



A Parent's Guide to
MONEY

axis



I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength.

—Paul, in his [letter to the Philippians](#)

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Why is talking about money so uncomfortable?

Imagine asking your co-worker what their salary is. Or your friend how much they paid for their car. Or your aunt how much she spends on clothes in a year. Money is an unavoidable tool, but it can feel pretty weird to talk about specific dollar amounts.

To a lot of us, money feels earthy and unspiritual. Jesus didn't have a 401k. He wasn't checking the Nasdaq or the Dow Jones. He probably owned next to nothing. Yet Jesus talked about money, or used it to illustrate His teachings, quite a bit.

Why? Money reveals. [Tish Harrison Warren writes](#), “In the Christian faith it's almost a philosophical principle that the universal is known through the particular and the abstract through the concrete.”

We say that we love God. We say that generosity is important. We know that we're supposed to love our neighbors and care for widows and orphans. But do we believe these things deeply enough to do them? To invest in them with our resources (time, money, talents)? Watching where our money goes is one of the best ways to find out what we value, want, and believe.

Sometimes it feels like Christian discipleship would be way easier if we had clear formulas and explicit rules. Earn \$X. Tithe \$Y. Give \$Z to Christian non-profits. If you do that, you're good! But life is messy and complex; following Jesus looks different for each of us. Obedience requires communicating with the Holy Spirit: asking for guidance and laying down the things that are close to our hearts so that we have room to say yes to the abundant life Jesus offers.

This Parent Guide is an invitation to prayer, confession, and self-evaluation as much as it is an invitation to talk about money and generosity with your teen. We pray that this content increases our capacity and desire to invite God into every aspect of our lives—even our bank accounts.

What does culture teach teens about money?

Ariana Grande's single, “[7 Rings](#)” (*language*), was released in 2019 and is one of the best selling digital songs of all time. It epitomizes the appeal of “having,” and vividly describes what money represents in modern Western culture:

*My wrist, stop watchin', my neck is flossy
Make big deposits, my gloss is poppin'
You like my hair? Gee, thanks, just bought it
I see it, I like it, I want it, I got it (yeah)...*

*Think retail therapy my new addiction
Whoever said money can't solve your problems
Must not have had enough money to solve 'em
They say, "Which one?" I say, "Nah, I want all of 'em"
Happiness is the same price as red bottoms*

*My smile is beamin', my skin is gleamin'
The way it shine, I know you've seen it (you've seen it)
I bought a crib just for the closet
Both his and hers, I want it, I got it, yeah...*

To Ari (and many of us), money means independence and self-sufficiency—not having to rely on anyone to meet our needs. Money is a means to desirability: beauty routines, gym memberships, and healthy diets are expensive. So is fashion.

And money represents these things in both opulent and frugal environments. Entrepreneurial culture is all about #hustle #grind #mondaymotivation #leadership #keepatit. Basically, be a hard worker, stay disciplined, and become the type of person who puts in the time and doesn't make excuses. Then you'll get what you want. You'll have control in a chaotic world. You'll gain status and influence. People will pay attention to you.

Here's the thing: hustling isn't bad. Neither is shopping. But these things aren't substantial enough to support our deepest longings. They aren't vast enough to fill our souls.

[Dr. Timothy Keller points out](#) that all this emphasis on having and getting isn't satisfying us:

In the 1830s, when Alexis de Tocqueville recorded his famous observations on America, he noted a 'strange melancholy that haunts the inhabitants...in the midst of abundance.' Americans believed that prosperity could quench their yearning for happiness but such a hope was illusory because de Tocqueville added, 'the incomplete joys of this world will never satisfy (the human) heart.'

And it's not just the uber-wealthy who experience an ache or lack when they think about money. Keller goes on to say,

...Most Americans think of themselves as middle class, and only 2 percent call themselves 'upper class.' But the rest of the world is not fooled. When people visit here from other parts of the globe, they are staggered to see the level of materialistic comfort that the majority of Americans have come to view as a necessity.

Culture's understanding of money isn't working. As Christians, we're left wondering, "What does it look like to have a healthy relationship with money? To use our resources well? To not bind our sense of selves to our income? To trust God—not our bank accounts—with the future?"

What does the church model about money?

