

# SEVENTEENTH BIRTHDAY

## FINANCES

### EASTVIEW FAMILY RESOURCES



[www.eastview.church](http://www.eastview.church) | 1500 N. Airport Rd. | Normal, IL 61761 | 309.451.5000



## THIS YEAR AT A GLANCE...

**A**s your child creeps closer to becoming a young adult, we want to encourage you to spend this year teaching them how to handle their money using godly principles that will help them avoid the financial pitfalls that potentially lie ahead. Likewise, we also want to teach them how to be a good steward of the money that God has entrusted to them, participating in God's good work in this world.

### HERE'S WHAT YOU'LL FIND INSIDE:

- **Letter from Mike Baker** Senior Pastor of Eastview.
- **A Letter To Your Child** A guide to writing a letter to your child with memories and affirmations.
- **"Finances" Overview** Helpful advice for passing on godly financial principles to your teen.
- **Budgeting Worksheet** Teach your child to give faithfully, save wisely and spend responsibly.
- **Savings Worksheet** Show your child how to save up for purchases rather than using credit.
- **Parenting Plan Checklist** A summary of this year's focus with an easy checklist.
- **Marriage Plan** Follow this simple plan to keep your family healthy beginning with your marriage.
- **Digital Resources** The "Generation Change" Study, Tough Guys & Drama Queens, and RightNowMedia.



**A**ccording to our records, you are celebrating a birthday in your family this month! As you celebrate your child's birth, we want to provide this booklet to help you as you guide your child on a spiritual journey to know, love and follow Jesus. This year's focus is: FINANCES

At Eastview, we believe that God designed the home to be the primary place for discipleship in a child's life. It is our privilege to come alongside you as you raise your child in the ways of the Lord. We offer this Parenting Plan as a guide to help you raise your child one step at a time — with one annual focus each year. This certainly isn't the only parenting plan you could follow, but over the 18 years of your child's life, you will have followed a fairly comprehensive plan to raise your child in the faith.

These booklets are not intended to cover all there is to know about each topic. Sometimes parents feel overwhelmed with the responsibility of raising their child to know the Lord, and aren't sure where to start. So we have created simple steps to get you started. We also include recommended resources to

help you in your parenting journey. Visit our Family Resource Center and Eastview Bookstore where our staff and volunteers can help you with other topics and resources.

During the time that your child is in our high school programs here at church, we will be focusing on:

MAKING MY FAITH A PRIORITY

STEPPING INTO MATURITY

MAKING SENSE OF IT ALL

PREPARING FOR MY FUTURE

We are committed to being a faithful partner to you and your family. Our staff is praying for your child by name this month. If you have any questions about your booklet, stop by the Family Resource Center or email our Family Pastor, Jason Smith at [jsmith@eastview.church](mailto:jsmith@eastview.church).

Love ya,  
Mike Baker, *Senior Pastor*



# MY LETTER TO YOU FOR YOUR 17TH BIRTHDAY

**E**ach year throughout the parenting plan, take time to write your child a letter. Below are some ideas of things to include that will speak life and love into your child, as well as give them an invaluable collection of insights into their upbringing and a storyline of memories to be cherished for the rest of their lives. You could collect them in a journal or write each letter as a separate piece of paper.

1. Things I've loved about you this year...
2. Important memories from this past year...
3. Some of my favorite time with you is when we...
4. Your favorite type of music is...
5. Your favorite hobbies are...
6. Your favorite meal is...
7. Your favorite things to do with your friends...
8. I am impressed when you...
9. I've been praying about this for you this year...
10. I've been praying about this for me as a parent this year...
11. Something I watched you learn this year is...
12. One of my favorite discussions this past year was...

**Even if you have just begun the parenting plan this year, write a letter for this year and next.  
After giving your child the letter, get it back and keep it somewhere safe.  
You will give back the letter next year with your final letter for their 18th year for LAUNCH.**

## SEVENTEENTH BIRTHDAY: FINANCES

**W**hen asked, many parents of young adults who felt like they raised good kids, confessed that this is a major area where they failed to teach good habits and behavior to their children as they were growing up. As your child creeps closer to becoming a young adult, we want to encourage you to spend this year teaching them how to handle their money using godly principles that will help them avoid the financial pitfalls that potentially lie ahead. Likewise, we also want to teach them how to be a good steward of the money that God has entrusted to them, participating in God's good work in this world.

