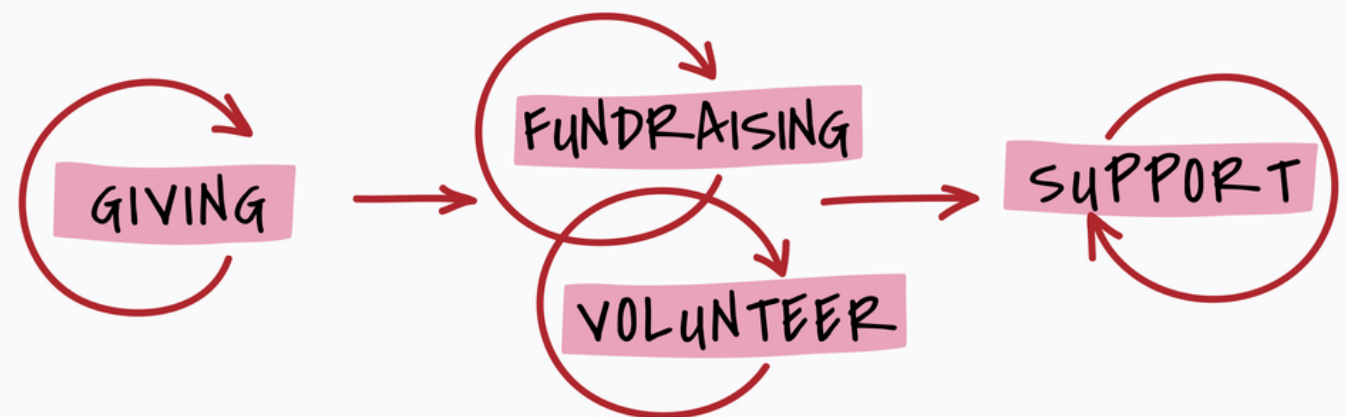


Raising Unselfish Children in a Selfish World



ENDOWMENT

SPREAD YOUR LOVE TO OTHERS



Inter-European Division

**Stewardship
Department**

1. What kind of character
do we want to develop in
our children ?



1. What kind of children do we wish to have?

- ❖ **Intelligent** (to know the ABCs at the age of 2, to read at 4 years old);
- ❖ **"Happy"**, with a strong self esteem;
- ❖ Not wanting **"special treatment"**, expecting to be applauded all the time.
- ❖ **Unselfish**, setting others' interests before their own.
- ❖ Grateful, selfless, and thankful.

2. Parents' Prayer for Children



-Amy Carmichael-

- ❖ *“Father, hear us, we are praying, hear the words our hearts our saying,*
- ❖ *We are praying for our children.*
- ❖ *Keep them from the powers of evil,*
- ❖ *From the secret, hidden peril ...*
- ❖ *Holy Father, save our children.”*

3. We are praying for our children, but what else should we do?



3. We are praying for our children, but what else should we do?

- ❖ We say we want to raise unselfish children, but **we are selfish** ourselves.
- ❖ We encourage our children to **share** toys, but do we share our goods...?
- ❖ When was the last time we told ourselves, “*Enough is enough*”?
- ❖ **We are born** with the desire to live according to our own rules, not God’s rules. We long for recognition and awards; we long to be the center of our own world.

4. Whom should we pray for first?



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- ❖ We, as parents, need to have our hearts **emptied** of selfishness; that is why we should pray like David did:

"Search me, O God, and know my heart; test me and know my anxious thoughts. See if there is any wicked way in me, and lead me in the way of everlasting" (Ps. 139: 23, 24 NRSV).

5. What should children learn?



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- ❖ Many parents are so centered on what their children **want**, that they've lost **perspective** on what their children **need**.
- ❖ Children need to learn **to work** (in relation to age) . This gives them dignity; it is a tool in character formation.
- ❖ Since they are small, the children learn that work is "**money's mother**." This will help them know the value of money when they want to spend.

5A. What does Ellen
White say?



Ellen Gould White
November 28, 1827 - July 18, 1915

Ellen White

❖ *“Parents should awaken to the fact that the most important lesson for their children to learn is that they must act their part in bearing the burden of the home” (The Adventist Home p. 285).*

6. When and where to start ?



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- ❖ The age at which the parents can give children small **tasks at home** is between 3-5 years. (What can they do at this age?)
- ❖ It is the time when they can be paid with small amounts or receive small allowances each week (once a week to learn the lesson of patience).
- ❖ The main purpose is to form a **work mentality** and to associate money with work.

Ellen White

- ❖ *“When very young, children should be educated to read, to write, to understand figures, to keep their accounts “ (The Adventist Home p. 386).*

7. It is the perfect time to teach them to give, to save, and to spend?



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- ❖ Children are **visual**, which is why we recommend the envelope method or the piggy banks.
- ❖ Give three envelopes (or money boxes) with the following names: **give**, **save**, and **spend** .
- ❖ The envelope method helps children to become organized and to learn how to use a budget later in life

8. Why offering first?



8. Why offering first?

- ❖ The antidote against selfishness is not a theory. It is an action, it is **giving** (FA. 20:35).
- ❖ Now is the time to teach them what **tithe** is, what it represents, and why we give **offerings** each Sabbath.
- ❖ We received from God our life, the gift of time, and our talents;, that is why by offering our ministry to others **we glorify Him** (Rom. 11:36).