It's no secret that many Gen Zers and millennials are skeptical of Christianity. The now famous quotation ([misattributed to Gandhi](#)), "I like your Christ, but I do not like your Christians. Your Christians are so unlike your Christ," describes one source of their disillusionment: hypocrisy.

Teens are told good news, radical news—that God cared enough about humanity's plight to come and live here. Even crazier, He did so in poverty, as a member of an oppressed minority, colonized by a massive, unfeeling, violent empire.

The Gospel is wild, almost unbelievable. Many teens crave that wildness; a narrative that disrupts inequitable power structures, brings sight to the blind, food to the hungry, and a new, true way of life that is worth sacrificing everything for. But is this the story teens see lived out by the American church? When [46% of the world's](#) population lives on less than \$5.50 a day, but megachurch pastors are [wearing \\$1,800 sneakers](#), what message are teens supposed to be receiving?

[Fifteen-year-old Thomas Buriel](#) is a member of the YDSA (the youth division of the Democratic Socialists of America). When asked what his chapter talks about in their Monday Zoom meetings, he said, "Hating rich people. It's mostly stuff like 'Screw Jeff Bezos.' He has so much illegitimately acquired wealth. It's incomprehensible how much wealth he has."

Many Gen Zers are on the same page as Buriel—confused by social disparity, and wondering what to do with crushing student debt, an unstable global economy, and tense political partisanship. As they look for answers, many gravitate toward democratic socialism, Alexandria Ocasio-Cortez, and the Black Lives Matter movement. They are looking for authenticity, for a cause that’s worth committing their entire selves to. And if the church doesn’t provide that, they will turn elsewhere.

“Wait a minute,” you might be thinking, “I’m not the one carrying around a \$2,000 Gucci backpack. The lifestyle of some church leaders has nothing to do with me!” But instead of getting defensive, what if Gen Z’s critique of some Christian lifestyles could invite a humble look at ourselves, even if it’s painful?

The [2018 Global Wealth Report](#) by the Credit Suisse Research Institute found that “a net worth of \$93,170 is enough to make you richer than 90 percent of people around the world...You need significantly less to be among the global 50 percent: If you have just \$4,210 to your name, you’re still richer than half of the world’s residents.”

David Platt explains:

We are not inconvenienced by extreme poverty because those stricken by it are not only poor, they are powerless; literally, millions of them [are] dying quietly in relative obscurity. Here is the danger: we can comfortably ignore them in our affluence and pretend like they don’t even exist.

The reality is, if you have clean water and food and shelter and adequate medical care and a means of transportation, even if it’s public, then you are incredibly wealthy. So when the Bible talks about ‘the rich person,’ it’s not just referring to Elon Musk. It’s actually talking about us.

According to [Christianity Today](#):

...Only 5 percent of church members give regularly. Households that make more than \$75,000 are the least charitable. Nationwide, Christians today give 2.5 percent of their income. For comparison, during the Great Depression, that number was 3.3 percent.

If [just one person](#) in every third American church (we have about 400,000 congregations nationwide) adopted a child, every child in America would have a home. These numbers, and others like them, paint a disheartening picture of Christian generosity. At least on a high level, Gen Z’s skepticism about the gospel makes sense; it doesn’t seem to be changing very many people’s lifestyles. If Gen Z wants to make a difference in a hurting world (which many of them do), at least on the surface, it might seem like secular humanism is the best route.

Of course, there are many exceptions. Compassion International provides holistic support to [1.9 million children](#) every year. Since 1993, Operation Christmas Child has delivered more than [178 million](#) shoebox gifts to children around the world. But if Christians today are only giving away 2.5% of their income, clearly something is wrong.

Timothy Keller explains in his book, [Counterfeit Gods](#), that the most compelling idols—or objects of worship that draw our hearts away from God—are good things blown way out of proportion:

...The human heart takes good things like a successful career, love, material possessions, even family, and turns them into ultimate things. Our hearts deify them as the center of our lives, because, we think, they can give us significance and security, safety and fulfillment, if we attain them.

So what's going wrong?

Responsibly caring for our families is a very good thing. Saving for retirement is wise. Not spending more than we earn is good stewardship. But when these things become ultimate, they quickly spin out of control, capturing our imaginations, time, and hearts.

