyday Life

#### **Prayer for Today**

**Lord, our faithful guide,** help us live out discipline in teaching money principles daily. Strengthen us to persevere and integrate Your wisdom into every choice. Teach our children to serve You through their financial habits with integrity and trust. May we rely fully on Your guidance and honor You in all we do. Thank You for Your patience and grace on this journey. In Jesus' name, *Amen*.









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