

Practical & Spiritual Growth

Age-Appropriate Steps to Help Your Kids Grow

Ages 5–8: Plant the seeds

- Give a small allowance for simple chores (making their bed, washing dishes)
- Teach the "give, save, spend" model with three jars or envelopes
- Spiritually: Pray with them nightly; teach them that God provides and we steward what He gives

Ages 9–12: Add some weight

- Let them earn money for bigger tasks (yardwork, washing the car)
- Have them pay for small "wants" – a toy, a game, a snack from their own money
- Let them fail at a small financial decision. It stings less at 10 than at 25.
- Spiritually: Encourage them to tithe from their earnings; talk about generosity

Ages 13–15: Turn up the heat

- Open a savings account with them; let them track it
- Require they pay for some of their own social life (movies, fast food runs)
- Assign real household responsibilities, not optional "helps"
- Spiritually: Have them serve somewhere (church, community); begin asking *them* how God might be wiring them for a purpose

Ages 16–18: Full launch prep

- Car ownership = insurance + gas contributions (yes, even if it's painful)
- Part-time job expectations; they fund their extras
- Walk them through a basic budget with real numbers
- Discuss credit, debt, and the danger of "buy now, pay later"
- Spiritually: Help them own their faith – their own quiet time, their own convictions, their own relationship with God (not just Mom and Dad's)