This booklet contains some ideas on how to help your child build some healthy habits, but WE might benefit from this year's focus as much as our children. If your family finances are not in order, make this year the year you finally start making strides towards greater financial health. Jesus talks A LOT about money, so in a spiritual formation plan like these parent booklets, we have devoted two years to finances. The 10th birthday booklet focuses on giving and the 17th birthday focuses on godly financial principles. In truth, this year's focus would be a good one for younger siblings if you have more children at home.

**GOD TRUSTS YOU:** This is a message that your teenager needs to understand. All the resources of the world ultimately come under the authority of God. He provides us with resources and makes us "stewards." Steward, or stewardship, is a term that you will hear often in Christian circles. A steward is someone who handles the finances or property on behalf of someone else. God entrusts some of his resources to us, and will call us to account on how we handle the gifts he has given us. Check out these parables about stewardship: Luke 12:42-48 and Matthew 25:14-30.

**GIVING IS FIRST:** Even before we give Uncle Sam his share of our income, we honor God with the first of our income. The Lord required the Israelites to give a tithe (10%) of the first of all they had. Teach your children early that God is faithful and will supply all their needs. Share stories of when you gave when you didn't think you could, or how God helped you through a miracle when you only had \$13 for the rest of the month. Invite them into the family story of God's provision and faithfulness. Telling these stories will tether them to a longer story of God's faithfulness in their lives.

Giving a tithe at church is a way to show their trust in God and to show God that he is first in their lives. Jesus teaches us that we cannot have two masters. Matthew 6:24 says “You cannot serve both God and money.” We know the allure of money and possessions. It is good for us to show our kids the proper place that money should play in a Christian’s life. God invites us to participate in His good work in this world, and one of those ways is through financial giving. It is much easier for people to learn to tithe and trust God’s faithfulness when they are young and have little money, than it is to change habits once they have grown and are working full time. However, carefully navigate this teaching keeping in mind that God does not want us to give because we are forced to. It’s all about the heart – 2nd Corinthian 9:6-7.

## TEACH THEM GOOD PRINCIPLES:

Share these biblical principles with your children this year:

- **God trusts you with his money.** 2nd Corinthian 9:8
- **Giving to God comes first.** God says to test him in this. Malachi 3:6-18



- **Save.** Make the distinction with your child between storing up treasures on earth, which Jesus warns about, and wise saving for the future. Proverbs 21:20; 22:3
- **Avoid Debt.** Help your child distinguish between healthy debt like mortgages and unhealthy debt like credit cards, store cards, payday loans and excessive debt of any kind. Teach your young adult to delay gratification and to say no sometimes. Consumer debt and student loans lay in wait to ambush your child’s finances. Proverbs 22:7; Psalm 37:21
- **Work Hard.** Proverbs 12:11,14:23; 2nd Thes. 3:10-12; 1st Thes. 4:11-12
- **Share with the Poor.** James 1:27; 1st John 3:17-18; Deuteronomy 15:7-11
- **Learn Contentment.** Sometimes we think we will be content once we have a certain amount of money or a certain possession, but contentment comes when we can do without. We have peace when we are like a weaned child – Psalm 131:2. Learn to love what you have. “Use it up, wear it out, make it do, do without.” (old saying)



# TEEN BUDGET WORKSHEET

Use this budget worksheet to help your child learn to give faithfully, save wisely and spend responsibly.

**INCOME:** List all of the money you got this past month

- ALLOWANCE
- GIFT
- EXTRA CHORES
- JOBS

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

**TOTAL INCOME:** \$ \_\_\_\_\_

**GIVING:** List the amount of money you plan to give this month (10%-15%)

- TITHE (10% first fruits)
- GIFTS (birthdays, holidays)
- EXTRA GIVING (extra offerings, charities)

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

**TOTAL GIVING:** \$ \_\_\_\_\_

**SAVING:** List things you want to save for using the savings worksheet in this booklet. Enter a monthly amount (10% - 30%)

- LONG TERM (build a savings to have when you're older)
- SMALL ITEMS (list less expensive items you're saving for)
- BIG ITEMS (list bigger ticket items that will take a while)

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

**TOTAL SAVINGS:** \$ \_\_\_\_\_



**SPENDING:** List the expenses you plan to have this month (55%-80%). If you make a large purchase from savings, do not enter it here.

