

# Helping Your Students Learn to Manage Money

BY MARTHA L. D. HAVENS

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*The way God conducts the universe is a guide for Christians in how to conduct their lives and personal affairs.*

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**L**etisha and Natasha, seven-year-old twins, have earned as much as \$100 for Investment in one year by selling kittens. The girls rescue orphaned animals and take them to their local shopping center, where the management lets them sell the kittens. Sometimes they have the opportunity to explain their Investment project to people who are interested.

These young business partners are not the only sellers of kittens in the area, but they are by far the most successful. Even when others offer kittens free to those who will give them a good home, the Investment kittens sell.

Letisha and Natasha say, "Jesus sends the people to buy our Investment kittens."

Stories like this one illustrate "Partners With God," a unit on Christian money management developed recently by the Southeastern California Conference and approved by the North American Division Curriculum Committee for Level 4.\*

The way God conducts the universe is a guide showing Christians how to conduct their lives and personal affairs. By using the principles of order, beauty, efficiency, and honesty, the Christian can be a good steward and caretaker of God's gifts.

When Jesus taught the parable of the talents, He stressed the importance of expanding, growing, and giving our talents rather than keeping them or storing

# INVESTMENT KITTENS

Stories in  
"Partners With  
God" help  
children learn  
about handling  
money.



them away in some safe place. Children can learn this spirit of sharing at an early age. This will enable them to develop into responsible Christians who can share their gifts and receive personal satisfaction, as well as benefit the community.

In modern society, sharing can involve time or money. The way one shares expresses his or her values. Teaching the young child to express personal values through money is as important as teaching how to share time.

Because of their conviction that personal use of funds, charitable giving, church support, saving, and planning for the future are responsibilities of every Christian, the Southeastern California Office of Education decided to produce

# SCOPE AND SEQUENCE

Grade Level

| Topic   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---|---|---|---|---|---|---|---|---|
| The value of money                                | X | X |   |   |   |   |   |   |
| Counting money                                    | X | X |   |   |   |   |   |   |
| The meaning of work                               |   |   |   | X |   |   |   |   |
| Earning and spending money                        | X | X | X | X | X | X | X | X |
| The reason for and meaning of tithe               | X | X | X | X | X | X | X | X |
| Computing and returning the tithe                 | X | X | X | X | X | X | X | X |
| Systematic giving                                 |   |   |   | X | X | X | X | X |
| Christian sacrifice                               |   |   |   |   | X | X |   |   |
| Giving as worshiping God                          |   |   |   |   | X |   |   |   |
| Privileges and responsibilities of family members |   |   |   |   |   | X |   |   |
| The meaning of offerings                          | X | X | X | X | X |   |   |   |
| Church expense/local needs                        |   |   |   | X | X | X | X | X |
| World church needs/denominational finance         |   |   |   | X | X | X | X | X |
| Special offerings                                 |   |   |   | X |   | X | X | X |
| Financial ability as a talent                     |   |   |   | X |   | X | X | X |
| Keeping track of money/bookkeeping                |   |   |   | X | X | X | X | X |
| Banking   |   |   |   |   |   |   | X | X |
| Personal savings                                  | X | X | X | X | X | X | X | X |
| Avoidance of debt/loans                           |   |   |   |   |   |   | X | X |
| Checking accounts                                 |   |   |   |   |   |   | X | X |
| Credit and credit card                            |   |   |   |   |   |   | X | X |
| Taxes   |   |   |   |   |   |   | X | X |

curriculum materials for mathematics classes, grades one through eight, to teach Christian money management. Central to teaching this concept is the principle of tithing.

"Partners With God" is available for use in any SDA elementary classroom in the North American Division. Its eight levels can be used during math periods or at other times the teacher deems appropriate. A student can do more than one level, or complete one each year during the time set aside for the unit.

Answer keys are included, as well as suggestions for introducing the materials. Stories related to giving and the blessings received by doing so are part of each unit. These stories make the units more interesting for students.

The scope and sequence chart above describes the general content of the material.

In a time when giving to others seems

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to have taken second place to personal gain and satisfaction, these materials can help our students to experience the true joy of giving, the satisfaction of serving

through the sharing of their time, gifts, and money for the church of today and tomorrow. □

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*"Level 4 is Approved for Information Only, which means that materials are acceptable and may be used in SDA schools in North America.*

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*"Partners With God" costs \$25, and is available from the Southeastern California Conference of SDA Office of Education. Write to the Assistant Superintendent for K-8 Curriculum, P. O. Box 8050, Riverside, CA 92515, or call (714) 359-5800 for additional information.*

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