9. How do children learn to give offerings?



9. How do children learn to give offerings?

- ❖ The best learning method is **the parents' example**. Children watch their parents, not to what they say, but to what they do (2 Tim. 3: 10).
- ❖ When kids grow up in a house where **giving is a priority**, they start to see themselves differently because they see other people differently.
- ❖ Many children are growing up in a culture that is obsessed with **me, me, me**. That is the reason why we must teach them to give (Prov. 19:17).

10. Saving is another
aspect of financial
discipline



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- ❖ Many adults have financial problems because they haven't learned in the childhood how to save money; (see Jesus' example in Matt. 14:20).
- ❖ When a child saves money, it is not a mathematical event, it is a **maturity event** that gives dignity.
- ❖ Saving teaches children to wait, and that is a huge lesson to learn in today's world.
- ❖ By saving, children from 6 to 13 years could build up for an emergency fund, or for big purchases.

11. How about spending habits?



11. How about spending habits?

- ❖ In order to teach the child to be a wise spender, you need to be that person yourself.
- ❖ When teaching the child about money, your example is everything. They will give like you do, will save like you do and will spend like you do. Researchers say that 80% in terms of spending is commonplace and habit is only 20%, and it involves knowledge.
- ❖ Encourage children to make their own choices and discover alternatives.

11. How about spending habits?

- ❖ It is good to let them learn from mistakes, even if it is painful.
- ❖ The money spent is gone; it never comes back.
- ❖ Sometimes parents are motivated by guilt when they buy things for. (They don't have time to spend with them, and they want to make up for that by buying them things).
- ❖ Do not rush when considering large expenditures. Wait a day before making the purchase; let a night pass.

12. Do you really need a budget?



11. How about spending habits?

- ❖ No need for children under 14 years. The envelopes method is sufficient and important for learning how to prepare a budget later.
- ❖ Starting at the age of 14, we recommend **using a budget**.
- ❖ The budget is to show us where money goes so we don't have to ask where it went.
- ❖ Even young people without a salary should manage money based on a budget. They can use a simple program in Excel.
- ❖ A budget helps us to say the magical word "**NO**" when the situation requires for it.

13. Is it good to be in debt?



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- ❖ The Bible doesn't say that debt is a sin, but it never presents a loan in a positive light, but in a negative one. (Prov. 22:7).
- ❖ It depends on what we borrow, but if you intend to take a loan, pray first and make sure you return the money.

14. Contemporary culture—a real war



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- ❖ Whether we recognize it or not, our children are **in a real war with the contemporary cultural environment.**
- ❖ **The most sophisticated market** is for children, teenagers, and young adults.
- ❖ The amount of money spent by parents just on holidays is huge.
- ❖ Gratitude and contentment are not financial issues, even though they have financial effects; they are heart issues. They are a spiritual experience. The Bible says they are “great gain” (1 Tim. 6:6).
- ❖ Contented people may not have everything, but they make the best of everything.

15. How can the war
be won?



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- ❖ The **infection** of this germ warfare is very dangerous.
- ❖ When peer pressure, marketing or materialistic culture threatens the heart of your child you **must act** to protect his or her well-being.
- ❖ If a 13-year-old acts like a 4-year-old when they want to buy something, then you know that something is **out of balance**.
- ❖ One thing is **clear**: you can not defeat the enemy if you are part of the enemy!

15. How can the war be won?

- ❖ A major step to winning the war is **to remember**: are your children going to define the happiness, contentment, joy, and their identity the **way you do?** (Prov. 15: 15).
- ❖ We must remind our children how **blessed** they are no matter how much they have or don't have.

16. The stages of dissatisfaction



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- ❖ Envy and jealousy are signs of dissatisfaction. It is not easy to enjoy someone else's success. And yet we need to help children to do this.
- ❖ **Anxiety:** when children look not at what they have, but at what they do not have...
- ❖ Wasting hours or days on the Internet or with social media and longing for things you do not need or cannot afford, are **causes of anxiety.**
- ❖ The third stage of dissatisfaction is when the **identity is defined by the what we have.** "I would be happy if..."
- ❖ how important it is to understand that in this way **you cannot find satisfaction and fulfilment in this way.**