-----	\$ -----
-----	\$ -----
-----	\$ -----
-----	\$ -----

**TOTAL SPENDING:** \$ -----

**Enter totals from above to make sure you have planned for each dollar.**  
(Your final total should equal zero.)

**Total INCOME =** \$ -----  
**Subtract TOTAL GIVING -** \$ -----  
**Subtract TOTAL SAVING -** \$ -----  
**Subtract TOTAL SPENDING -** \$ -----  
**TOTAL = \$ 00.00**





# SAVING WORKSHEET

Use the formulas below to plan for your savings. Insert your work in the SAVINGS section on the front.

**LONG TERM SAVINGS:** It is good for young kids to learn to set aside money for their future. In some families, this might be a significant amount that was perhaps started by a large gift when the child was young or an inheritance. For most families, this will be a small steady amount that the child will build over the years. Help your child fight the temptation to use this money for impulse buys or insignificant purchases. This money might be for helping buy their first car, saving for college or a missions trip in high school. Once your child begins to have a significant amount in this account, you might consider opening an account for them at your bank.

**SMALL TICKET ITEMS:** These items are the types of purchases that your child cannot afford in his or her spending for the month, but are relatively small purchases. These items will differ for each child based on their income, but these are items that might take a couple of months to save up for, especially if they have multiple items they are saving for. Think items like a new shirt, a basketball or a book.

**LARGE TICKET ITEMS:** These items are the purchases that will take a while to save for, again depending on the child's income. Perhaps a new video game, a bike, or a tablet. This is a VERY GOOD practice for them to learn. Teach them to delay instant gratification (aka borrowing money from you), and help them learn the joy of responsibly saving up for an item over time. This could potentially teach them the types of habits that will help them avoid the financial pitfalls many Americans have fallen into due to overspending with credit.

# MONTHLY BUDGETING FOR SMALL AND LARGE TICKET ITEMS

1. Determine the items you are saving for and list their total cost in COLUMN 1
2. Determine how much you can afford to save each month. You can adjust your spending to free up more money for savings. Total monthly amount to save: \$\_\_\_\_\_ This amount should match the TOTAL of COLUMN 2.
3. Divide your monthly amount for each of your items to determine how much you will save for each item per month and enter it in the SECOND COLUMN.
4. Divide the TOTAL COST of the item by the AMOUNT BEING SAVED PER MONTH to determine how long it will take to save up for each item. Example: iPhone            \$500/total            \$50/month             $500 \div 50 = 10$  months
5. PUT THE MONEY IN A SPECIFIC PLACE. Whether it's an actual bank or a piggy bank, keep track of your deposits and withdrawals. Don't factor this money in your SPENDING section when you make a purchase. It will throw off your monthly income/expenses balance.

	PRICE	\$/month	# of months
<b>LARGE TICKET ITEMS</b>	\$ _____	\$ _____	_____
	\$ _____	\$ _____	_____
<b>SMALL TICKET ITEMS</b>	\$ _____	\$ _____	_____
	\$ _____	\$ _____	_____
	<b>TOTAL \$ _____</b>	<b>\$ _____</b>	





# SAFEGUARDING YOUR HOME

## PROTECTING YOUR CHILD FROM ONLINE THREATS

**D**id you realize that your child is in the average age window that children are first exposed to pornographic content on the internet? If you haven't already, you need to make sure that every device in your family is protected. Having unprotected devices in your home would be as if our parents had left explicit magazines lying around the house, expecting us to make good choices.

### 3 STEPS TO PROTECTING YOUR CHILD ONLINE

1. **Talk to your child about using their devices.** Discuss how they should never give out personal information or chat with strangers. Have an age-appropriate conversation about pornography. Stress how important it is to let you know if they come across inappropriate content. Make sure they know you are a safe person to talk to about what they've seen. For help in talking with kids about pornography, check out [Good Pictures/Bad Pictures](#) and [Good Pictures/Bad Pictures Jr.](#) by Kristen Jenson, M.A. and Gail Poyner, PhD. There are also great resources at [family.org](http://family.org) and [covenanteyes.com](http://covenanteyes.com).
2. **Set boundaries for internet usage.** Require that all internet usage be done in a central area of the house where parents and other family members will be. Do not allow surfing while you are not home, including homework which typically requires a lot of need for google images.