Here's a really tough question, and we ask it humbly: what is your teen learning about the gospel as they observe your lifestyle? When they see you spending and saving, what are they learning about what to value, what to invest in, what to pursue, and what to love?

We ask this question gently because we can get caught up in American consumerism just as easily as the next person. [Jesus' strong words](#) about the cost of following Him are hard for us to process, and much harder to embody:

Whoever wants to be my disciple must deny themselves and take up their cross and follow me. For whoever wants to save their life will lose it, but whoever loses their life for me will find it. What good will it be for someone to gain the whole world, yet forfeit their soul?

How do teens spend their money?

First, let's talk about how Americans spend their money. Then we'll look at teen-specific habits.

- The US has a low savings rate. [According to Lexington Law](#), “Americans made \$78,635 before taxes and spent \$61,224 in 2018.” So on average, Americans spend about 78% of their income each year.
- The top three expenditures are housing, transportation, and food.
- The average American household has [\\$7,000 in credit card debt](#).
- “About [1 in 7 Americans](#) (14%) say their household financial situation has gotten better since the onset of the pandemic. But three times as many (42%) say their household financial situation has gotten worse.” The current economic uncertainty means more people are having to withdraw money from savings to pay bills and are going deeper into debt.

Teen spending and earning habits:

The pandemic also [impacted teen spending](#). Piper Sandler explains: “This year in particular, spending was at the lowest we've seen in the two decades that we've conducted this survey. Teens spent about \$2,150 this year [2020], a 9% drop from last year. “

American teens spent about \$77 billion in 2018. Contrast that with millennials, who spend about [\\$600 billion](#) every year.

Where does this money go? [Business Insider](#) and the [Taking Stock with Teens Piper Sandler Survey](#) find that:

- Teens' top expenditures are food (especially for guys—Chick-fil-A is a favorite) and clothing.
- “Under Armour and Aeropostale are losing ground among teen customers. They rank No. 1 on the list of brands teens say they no longer wear. Gap, Justice, Hollister, and Adidas also appear on that list.”
- “31 percent of teens who save are saving for new tech like a cell phone or a laptop.” 86% of teens have an iPhone.
- 10% of teen spending goes to video games.
- Cosmetics and skincare are popular for guys and girls. “[69 percent](#) of boys ages 9–17 are beauty product users.”
- Many teens get their first job at age 14.
- [8 out of 10 teens](#) would say they are financially responsible.

What does the Bible say about money?

God's Word is going to confront us. The reality is if the Bible were written today and included what it says about money and possessions, there's no way you could get this thing published. This book would be a hard sell. Nobody would buy it. It confronts. It pierces. It commits the unpardonable sin in our day. It makes us feel guilty. What if we don't need to be comforted in our sin? What if we need to be confronted in it?—[David Platt](#)

Money is probably the most tangible way to figure out what we value. Money is evidence of the landscape of our hearts, which is why Scripture has a lot to say about this necessary area of practical discipleship (Howard Dayton did the research and found 2,350 verses are related to money). So, what should a theology of money include?

Our world was God's idea. Genesis describes God's delight as He dreamed up our universe. What we see was His idea. This is why Christians have affirmed the goodness of the material world through the centuries. Recognizing that God's physical world is good (and that He created us with desires and appetites) puts our desires for comfort and pleasure (often achieved by owning stuff) in context. Tish Harrison Warren [puts it this way](#),

The church has a reputation for being anti pleasure. Many characterize Christians in general the way H. L. Mencken wryly described Puritans: people with a "haunting fear that someone, somewhere might be happy." In reality, the church has led the way in the art of enjoyment and pleasure. New Testament scholar Ben Witherington points out that it was the church, not Starbucks, that created coffee culture. Coffee was first invented by Ethiopian monks—the term cappuccino refers to the shade of brown used for the habits of the Capuchin monks of Italy. Coffee is born of extravagance, an extravagant God who formed an extravagant people, who formed a craft out of the pleasures of roasted beans and frothed milk.

Asceticism, or extremely simple living, isn't necessary for the Christian life. Creation is abundant. Over the top at times. Christian worship reflects this (think of the [grandiose cathedrals](#) scattered throughout Europe, and God's [intricate specifications](#) for the Tabernacle and the Temple in the Old Testament).

