

Your Child(ren), Your Money and Christmas
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Ask someone in their 80s how they celebrated Christmas during the Depression. Or, watch *Charlie and the Chocolate Factory* again. Christmas is a valuable opportunity to teach your children about money.

1. **Re-read the Christmas story from the Bible.** Returning to the non-monetary cause for the celebration is a vital necessity. Why are we giving gifts? Because of gratitude for the gift that God gave us—His Son to die for our sins so we can go to heaven. Discuss the Bible story at mealtimes. You may have activities available through your church.

2. **Have them write out two lists: the gifts they want, and the gifts they want to give others.** Like Mom and Dad! This keeps Christmas from being a “feed-me, feed-me” frenzy of self-centeredness. Talk up the love shown in giving a gift.

3. **Give them a sum of money for their gift-giving, and help them budget it out.** The sooner your child has to choose how to spend a limited amount of money, the better. Let your child be aware of your limits and see your example. The freedom that God meant for you is a freedom within His limits. One limit is, don't spend more than you have. Christmas is not a vacation from this limit!

4. **Give to the less privileged.** The Christmas story emphasizes how greatly Jesus lowered Himself to give His gift to the undeserving—us. There are many programs for this, such as Angel Tree. Or, take your child with a flower basket to the nursing home and ask the staff who never gets visits.

5. **Set a dollar limit on gifts.** This forces more thoughtful effort in shopping and teaches children how to stretch dollars.

You can expect these actions to bless you also, to force you out of “busy holiday preparations,” to balance today's celebration with the Christmas training that matters for your child's tomorrow.

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