Do not allow devices in a child's room - they should not need privacy to be on the internet.

3. **Protect your devices with a content blocker and report generator.** There are several companies that provide these services/software. Focus on the Family partners with Net Nanny and Forcefield. Covenant Eyes is used by many families at Eastview. These programs will not only block content, but will also send accountability reports on everyone's usage in the family. You should also go into the settings of each device and determine the restrictions for that device, which is then protected by a 4 digit PIN.

Commit yourself to being intentional about being a gatekeeper for your child's heart and mind - no apologies. It will be impossible to protect them entirely, but these simple steps are a good start toward giving them a good shot at never knowing the dark world of a porn addiction.

**G**et answers to your toughest parenting questions in this new free course. Mark Gregston's "Tough Guys and Drama Queens" course is now available absolutely free!!

How you choose to navigate your child's teen years is one of the most important factors in how they learn and grow into adults, and your relationship with them now will set the course for years to come.

Whether you're in the middle of your teen's adolescent years and struggling with how to connect with them, or preparing for the years ahead, you're in the right place.

For almost 40 years, Heartlight Ministries has been passionate about guiding kids and parents through the turbulent teenage years. Tough Guys and Drama Queens has been a huge part of that mission, and we're thrilled to be able to offer it now, to you, as a free online course!

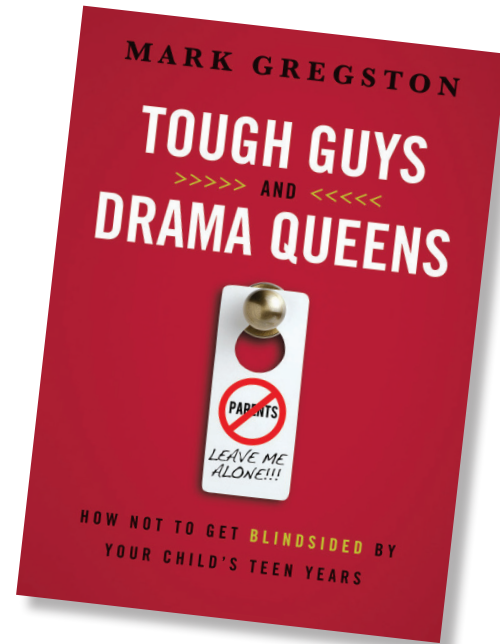
**This two-week course will reveal:**

- why traditional parenting techniques aren't as effective as they used to be
- the pressures teens face in today's culture
- how to build a stronger relationship with your teen throughout these years.

Enjoy Tough Guys and Drama Queens, and remember: God is the one truly in control of your teen's life. Your job is to help them through it.

**For more information go to:**

[facebook.com/parentingteens/posts/10154830885106892](https://facebook.com/parentingteens/posts/10154830885106892)



# THIS YEAR'S PARENTING PLAN SUMMARY/CHECKLIST

**WEEKS TO GRADUATION: 52 and counting**  
**PHASE PARENTING PHRASE: MOBILIZE their potential**

*“And God will generously provide all you need.  
Then you will always have everything you need and plenty left over to share with others.”*

**2nd Corinthians 9:8**

- Read the contents of this booklet and the tri-fold Phase Summary that comes with this booklet.
- Write a letter to my child.
- Teach my child how to give faithfully, save wisely and spend responsibly. Use the budgeting/saving worksheets.
- Develop a culture of generosity in my home, and give as a family (Imagine, food pantry, etc.).
- Encourage my child to spend time praying and reading the bible throughout the week.
- Follow This Year's Marriage Plan below. *(We know not every parent is married. We don't mean to offend by including this segment.)*

# THIS YEAR'S MARRIAGE PLAN

**E**ach year we want to encourage you to make a plan to keep your marriage healthy. One of the most important gifts you'll give to your child is the love you give to your spouse. When mom and dad love each other and demonstrate the traits of a healthy (NOT PERFECT!) marriage, it not only sets a good example of a godly marriage, but gives them a greater sense of security and well-being. Andy Stanley in [The Principle of the Path](#) writes "We don't drift to good places." (Thomas Nelson, 2008). Good marriages require intentionality. Use the plan below to make an intentional effort in your marriage this year. Read [The Best US](#) by Ted Lowe (©MarriedPeople 2016) for a full explanation of Have Serious Fun! Love God First; Respect and Love; Practice Your Promise.