The goodness of creation gives some context to Jesus' response to Judas in [John 12](#):

Then Mary took about a pint of pure nard, an expensive perfume; she poured it on Jesus' feet and wiped his feet with her hair. And the house was filled with the

fragrance of the perfume. But one of his disciples, Judas Iscariot, who was later to betray him, objected, “Why wasn’t this perfume sold and the money given to the poor? It was worth a year’s wages.” He did not say this because he cared about the poor but because he was a thief; as keeper of the money bag, he used to help himself to what was put into it. “Leave her alone,” Jesus replied. “It was intended that she should save this perfume for the day of my burial. You will always have the poor among you, but you will not always have me.”

As twisted as Judas’ intentions were, his accusation makes sense: “Mary! How could you waste an entire year’s salary like that? Don’t you know there are better things to do with that money?!” But Jesus isn’t as interested in fiscal responsibility or social justice as He is struck by Mary’s total devotion. That’s what He is after. Complete surrender. Hearts that are loyal to Him. That kind of loyalty will lead to extravagant worship and a concern for compassionate justice.

God owns it all. Everything we see is a gift from God, designed to glorify Him and give us pleasure. And as created beings, [we belong to God](#), meaning that our choices (and lives) aren’t our own; they are ultimately His.

God put us in charge. [In Genesis](#) we learn that God gave humanity the responsibility for stewarding creation. He gave us an unfinished world, and wants us to contribute and add on to what He started. Being fruitful, multiplying, and filling the earth looks like cultivating our time, talents, resources, and very selves. This is why we pursue education (developing our intellect), physical exercise (increasing our body’s strength and endurance), and work (generating and bringing value, not just passively consuming).

Very good, but cursed. Humanity’s rebellion [broke the world](#) (our relationship with God, creation, each other, and even ourselves). It’s all out of whack, and we will war with the curse until [God makes everything right again](#). Money (as a part of God’s creation and humanity’s ingenuity) is very good, but cursed. Money can be used to partner with God in bringing the kingdom here: it can be used for generosity, enjoyment, and worship. But money can also become an idol, an end in itself. [Tim Keller explains](#), “What is an idol? It is anything more important to you than God, anything that absorbs your heart and imagination more than God, anything you seek to give you what only God can give.”

We’re used to seeing wealth as a blessing. Jesus recognizes it as a barrier. [Matthew 19](#) tells the story of the rich young ruler, a story that’s familiar to many of us. He wants to apprentice under Jesus, but when Jesus tells him to sell everything, the young man walks away because he can’t bear to give up his stuff.

Then Jesus said to his disciples, “Truly I tell you, it is hard for someone who is rich to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God.” When the disciples heard this, they were greatly astonished and asked, “Who then can be saved?” Jesus looked at them and said, “With man this is impossible, but with God all things are possible.”

In [Luke 12:15](#) Jesus warns: “Watch out! Be on your guard against all kinds of greed, for a man’s life does not consist in the abundance of his possessions.”

God asks us to give up the things that will ultimately break our hearts because they are not vast or substantial enough to take all the weight of our expectations and need for fulfillment. God is actually kind when he takes things away from us.

C.S. Lewis said it this way in his sermon, “[The Weight of Glory](#),”

It would seem that Our Lord finds our desires not too strong, but too weak. We are half-hearted creatures, fooling about with drink and sex and ambition when infinite joy is offered us, like an ignorant child who wants to go on making mud pies in a slum because he cannot imagine what is meant by the offer of a holiday at the sea. We are far too easily pleased.

Jesus releases our death grip on things that won’t satisfy (and that may actually hurt us). His teaching is difficult, but compassionate. He’s not being mean. He’s bringing life.

There is more. In [Matthew 6](#), Jesus tells His followers:

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

[David Platt explains](#), “Jesus isn’t saying here that materialism is wrong. He’s saying it’s ridiculous. Jesus is not saying don’t invest. He’s saying stop making stupid investments. Invest in that which matters. We can live for eternal treasure that we cannot lose.”

