

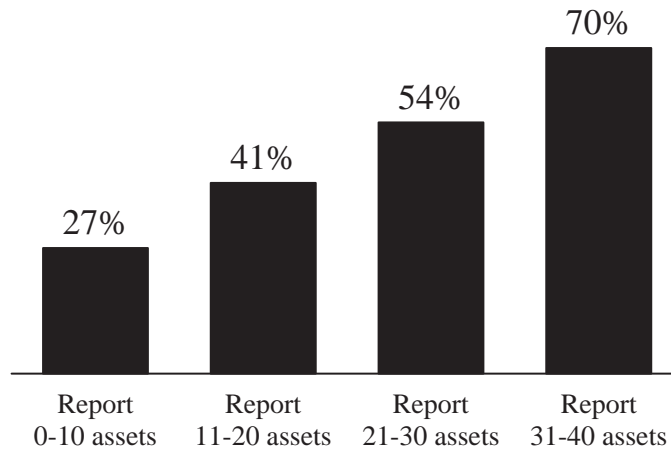


Hot Topic: Saving Money

Part of being a Christian is being faithful stewards with our money. In our society today, it's tempting for our kids to overspend and not value saving and giving to those in need. Kids with a lot of the 40 Developmental Assets are more likely to delay gratification. They're more likely to save for something special rather than spending their money right away.

Saving *increases* as assets increase.

Saving



Fast Fact

Boys are more likely to save than girls. While 44 percent of girls save, 48 percent of boys do.

Consider This

Talk about Your Money Use

Be a good role model for using your money well. Save. Give. Talk to your kids about your saving. Admit what you've learned from your money mistakes. Tell them which charities you give money to—and why.

Try This!

Set up a savings account for each child at your local bank. Take your kids to the bank periodically to make deposits. If you want to encourage them to save even more, consider matching their savings. For every \$1 they save, give them a \$1 to put into the bank.