# Family Foundations: Teaching Kids Financial Stewardship



A 7-day journey to instill generosity, responsibility, and godly money habits in children through Scripture and practical guidance.





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#### Introduction

Raising children with a heart for stewardship is one of the greatest blessings and responsibilities parents have. In today's fast-paced, consumer-driven world, teaching kids how to wisely handle money is more important than ever. *Financial stewardship* from a biblical perspective is not merely about budgeting or saving; it encompasses generosity, responsibility, and recognizing that God owns all we have.

**Family** serves as the first and most influential classroom where children begin to understand values—especially regarding money. When parents intentionally guide their kids in these principles, they start to develop godly habits that last a lifetime.

Throughout this 7-day study, we will explore key biblical teachings and practical ways to cultivate these values within your family. Each day brings a new focus, from understanding God's ownership, embracing generosity, to the discipline of saving and the joy of giving.

As you journey together, remember: teaching financial stewardship is not merely about numbers; it is about shaping hearts and character. Let this study inspire and equip your family to steward God's resources faithfully, creating a legacy that extends far beyond possessions.







# Day 1: 🔍 Understanding God's Ownership









Day 1: Numberstanding God's Ownership

#### Your Verse

Psalm 24:1 - "The earth is the Lord's, and everything in it, the world, and all who live in it."

#### **Supporting Scriptures**

- 1 Chronicles 29:14 "Everything comes from you, and we have given you only what comes from your hand."
- Haggai 2:8 "The silver is mine and the gold is mine,' declares the Lord Almighty."







Day 1: Numberstanding God's Ownership

#### Devotional: God's Ownership Is Our Foundation

Day one begins with a foundational truth: all we have belongs to God. Psalm 24:1 reminds us clearly that nothing we possess truly belongs to us. This understanding sets the tone for teaching children that stewardship is an honor and a responsibility, not just ownership.

When kids grasp that money and possessions are God's gifts, they begin to see their role as caretakers rather than owners. This encourages humility and gratitude, vital attitudes for financial discipline.

Discuss with your children how God provides for the family and how you can take care of what He entrusts to you. This lays a spiritual foundation for all stewardship lessons to come.







Day 1: 🔦 Understanding God's Ownership

# Reflect and Apply

1.	How does knowing that God owns everything change the way your family thinks about money?
2.	In what ways can you help your children understand stewardship as a role rather than a right?
3.	Are there areas in your life where you struggle to recognize God's ownership?







Day 1: 🔦 Understanding God's Ownership

## **Journaling Prompts**

1.	Write about a time you realized that everything you have comes from God.
2.	List ways your family can honor God with what He has given.
3.	Describe how you want to teach your children about God's ownership of possessions.







Day 1: Numberstanding God's Ownership

#### Prayer for Today

Lord, thank You for Your generosity in providing for us. Help us to remember that everything we have is Yours and teach our children to be faithful stewards. Give us wisdom and grace to manage Your gifts well, cultivating grateful and generous hearts in our family. May our home reflect Your kingdom values in how we handle money.









# Day 2: Cultivating Generosity in Young Hearts









Day 2: V Cultivating Generosity in Young Hearts

#### Your Verse

2 Corinthians 9:7 - "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 "It is more blessed to give than to receive."
- Luke 6:38 "Give, and it will be given to you."







Day 2: V Cultivating Generosity in Young Hearts

#### Devotional: Joyful Giving Begins at Home

Teaching children to give cheerfully plants seeds of generosity that will flourish lifelong. 2 Corinthians 9:7 reminds us that giving is heart-driven, not forced. When generosity flows from love and joy, it aligns with God's heart.

Show your kids that giving can be fun and rewarding, not a burden. This could mean giving time, skills, or treasures to others in need. Model generosity openly, involving children in decisions about how to share resources.

Share stories from the Bible or your life that highlight the blessings and joy that come from giving. This not only teaches them to be generous but also illustrates God's provision and faithfulness.







Day 2: W Cultivating Generosity in Young Hearts

## Reflect and Apply

1.	What attitudes towards giving do your children currently show?
2.	How can your family practice giving in simple but meaningful ways?
3.	How does your own example influence your children's generosity?