[Randy Alcorn](#) illustrates this eternal mindset with a story:

Imagine you’re alive at the end of the Civil War in the United States. You’re living in the South, but you’re a Northerner. You plan to move back North as soon as the war is over. While in the South, you’ve accumulated lots of Southern Confederate currency. Now, suppose you know for a fact the North’s going to win the war and the end is imminent. What are you going to do with your Confederate money? If you’re smart, there’s only one answer. You immediately cash in your Confederate

currency for US currency, the only money that's going to have value once the war is over. You only keep enough Confederate currency to meet your short-term needs. As believers, we have inside knowledge of a coming change in the worldwide economic situation. The currency of this world will be worthless at our death or Christ's return, both of which are imminent. This knowledge should radically affect our investment strategy. For us to accumulate vast earthly treasures in the face of the inevitable future is equivalent to stockpiling Confederate money; it's not just wrong, it is stupid.

Our blessing is meant to be shared. God formed, chose, and blessed ancient Israel for their own benefit of course, but also for the [benefit of the world](#). Possessions weren't just for them, they were meant to be shared.

This theme is repeated in the New Testament. Jesus says in [Luke 12](#), “Fear not, little flock, for it is your Father’s good pleasure to give you the kingdom. Sell your possessions and give to the needy.” From the security of knowing that our loving Father stays with us and our good shepherd guides us, we are invited to meet others’ needs like we meet our own needs.

The Gospel takes generosity a step further. Give, even at great personal cost. God Himself is [our example](#): “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.”

What does my teen need to know about money?

The old adage is true: “More is caught than taught.” Teens learn what we model. So let’s begin by evaluating the stories our habits tell about what we believe and value.

[Erin Lowry explains](#) that we all have money scripts, or subconscious beliefs about money that we learned as kids from our parents and circumstances:

- **“Money avoidance:** a tendency to believe that money is bad and the wealthy are greedy and corrupt.
- **Money worship:** a tendency to believe money is the key to happiness and the solution to your problems.
- **Money status:** a tendency to link your self-worth to your net worth.
- **Money vigilance:** a tendency to be alert and watchful over your financial health and not believe in being given financial handouts.”

Most of us hold a mixture of money scripts. **Which ones do you resonate with most?** Simply observe where you're coming from. Just knowing the lies we believe about money and possessions is helpful.

Next question: what do you want your teen to believe and understand about money? What do you wish your parents had taught you about money?

Now that you have a better idea of what you're hoping for and where you're coming from, here are some practical ideas for what a conversation about money with your teen could include. Remember, this doesn't have to happen all at once. But over time, these are some things you could communicate:

Transparency is helpful. Do you have a budget? Why do you eat out as often or as little as you do? Do you invest? Why or why not? What products are you willing to buy? How did you end up in the job you have currently? What do you like about it? What do you wish was different? Do you have any debt? Are there any strategies for paying it off that are working?

If you say no to a purchase, offer an explanation (“We’re not going to see a movie tonight because we need to put that money toward ____.”).

You don't have to tell your teen exactly what you make in a year or exactly how much you give. Your goal is to communicate that talking about money specifically is not scary and not off limits. The more casual and easygoing you are about money, the more they will learn to view it as a tool that can be used healthily or unhealthily. We don't have to be afraid of money, but we do need to learn to use it wisely.

Talk about your why. Why do we give (or not give) to certain people? Why do we save this much? Why do we eat out X times a month? Show your teen the reasoning behind your financial decisions (almost like showing the work behind a correct math problem answer).

Stewardship skills to teach your teen: These skills are courtesy of the [Ron Blue Institute](#), an organization committed to training teens and young adults in Christian financial stewardship. To download a free resource and learn more about their organization, head to [their website](#):

1. Spend less than you earn. Ask your teen:

- What is your monthly income? What sources does that money come from? Allowance? Side hustles? Jobs? Gifts?
- What are your monthly expenses? (phone, subscriptions [Netflix, Spotify...], eating out, transportation, personal [beauty/self care, clothes, tech...])

2. Make a budget.

- There are a lot of apps that walk you through the entire process of creating a budget (some Axis team members use [EveryDollar](#), and we've heard good things about [YNAB](#)).
- Have your teen read [You Need a Budget's Four Rules](#) as a helpful budgeting framework.