**Have Serious Fun! Date Night Scheduling:** Grab your calendars and mark at least TWO date nights for each month and PROTECT those dates. Remember that you were boyfriend and girlfriend before you were dad and mom, and have fun together! No family administration discussions! For extra fun, watch for sponsored "Date Nights" by Eastview's Marriage Ministry. Each date night, you swing by the church to receive your plans for the evening.

**Love God First - Faith Practices 101:** Research finds that couples who pray together at least twice a week have a divorce rate of less than 1% (HomePointe). Commit to praying as a couple at least twice a week. Plan which worship service the two of you will attend together each week – don't "divide and conquer" in order to volunteer.

**Love and Respect - Write an Annual Letter:** Write a letter to your spouse for your anniversary this year, much like the one in this booklet that you will write to your child. Write a letter of memories from this past year, affirmations, prayers and promises to each other.

**Practice Your Promise - Personal Growth:** Set a "secret goal" to grow as a spouse, such as "listening better," "praising her in public," or "initiating romance." Write it down and seal it in an envelope or save it on your phone. When you receive next year's booklet, open the envelope or file and assess your progress.

**Invest in Your Marriage:** Join an email blog like [lesandleslie.com](#), choose one book to read this year, or choose a small group study on marriage. The Eastview Family Resource Center, Eastview Marriage Ministry and RightNow Media have many helpful events and resources.




# EASTVIEW RESOURCES

WE BELIEVE THAT EVERY PARENT  
WANTS TO BE A GOOD PARENT.  
WE CAN HELP YOU TAKE THE NEXT STEP.

**STEP-BY-STEP PLAN:** As a part of our Eastview Church Family, we never want you to feel like you have to parent alone. We want to come alongside you in your parenting journey and provide resources and relationships that can help you along the way. While this is certainly not the ONLY Christian parenting plan out there, and probably not even the best one, it is a way to raise your children in the faith over the years, with one specific focus a year.

**FAMILY RESOURCE CENTER & EASTVIEW BOOKSTORE:** However, you will have specific needs along the way that we do not cover in these booklets. You might have a child with special needs, or your child might be dealing with a specific issue, or you might need more creative ideas for family times together... whatever it is, we will do our best to offer helpful resources. Stop by our Family Resource Center on the lower level of the atrium. We can point you to great organizations like Focus on the Family ([focusonthefamily.com](http://focusonthefamily.com)) and others that give expert advice on all things family. We have topical cards that give you some quick advice on a variety of topics with recommended resources and next steps to take at Eastview. We highlight various books and resources to help with different aspects and seasons of parenting and marriage. Our Bookstore is also a wonderful resource for us at Eastview. Sure, you can buy books on Amazon, but at our bookstore, all of the books have been recommended by Eastview Staff and leaders and our helpful staff and volunteers are able to help you find the just right resource.





**MEMBER CARE:** At Eastview, we believe that the care of our members is very important. Because of this, we have different areas where we can assist our members needs, whether that be counseling referrals, help needs and family journeys.

- **CARE APPOINTMENTS:** We know that connecting to others for prayer and encouragement is a necessary part of our spiritual formation, especially in times of need. Care Appointments are scheduled times we have set aside to meet with you for pastoral care. We would like to hear your story, pray with you, and offer guidance on your next steps. To sign up for a care appointment visit [eastview.church/membercare](http://eastview.church/membercare).
- **COUNSELING REFERRALS:** We want to help people connect to Christian Counselors when professional services are needed for healing and growth. For information on counselors in our area contact: Sara Thompson [sthompson@eastview.church](mailto:sthompson@eastview.church) or 309.451.5057.
- **HELPS MINISTRY:** We depend on our small groups to help support one another and take care of one another's needs. For our church members that are not already in a small group, we can utilize our helps ministry team. This team can assist with meals, and limited transportation to our Sunday services during times of illness, hospitalization, new baby, or other life interruptions. For more information, please contact Nicki Green at [ngreen@eastview.church](mailto:ngreen@eastview.church) or 309.451.5033.
- **CARE GROUP:** Eastview Care Groups range from support groups for parents with kids with autism to men's sexual integrity groups to divorce care to single moms groups and more. We keep a list of them at the Family Resource Center, or you can learn more about them at [www.eastview.church/caregroups](http://www.eastview.church/caregroups). For specific information, contact Jason Sniff at [jsniff@eastview.church](mailto:jsniff@eastview.church).
- **THE FAMILY ROOM:** Open on Sundays before, after and during services, our family room is a place to connect with caring staff and volunteers for prayer and encouragement.