Day 2: W Cultivating Generosity in Young Hearts

## **Journaling Prompts**

1.	Recall a moment when giving brought you unexpected joy.
2.	Write down ways your family can give time or resources this week.
3.	Plan a small family project that involves giving to someone in need.



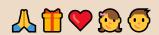




Day 2: V Cultivating Generosity in Young Hearts

#### Prayer for Today

**Father, teach us to be cheerful givers.** Open our hearts to share generously and joyfully with others. Help us cultivate a spirit of kindness and grace in our family. May our children learn that giving is a reflection of Your love. *Thank You for the blessings we can share.* 



















#### Your Verse

Luke 16:10 – "Whoever can be trusted with very little can also be trusted with much."

#### **Supporting Scriptures**

- Proverbs 22:6 "Start children off on the way they should go."
- Matthew 25:21 "Well done, good and faithful servant!"







#### Devotional: Small Trusts Build Big Character

**Teaching responsibility revolves around trust,** and children learn by being trusted with small things. Luke 16:10 highlights that managing little resources well paves the way for greater responsibilities.

When children learn to care for money, toys, and chores responsibly, they develop discipline and reliability. These lessons extend beyond finance, fostering character growth.

As parents, you can involve children in age-appropriate money management—like saving coins or budgeting allowance—to practice stewardship.

Celebrate their successes and gently guide them through mistakes. Proverbs

22:6 encourages us to guide children early on, shaping lifelong habits.







# Reflect and Apply

1.	What small responsibilities can your children handle to build financial trustworthiness?
2.	How can you encourage them when they do well managing resources?
3.	Are there areas where your children need correction to learn better stewardship?







## **Journaling Prompts**

	Write about a time you learned responsibility through managing something small.
2.	List practical ways to teach responsibility with money to your children.
	Reflect on how responsibility in money relates to responsibility in other areas.







#### Prayer for Today

God, help us teach our children responsibility. Guide our hearts to be patient and clear in these lessons. Strengthen them to be trustworthy in all they do. May they grow into faithful stewards who honor You with their resources. *Thank You for Your patience with us.* 

















#### Your Verse

Proverbs 21:5 - "The plans of the diligent lead to profit as surely as haste leads to poverty."

#### **Supporting Scriptures**

- Luke 14:28 "For which of you, intending to build a tower, does not sit down first and count the cost?"
- Ecclesiastes 11:2 "Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth."







#### Devotional: Planning Wisely Builds Stewardship

**Budgeting teaches wise planning,** an essential component of stewardship. Proverbs 21:5 praises the diligent planner who avoids impulsive decisions.

Though budgeting might sound complex, teaching children simple ways to allocate money—like saving, spending, and giving portions—can empower them. Using jars or envelopes for each category makes the concept tangible.

Luke 14:28 encourages planning ahead, a valuable discipline for kids. Encourage families to pray and plan before spending, cultivating thoughtful financial choices that honor God.







## Reflect and Apply

	How can your family make budgeting a fun and understandable activity for children?
2.	What lessons about planning and patience can you model for your kids?
3.	Are there current habits that could be improved with better budgeting?







## **Journaling Prompts**

1.	Describe how you currently plan and manage money in your family.
2.	Write a simple budget plan you can teach your children.
3.	Reflect on how planning financially has helped you avoid mistakes.







#### Prayer for Today

**Lord, grant us wisdom to plan diligently.** Help our family learn the value of budgeting and responsible decision–making. Teach our children the importance of patience and foresight in managing resources, pointing their hearts to You in all things. *Thank You for guiding our steps.* 











# Day 5: V Guarding Against Greed









Day 5: ① Guarding Against Greed

#### Your Verse

Luke 12:15 – "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions."

#### **Supporting Scriptures**

- 1 Timothy 6:10 "For the love of money is a root of all kinds of evil."
- Hebrews 13:5 "Keep your lives free from the love of money and be content with what you have."







Day 5: **(**) Guarding Against Greed

#### Devotional: Choosing Contentment Over Greed

Greed is a danger to all ages, but teaching children early about contentment protects them. Jesus warns in Luke 12:15 that life is more than possessions, a timely message in a materialistic culture.

Discuss with your children what contentment looks like and why wanting more can become harmful. Help them focus on gratitude and the blessings around them rather than what's missing.

Model contentment in your own attitudes, showing them that joy isn't tied to having many things but to trusting God's provision and purpose.