3. Give generously.

- Are there any non-profits or causes that your teen is passionate about? What would it take to become a monthly donor?
- Does your teen support their local church?
- Giving isn't always financial. It can be time (volunteering), prayer, encouragement (a quick text to a friend or calling a grandparent), or skill-based (knitting hats for a houseless shelter, mowing an elderly neighbor's lawn for free). Brainstorm a few ways that your teen is equipped to serve their community. What needs can they meet?

4. Avoid debt.

- If they have a credit card, are they paying the full balance each month? Talk about [what happens](#) if they only make minimum payments ([credit card interest compounds daily](#), which is why credit card debt is the worst kind of debt).

5. Maintain margin.

- How much money do they have in savings? Many financial experts recommend having 3 months of living expenses or \$1,000 in savings. What would it take to move toward that goal?
- This is a good time to discuss emergency planning. Sometimes unexpected bills pop up (a tire goes flat, a friend forgets their wallet and won't pay you back for their burrito until next week).

6. Have a long term goal or plan.

- What are your teen's financial goals? Will they need to pay for college? Do they want to move out after graduating from high school?

Make space for trial and error. As our friends at the [Ron Blue Institute](#) put it, "Kids learn to manage money by managing money." And sometimes, kids buy silly things. Let them make some mistakes now so they can learn how to avoid those mistakes in the future, when the stakes could be much higher.

Monthly (or Weekly) Review. Go over their bank statement together. This teaches your teen to ask, "Where did my money go?"

- Look for inaccurate charges that might need to be reversed or reported.
- Observe how much they spent.
- Which categories did they spend most on (food, clothes, transportation...)?
- Are they happy with their level of spending, saving, and giving? Does their bank account reflect their values?
- If they have a budget, did their spending match that plan? Do they need to adjust next month's budget based on how this month went (maybe they underestimated how much they drive, and need to set aside more money for gas)?

Help them navigate technical terms. Vocabulary can be confusing: what is a 401k? What does interest mean? What's the difference between a credit and debit card? [This list of definitions](#) is a good starting place (and it breaks the terms up by age, distinguishing between what a 5-year-old should know and what a 12-year-old [or older] should know).

Consider opening a Kid 401k: [Doug and his daughter](#) have been talking about money since she was little. On her eighth birthday, Carol's parents set up her "Kid 401k," a clever strategy to introduce her to saving up for big expenses. Her allowance went up with the caveat that a percentage of it would funnel into her Kid 401k to buy a car when she turned 16. Her parents would match her contributions. And she got to start dreaming (and talking with dad and mom) about her future car (a practical, but gas-guzzling truck? Something more economical? A flashy sports car?).

What if my teen is interested in starting a side hustle? Gen Z is notoriously innovative, especially when it comes to finding [creative ways to get paid](#). And we think that's great! Here are a few questions to help them take inventory:

- What skills do you currently have (CPR certification, interpersonal communication, computer programming, Photoshop or graphic design...)?
- What skills would you need to learn to do this project or job?
- What is your schedule like? Are you free in the evenings? On weekends? How many hours are you available to work (while managing school, homework, rest, and extracurriculars)?
- What do you enjoy doing?
- How much do you want to get paid?
- Would you prefer hourly or per-task work?

If your teen is a little older and starting to think about career paths or attending college, reading [What Color is Your Parachute? For Teens](#) could be helpful. It includes reflection questions and thought exercises to identify desired workplace environments, strengths, and weaknesses, and to help evaluate whether college debt will be worth it in the long run.

How to talk with their friends about money. It's awkward to remind your friend that they haven't paid you back yet, or to ask everyone to chip in for gas. Help your teen think through strategies that are forthright, honest, and clear so that they don't get stuck with an unwanted bill.

What about student loans? Is college worth it? Pandemic related job loss is no joke. Gen Z is inheriting an unexpectedly bad economy with record levels of unemployment. Many of them are rightfully worried about their future financial security and questioning whether a bachelor's degree is worth taking on debt.

Some helpful questions for your teen to consider:

- Are you committed to graduating? Investing in a degree that you never complete is a waste of money.
- What are you planning to study, and what are the starting salaries in your field? Basically, how long will it take to pay off your student loans? [This article](#) explains the types of student loans that are available, how to apply for a loan, and what repayment looks like.
- Have you considered other ways to pay for college besides taking out a student loan? Dave Ramsey has a really conservative approach to debt; if you're interested in that perspective, [this article](#) lists out the pros and cons of a college education, and some ideas about how to go through college debt free.