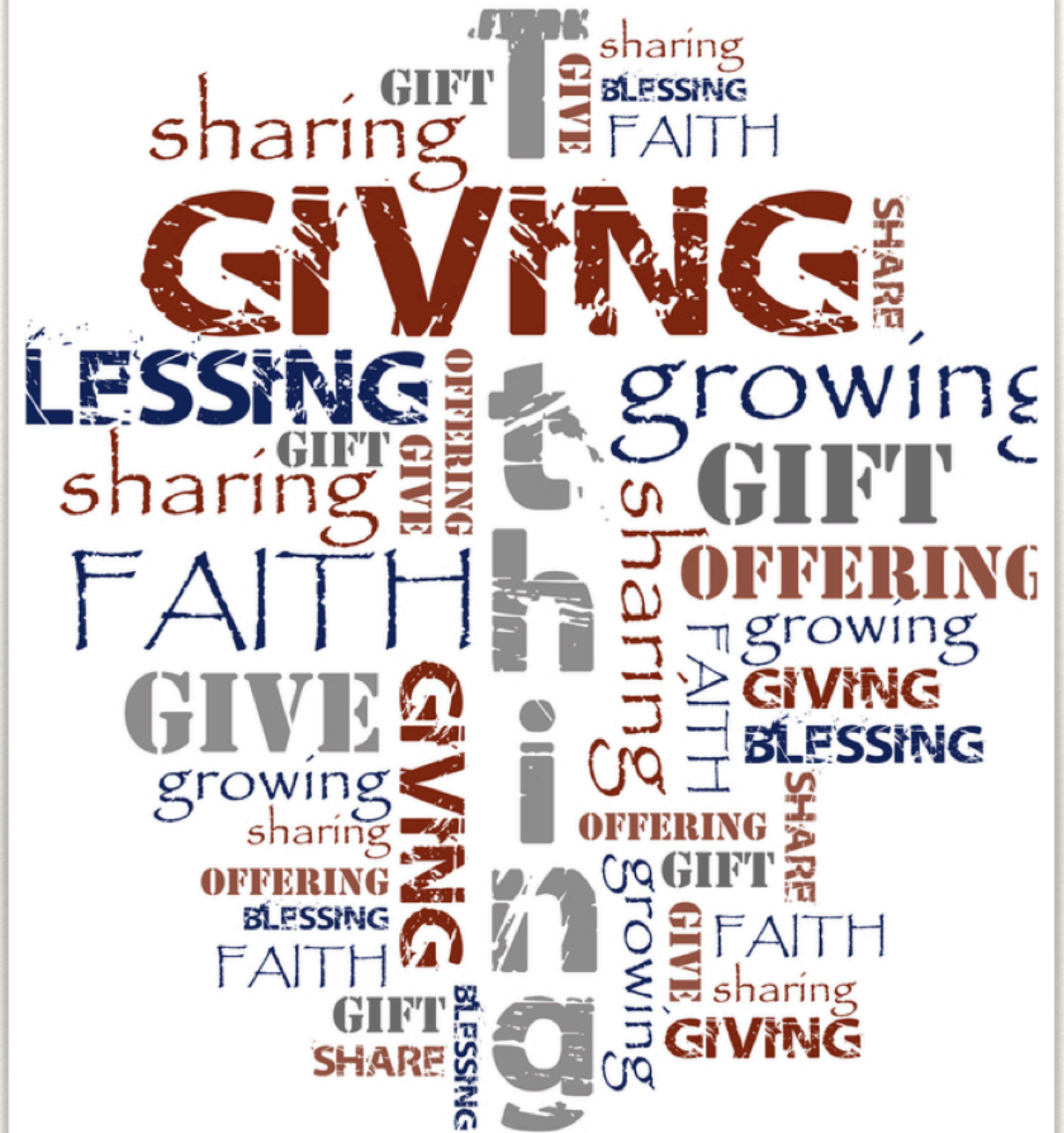
17. How can healing be found?



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- ❖ A heart full of **gratitude** has no room for dissatisfaction. (Prov. 4:23)
- ❖ Nothing is more important to a parent than having children who look at their parents with eyes full of **gratitude**.
- ❖ **We should help them count God's blessings.** (Ps. 103:1-5).

18. Where is the source of gratitude?



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- ❖ Gratitude begins with an attitude of **humbleness**. A heart full of humbleness does not seek to emphasize (Phil. 2: 5-11).
- ❖ **Humility through giving**: the best way to nurture a spirit of humility and other-centeredness is to encourage an attitude of giving in your children.
- ❖ When your children are focused on **meeting the real needs of others** through giving, it becomes harder and harder for them to focus on their wants.

*19. However, what
is most important?*



19. However, what is most important?

- ❖ It is important for the little ones to learn the management of money, patience, and contentment—to have an open heart for those around them.
- ❖ But more important than all that has been presented is the quality of family relationships. In all the life lessons, the child must see that he or she is loved.
- ❖ *“Parents, give your children love: love in babyhood, love in childhood, love in youth” (Ellen White, The Adventist Home, p. 196).*
- ❖ **Change** does not happen overnight; it takes a lot of patience. There will be failures, but don't be discouraged. Continue on. The day you will see the result of your work, you will say: it was worth this great **investment**.