



TEACH WISE STEWARDSHIP

Finances are a stressor for more than just adults these days. Teenagers are increasingly nervous about job prospects and paying for college. Yet many parents avoid serious conversations about money, dreading them as much as talks about the birds and the bees.

The discussions can't wait, though. Contrary to what many kids think, there isn't a magical age when people need to be fiscally responsible. Young people can learn early on to honor God with their time, talents, and treasures—and can discover the blessings he promises when we give from the heart.

Jesus taught about money more than any other topic—and those teachings go against the world's views. Jesus wants us to be free from the trappings of wealth and materialism yet rich with life, joy, favor, and relationships.

As Doug Fields says in a sermon featured in *Backward\$* (Simply Youth Ministry), "God doesn't need your money. God needs your heart." Tithing, or giving 10 percent of our income, is one way to lessen money's grip and honor God. By tithing, Fields says, we proclaim the following three things:

- I am thankful—for God's gifts, his love, and Jesus' sacrifice for me.
- I am yours, God—and I'm showing you where my heart is.
- I trust you—and I'm going to turn my back on the world's ways.

THE VIEW

- 35% of parents say they're reluctant to discuss smart spending strategies with kids. 61% default to a "casual talk" about money matters.
—BillMyParents
- 80% of teenagers get more than \$100 per month in allowance. Almost all kids say they have to do household chores for it.
—BillMyParents
- 64% of teenagers say the recent recession has made them more grateful for what they have.
—aboutschwab.com
- 85% of 2011 college graduates intend to move back home.
—TwentySomething Inc.

TIPS >>>

Financial experts advise parents to follow these money-management strategies with their kids:

- **Help young people develop and stick to a budget.** Then pay kids an allowance that covers all the "necessities."
- **Don't buy stuff for kids that they should pay for themselves.** Let them experience the consequences of poor budgeting.
- **Give out allowance only once a month.** This teaches kids how to budget over long periods of time, experts say.
- **Don't pay kids for doing regular, expected chores.** But you can provide a financial incentive for taking on extra duties.
- **Monitor how much money kids are saving.** Help them stay on track for big expenses such as college.
- **Don't pay for good grades.** Instead, encourage kids to do the best they can and to feel rewarded by their accomplishments.
- **Don't tell kids how much you earn.** It's best to maintain some personal boundaries and authority.
- **Give them credit.** If you want your teenagers to be credit-savvy, select a good first credit card. Then explain the importance of keeping a high credit score and paying off the card balance every month.
- **Model stewardship.** Attitudes about finances are contagious. Let kids see you giving generously and cheerfully, and they'll follow suit.

PONDER THIS

- How would you describe your relationship with money? How might it be affecting your relationship with God?
- What are the most important things you want to teach your kids about money, and how are you doing that?
- How can you be a better steward of your own time, talents, and treasures?





Give It Away

Expert Insights for Parents of Teenagers

By Josh Griffin

In the downloadable sermon series *Backward\$*, Josh Griffin ponders the rewards of giving:

A few years ago, our family was robbed. The monthly cleaning service that I gave my wife as a birthday gift cleaned us out. They took everything.

Eventually, we received an insurance check, but before I got home from work that evening, my wife had given it all away. She donated 10 percent to the church and then gave the rest to a group that rescues child prostitutes. She viewed the robbery as an answer to prayer because it allowed her to help exploited kids!

That's backwards thinking, but it's what Jesus teaches. He says the way to live a rich, full, abundant, and meaningful life is to give as much away as possible.

Another backward approach that's relevant to teenagers, who are just starting out financially, is stated in Matthew 25:23. Jesus says when you have a little, be responsible with what you've been given and God will bless you with far more. If you want to have more, then be trustworthy with what you have.

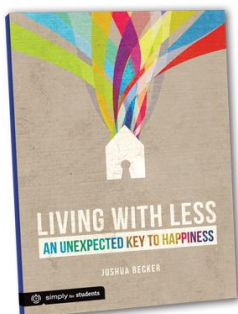
Teenagers can start by giving something, whether it's a portion of their allowance or the change they accumulate each week.

Next, they can discover their SHAPE, which stands for **S**piritual gifts, **H**eart, **A**bilities, **P**ersonality, **E**xperiences. Basically, it's who God made you to be. Discovering your SHAPE is a great way to use the talents and gifts God has given you to serve other people.

Finally, young people can give their time. When we serve, we're the most like Jesus. So help kids ask, "Who needs my time?"

Resources are opportunities. Every dollar that ends up in your wallet or purse is an opportunity. Every moment of time is an opportunity. Your talents are an opportunity. So start thinking backwards about *everything* God has given you.

RESOURCE



In *Living With Less* (Simply Youth Ministry), Joshua Becker walks through the Bible's teachings about possessions, challenging people to spend their hours, energy, and resources in ways that draw them closer to the heart of Jesus.