Day 5: ① Guarding Against Greed

## Reflect and Apply

	What temptations toward greed do children face today, and how can you address them?
	How can your family foster contentment even when desires are unfulfilled?
3.	In what ways can you model gratitude and satisfaction effectively?







Day 5: ① Guarding Against Greed

## **Journaling Prompts**

1.	Write about a time you struggled with greed or discontentment.
2.	List blessings your family can thank God for regularly.
3.	Plan ways to practice gratitude as a family daily.







Day 5: () Guarding Against Greed

#### Prayer for Today

Heavenly Father, guard our hearts against greed. Teach our family to be content with Your provision and to find joy in Your presence above possessions. Help us to treasure what truly matters and to reflect Your generosity and peace. *Thank You for Your faithful care.* 



















Day 6: Tinstilling a Heart for Giving

#### Your Verse

Proverbs 11:25 - "A generous person will prosper; whoever refreshes others will be refreshed."

#### **Supporting Scriptures**

- Deuteronomy 15:10 "Give generously to them and do so without a grudging heart."
- Malachi 3:10 "Bring the whole tithe into the storehouse..."







Day 6: Tinstilling a Heart for Giving

#### Devotional: Generosity Reflects God's Heart

Generosity flows from a heart transformed by God's love. Proverbs 11:25 promises that those who give generously receive blessings in return. Teaching children to give teaches them to reflect God's character and participate in His work.

Encourage your children to look for opportunities to help others with their resources. This may include giving money, time, or encouragement. Sharing stories of giving in the Bible and your own life strengthens this desire.

Normalizing giving as a joyful act creates lifelong habits. Help children understand that giving is a way to honor God and bless others simultaneously.







Day 6: Tilling a Heart for Giving

# Reflect and Apply

1.	How can your children experience the joy of giving regularly?
2.	Are there family needs or community causes you can serve together?
3.	What stories of generosity most inspire you and your family?







Day 6: Tilling a Heart for Giving

## **Journaling Prompts**

1.	. Write about a time you witnessed or participated in generous giving.
2.	List ways your family can practice generosity this month.
3.	. Reflect on how giving has impacted your faith journey.







Day 6: Tinstilling a Heart for Giving

#### Prayer for Today

**God, fill our hearts with generosity.** Help us to share freely and cheerfully, reflecting Your abundant love. Teach our children the blessing of giving and refresh us as we bless others. May generosity become a joy woven into our family's story. *Thank You for Your boundless grace.* 









# Day 7: 7 Building Lasting Financial Habits









Day 7: 🎖 Building Lasting Financial Habits

#### Your Verse

Proverbs 13:11 – "Dishonest money dwindles away, but whoever gathers money little by little makes it grow."

#### **Supporting Scriptures**

- Ecclesiastes 7:12 "Wisdom preserves those who have it."
- Psalm 112:5 "Good will come to those who are generous and lend freely."







Day 7: Paulding Lasting Financial Habits

#### Devotional: Faithful Habits Grow Stewardship

Financial stewardship is cultivated through consistent habits over time. Proverbs 13:11 encourages diligence and integrity in managing resources. Teaching children to save and grow their money little by little teaches patience and faithfulness.

Help your children set small goals for saving and celebrating milestones to encourage perseverance. Reinforce that wise money habits honor God and prepare them for future blessings and responsibilities.

Remember that spiritual wisdom preserves and guides. Your example and God's truth together establish habits that will bless generations.







Day 7: 🍞 Building Lasting Financial Habits

# Reflect and Apply

1.	What steady financial habits can your family develop together?
2.	How can you celebrate small victories in stewardship with your children?
	What spiritual truths encourage you to practice patience and integrity with money?







Day 7: 🍞 Building Lasting Financial Habits

## **Journaling Prompts**

1.	Identify financial habits you want to instill in your children.
2.	Write a plan for encouraging saving and generosity over time.
3.	Reflect on how persistent faithfulness has shaped your life.







Day 7: Puilding Lasting Financial Habits

#### Prayer for Today

**Father, help us build lasting stewardship habits.** Teach our family to be faithful in small things and to grow in wisdom and integrity. Guide our children to manage resources wisely, honoring You in all we do. May our stewardship be a testament of our love for You. *Thank You for Your continual guidance.* 









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