# GENERATION CHANGE



**G**eneration Change is a suite of Bible studies designed to lead teens to a better understanding of God, themselves and their money—and how it all works together. In the three different teaching series, students are equipped with biblical principles to BE who God created them to be, DO more with their money, and GO out into the world ready to write their story.

Lesson videos with Dave Ramsey and his daughter, Rachel Cruze—along with engaging hands-on activities—will bring

biblical and financial truths to this generation, making them a generation of change. To learn more about it visit [daveramsey.com](http://daveramsey.com). You can purchase it in individual studies, or as the bundle (pictured above). To borrow a set from Eastview, contact Jason Smith at [jsmith@eastview.church](mailto:jsmith@eastview.church). We have a limited amount to loan out. This study would work well for a weekly family night with your teenagers.

# Do you have access to the **BIGGEST** Christian video library in the world?

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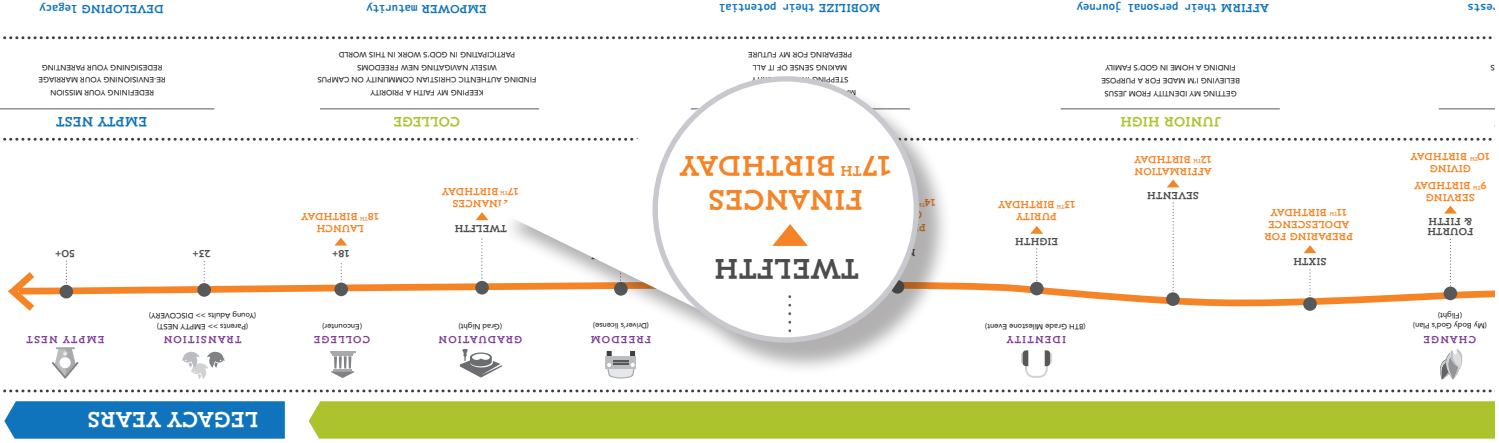


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# EASTVIEW FAMILY RESOURCES

## FAMILY MINISTRY MAP



### AN INTENTIONAL PLAN FOR YOUR FAMILY. STEP BY STEP PARENTING FROM BIRTH THROUGH HIGH SCHOOL.

The Eastview Family Ministry Map is a bird's eye view of our strategy for helping families thrive. From the formation of families as young couples date, through the child rearing years, to the empty nest, we have a plan that families can follow to build strong marriages and pass on a legacy of faith to the next generation—one step at a time. For the full map, visit our Family Resource Center in the lower level atrium next to the bookstore.

**SIGN UP FOR OUR PARENTING PLAN: TEXT "#PARENTPLAN" TO 309.808.6002**

Each year on your child's birthday we will provide you with a new booklet to help you focus on one aspect of your child's life and spiritual formation. Each booklet contains helpful information on developmental milestones, simple ideas for passing on your faith in everyday rhythms, as well as practical ways to speak into their lives. Every parent wants to be a good parent. We can help you with the next step.