BIBLE FOCUS

"Do not store up for yourselves treasures on earth, where moth & rust destroy, & where thieves break in & steal. But store up for yourselves treasures in heaven, where moth & rust do not destroy, & where thieves do not break in & steal. For where your treasure is, there your heart will be also."

Matthew 6:19-21 NIV

MEDIA SPOTLIGHT

MAINSTREAM MUSIC



TAYLOR SWIFT

Background: Swift has accomplished a great deal in her 22 years—including being the youngest songwriter ever hired by the Sony publishing house. She’s received many awards, including six Grammy Awards, and has been involved with numerous charities. Many of Swift’s songs deal with love, feelings, and broken relationships. She has dated many celebrities, and the breakups have created great fodder for her songs. (Her latest number-one single, for example, is titled “We Are Never Ever Getting Back Together.”) Swift’s honesty and catchy lyrics resonate greatly with teenage girls.

Albums: *Red* (2012), *Speak Now* (2010), *Fearless* (2008), *Taylor Swift* (2006)

What Swift Says: When discussing how much money she gives away to various causes, Swift says, “I get to take care of the people that I love, and I like spreading it around. Like my Dad says, ‘You can’t take it with you when you go.’”

Explore: Swift’s entire catalog is available on Spotify.

CHRISTIAN MUSIC



ANBERLIN

Background: This rock band, formed in 2002, is now on a major label and more popular than ever. Anberlin combines rock, alt-rock, acoustic, and emo into a hook-laden stew. They’re involved with social-justice causes, including Faceless International, an organization that lead singer Stephen Christian founded to raise awareness of human trafficking and other issues.

Albums: *Vital* (2012), *New Surrender* (2008), *Never Take Friendship Personal* (2003)

What Anberlin Says: Singer Stephen Christian doesn’t call Anberlin a Christian band. But he says his faith “affects every single aspect of my life.” He adds, “I’m not a preacher, I’m an entertainer.”

Explore: Anberlin’s albums are available on Spotify—including *Blueprints for City Friendships*, a three-CD anthology. Many of the band’s videos are on YouTube.

MOVIES

Movie: *Frankenweenie*

Genre: Animation, Comedy

Rating: PG (for thematic elements, scary images, and action)

Synopsis: After a young boy loses his dog, he uses the power of science to bring his beloved pal back to life. He tries to keep the creation under wraps, but soon the whole town wants to use his technology for their gain.

Our Take: Director Tim Burton has a slightly twisted but compelling style. This will likely be a great movie for junior highers, full of weird humor and unique characters.

Movie: *Silent Hill: Revelation*

Genre: Horror, Thriller

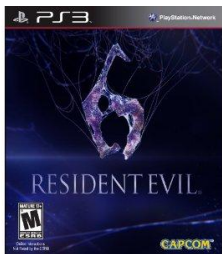
Rating: R (for violence and disturbing images, some language, brief nudity)

Synopsis: A young girl, on the run with her father most of her life, is tormented by terrible visions and dreams. When her father disappears, she’s drawn into a demonic world that threatens to separate them forever.

Our Take: This film is based loosely on the “Silent Hill” video games, which are full of disturbing and sexual horror elements.

For more media discussions and ideas, go to www.MinistryandMedia.com.

VIDEO GAMES



Resident Evil 6—This long-running franchise has moved away from its scary, survival-horror roots toward more action—with *some* scary elements. Publisher Capcom promises this game will be a combination of the two styles. Stuff that remains, though, includes blood, gore, language, and nudity. Rated M; Xbox 360, PS3, PC

Assassin’s Creed III—The third game in this popular franchise is set during the American Revolution. While the graphics, details, and gameplay are excellent, the series takes every opportunity to bash the church—specifically the Catholic church. It doesn’t just attack corrupt people within the church but paints the entire faith as corrupt. Rated M; PS3, Xbox 360, PC, WII U

OCTOBER 2012

Sun	Mon	Tue	Wed	Thurs	Fri	Sat
	1	2	3	4	5	6
	Erica B-day	Summer Camp 2013 Registration Begins Kelly Beitel B-day	PULSE			MSGSG
7	8	9	10	11	12	13
Kirsten B-day Daniel B-day			PULSE		Youth Pastor Vacation thru 19 th Ciara B-day	MSGSG
14	15	16	17	18	19	20
	Fall Break FHUSD Missy B-day	Fall Break FHUSD	Fall Break FHUSD NO PULSE	Fall Break FHUSD	Fall Break FHUSD	MSGSG
21	22	23	24	25	26	27
			PULSE			MSGSG
28	29	30	31			
WoW 2			NO PULSE Fall Festival			

November:

- 11.02: Unashamed Tour
- 11.10: Jam Tour
- 11.30: Acquire The Fire

www.pulseyouthgroup.org