



CONVERSATION STARTERS



FOR THE FAMILY

MONEY SERIES:
HOW TO EARN IT



CONVERSATION STARTERS
FOR
THE FAMILY
MONEY SERIES PART 1 -HOW TO EARN IT

Ted Cunningham

Woodland Hills Family Church

Ask your kids, "Where do you go when you want money?" (*The goal is that they enthusiastically respond with, "You go to work!"*)

What would be the perfect job?

Describe the worst Job?

Read the following verses and discuss what motivates us to work.

**There is a way that appears to be right,
but in the end it leads to death.
26 The appetite of laborers works for them;
their hunger drives them on. Proverbs 16:25-26**

**Those who work their land will have abundant food, but those who chase
fantasies have no sense. Proverbs 12:11**

**All hard work brings a profit, but mere talk leads only to poverty.
Proverbs 14:23**

Since Jesus is my ultimate boss, read the following verse then discuss some ways to turn a job into a ministry?

**Whatever you do, work at it with all your heart, as working for the Lord, not
for human masters, 24 since you know that you will receive an inheritance
from the Lord as a reward. It is the Lord Christ you are serving.
Colossians 3:23-24**

Mom and dad, share some of the jobs you have worked in your lifetime.

Take a look at the following list of jobs and consider some ways to earn money at an early age:

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- 1. Housesitting** - feed fish, water plants, walk animals
 - 2. Yard work** - mow lawns, pull weeds, remove debris
 - 3. Seasonal work** - shovel snow, rake leaves, plant flowers
 - 4. Garage sale** - gather items, mark prices, work tables
 - 5. Car wash** - wash, dry, vacuum
 - 6. Housework** - wash windows, dust baseboards, power wash decks and driveways
 - 7. Construction assistant** - setup equipment, cleanup worksite, handle supplies
 - 8. Attractions / Theaters** - box office sales, usher, theme park attendant, mini-golf/go kart attendant
 - 9. Retail Sales** - cashier, greeter, stocking shelves
 - 10. Veterinary Office** - grooming, kennel attendant, vet assistant
 - 11. Hospitality** - front desk, room cleaning, making beds
 - 12. Construction** - plumbing, electrical, concrete, roofing, carpentry
 - 13. Information systems** - manage websites, PC maintenance, create apps
 - 14. Restaurant** - wait tables, bus tables, line cook, host/hostess
 - 15. Marina** - pump gas, rent boats, give lessons
 - 16. Pool** - lifeguard, concessions, maintenance
 - 17. Golf Course** - mowing, picking the range, working in the pro shop
 - 18. Farm** - feeding animals, cleaning stalls, working the fields
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HOW TO GIVE IT



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After we earn money, what should be our first response? “What should we get?” or “What should we give?”

Based on Proverbs 3:9-10 and Deuteronomy 26, the biblical principle of firstfruits teaches us that God is the owner, we are the managers, and all we have comes from Him. We give before we spend to honor God. We call this a tithe (10% of our earnings). How important is tithing to our family?

List a few activities or expenses we can cut out of our family budget in order to give more.

- 1.
- 2.
- 3.

Read the following passage and discuss what our attitude towards giving should be:

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 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. 2 Corinthians 9:6-7

Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. 11 You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. 2 Corinthians 9:10-11

Read the following passage and discuss some ways we can bless other people with the money we make?

24 One man gives freely, yet gains even more;
another withholds unduly, but comes to poverty.

25 A generous man will prosper;
he who refreshes others will himself be refreshed. Proverbs 11:24-25

If you make \$10 mowing a yard or babysitting, what do you think the Earn.Give.Save.Spend breakdown should be?

_____ Tithe
_____ Missions
_____ Savings
_____ Spending

Jesus gives me life. Jesus gave His life. How's our giving?





CONVERSATION STARTERS

PART 3



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MONEY SERIES:
HOW TO SAVE IT



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“In the house of the wise are stores of choice food and oil,
but a foolish man devours all he has.” Proverbs 21:20

List a few activities, events or emergencies that require a savings account [We’ve listed a few to get you started]:

1. Car repairs
2. The HVAC goes out
3. College
4. Vacation plans
- 5.
- 6.
- 7.
- 8.

Some people never save because they think they don’t make enough money. The patient investor makes little deposits over long periods of time. How much can you start saving today?

What are some of your long term goals for saving?

Most financial planning commercials you see on TV deal with retirement. What are some things we can do in retirement that we can’t do now?

Michael Hyatt believes retirement...

1. Alienates us from our work.
2. Wrongly assumes those who have lived the longest and experienced the most have the least to offer.
3. Comes with significant health risks, including reduced mental function, heart attack, and stroke.
4. Often comes with feelings of purposelessness and loneliness.
5. Deprives our communities of the contributions we still have to give.

What are some things you can do now, during your work years, that you don’t need to wait for retirement?

How can we best support the retirees in our church, family and community? How can we help them contribute?

The Christian investor hopes in God, not wealth. How do we balance our need to save with our trust in God? How can we best guard our hearts from hoarding and greed?

“Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.” 1 Timothy 6:17

*“Who of you by worrying can add a single hour to his life?
28“And why do you worry about clothes? See how the lilies of the field grow. They do not labor or spin. 29Yet I tell you that not even Solomon in all his splendor was dressed like one of these. 30If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith? 31So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ 32For the pagans run after all these things, and your heavenly Father knows that you need them.” Matthew 6:27-32*





CONVERSATION STARTERS

PART 4



FOR THE FAMILY

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HOW TO SPEND IT



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Start a grateful list as a family. Gratefulness is an antidote to selfishness, entitlement and greed. List 5 things you are grateful for:

- 1.
- 2.
- 3.
- 4.
- 5.

Proverbs 4:23 says, "Above all else, guard your heart for it is the wellspring of life." Everything we say and do flows from the heart. Even our spending flows from the heart. Our spending habits are based on spending motives. Read the following 7 spending motives out loud. Then spend some time identifying your core motives.

Ego Spending - Focusing on yourself while being indifferent to the needs of others

Entitled Spending - Confusing privilege for necessity by feeling you deserve something

Emotional Spending - Making purchases to medicate pain, hurt or loss

Envy Spending - Wanting what somebody else has

Essential Spending - Getting by with the basics

Extravagant Spending - Choosing the top-of-the-line best in every category

Exhausted Spending - When excessive spending fatigues you

Read Ecclesiastes 5:10-11:

Whoever loves money never has enough;
whoever loves wealth is never satisfied with their income.
This too is meaningless.

11 As goods increase,
so do those who consume them
And what benefit are they to the owners
except to feast their eyes on them? Ecclesiastes 5:10-11

What are some ways we can guard our hearts from greed, ungratefulness and the love of money?

How would a budget help us control spending and be content? What would you add to our budget? What would you remove from our budget?

If our family were to go on a spending fast for one week, what should we not spend money on?

What is the difference between a want and a need?

