

FAMILY MONEY MATTERS

Set a stewardship guideline

One way to help your kids share, save and spend their money is by setting a stewardship guideline for them.

Here are some sample guidelines:

- Share 10%, save 20% and spend 70%.
- Share 15%, save 15% and spend 70%.
- Share 20%, save 20% and spend 60%.

Discuss with your child, if old enough, what is appropriate and agree together on the guideline. My child(s) guideline is:

- Share _____%
 - Save _____%
 - Spend _____%
- 100%

To see if your stewardship guideline is in line with your financial goals, contact your Thrivent Financial for Lutherans representative today.

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Tip

The percentages you choose aren't nearly as important as setting a guideline—and requiring your kids to stick to it every time they receive money.