Final thoughts

Whether they know it or not, Gen Z longs for an expansive story to be part of, a vast and compelling narrative that requires everything they have. They also need to know how their average Tuesday afternoon of doing homework or watching YouTube fits into that story. Thankfully, the Gospel encompasses everything. Jesus invites us into a grand adventure. And He is present in the mundane. Nothing gets excluded from kingdom life.

Tish Harrison Warren is spot-on [when she writes](#), “Everyone wants a revolution. No one wants to do the dishes.” We could add, “Everyone wants to do meaningful and important work. No one wants to talk about personal finance.” How often do we expect our life with God to look flashy and emotional and dramatic? Yet it seems that we become most like Him as we walk with Jesus in the daily grind—which includes budgets and taxes and side hustles.

We pray that talking with your teen about money gives you unexpected space to notice what God is up to in your life.

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Recap

- Like food, money is a necessary part of life. We have to use it—the hard part is figuring out how to view and use it in healthy ways. Teens learn how to engage with money by watching us. Are we willing to talk about money openly? If not, Gen Z will look elsewhere for guidance.
- Money is very good but cursed. It's a product of human culture and is part of the good world that God imagined and brought about, but like everything, it gets twisted and distorted by the fall.
- Money reveals. Glancing over our bank statements quickly shows what's most important to us; what we believe, value, and want.
- American materialism is the cultural water we're swimming in, and it's tough to avoid. Having (clothes, experiences, the latest phone, etc.) promises to give us agency in a chaotic world, freedom, desirability, and so on. Both Christians and non-Christians can buy into the lie that [“I am what I have.”](#)
- Jesus talked a lot about money because He understood what it looks like to live in grain with reality; having money or possessions isn't the solution to discomfort, lack of control, or fear.
- What would it look like for your finances to reflect a total love for God, a love that encompasses heart, soul, strength, and mind? What would this look like for your teen?

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Discussion Questions

- What emotions do you feel when you think about money?
- What does culture teach us about money? Can you think of any specific examples of cultural mindsets about money or possessions?
- What do you spend money on effortlessly? What do you enjoy spending money on (food, clothes, beauty, products, books, video games, tech)?
- Do you prefer shopping online or shopping in person?
- What are you saving up for right now?
- What does it mean to be rich toward God?
- What is contentment? Have you ever felt content with what you have? What was that like?
- What do we have that we can be generous with (time, energy, friendship, resources...)?
- What do we lack that we need from someone else (friendship, support, encouragement, resources...)?
- What does “abundant life” mean to you? What makes you most fulfilled in life?

Reflection Questions

- What did my parents (or community growing up) teach me about money? Which messages were healthy? Which messages were unhealthy?
- Am I spending and using money in a way that draws people to Christ?
- What story is my money telling the world about what I believe?
- Do I struggle with materialism? Do I struggle with greed and covetousness?
- How does eternity impact my view of money and saving?
- How can I surrender a little bit more of my finances than I have been?
- What does total surrender to Jesus look like in your life? To help contextualize this, what does it look like to fully surrender your average Monday to Jesus?
- Who is Jesus to you? How do you think God sees you?
- Try [this practice](#) from Bridgetown Church's Simplicity sermon series. It's rather in-depth, but essentially you're trying to discover what your current habits and lifestyle suggest that you value. Reflect on this question: "You may discover a gap between what you say or think you really value most, and what your money or time demonstrates you value most. Where do you see the biggest discrepancy? (Example: 'Want to value family time with dinners at home, but my schedule tells me I value work most.')"

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- [Your Money Counts: the Biblical Guide to Earning, Spending, Saving, Investing, Giving, and Getting Out of Debt,](#) Howard Dayton
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- [“Is College Worth the Cost? Pros Vs. Cons,”](#) *Forbes Advisor*
- [“11 Financial Words All Parents Should Teach Their Kids,”](#) *Forbes*
- [“Buying Habits of Teenagers in 2021,”](#) *Teen Financial Freedom*
- [Extravagant,](#) Brady Boyd
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