

CHARACTER  BUILDERS

Wise Saving



This book is a gift for:

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From:

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For:

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Justyna D. Waclawik

Wise Saving

Parental Guidelines by Zdzisław Miara
Illustrations by Przemysław Sałamacha



*I dedicate this book to my Brother,
KRZYSZTOF,
whose generosity gave me a glimpse
of God's great love and kindness.
Krzysztof, in my eyes, you are a perfect example
of wonderful attitude of God's love
and wise financial management.
Thank you for everything!*

Justyna



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*I*t was a warm day. Sunrays were touching gently every little plant on the Australian grasslands. Little Kangaroo was just on his way to the playground to meet with his friends, when he suddenly heard them cheer.

“Have you seen the new scooter that Cockatoo got?” the little Dingo asked.

“The scooter?”

“Yes! He got one from his parents yesterday,” Goanna was ecstatic.



Soon Kangaroo spotted his friend speeding like a hurricane around the playground on his brand new red scooter.

“Bravo! Two minutes, a new record! Bravo!” the other friends shouted while measuring time with a stopwatch.

Kangaroo joined them right away and together they cheered Cockatoo on.





The day passed quickly and at the sunset they all headed for home. On his way back, Kangaroo mused on how great it would be to have such a scooter. Not only could he get everywhere faster, but he could also race with Cockatoo and try to beat his friend's speed record.



After supper, when he was already in bed, his Mom came in, as usual, to wish him a good night's sleep and to pray with him.

"Mom?"

"Yes, dear?"

"Will you promise me something?"

"Well, it depends..."

"You know, I'd like to have a scooter very much... Cockatoo got one from his parents yesterday, a really nice, red one, and today everyone at the playground cheered him on when he was riding it."

"A scooter?"

"Mom, please, can you and Dad buy me such a scooter? Please, Mom!"

"Well, I have to talk to Dad first."

"But please, promise me that you'll buy me one..."

"I promise I will talk to your Dad. And now, honey, go to sleep. You've got to get up for school tomorrow. Good night, dear."

"Good night, Mom."



During the night, Kangaroo had a wonderful dream. He dreamed that his parents went to a store and bought him a beautiful blue scooter. Oh, how amazing it was! Afterwards he was racing with Cockatoo – and he won!



On the next day, Kangaroo came home right after school.

“How were things at school?” his Mom asked, putting lunch on his plate.

“Fine! Did you talk to Dad?” Kangaroo asked impatiently.

“Yes.”

“Did he agree? Will you buy me a scooter?”

“No...”

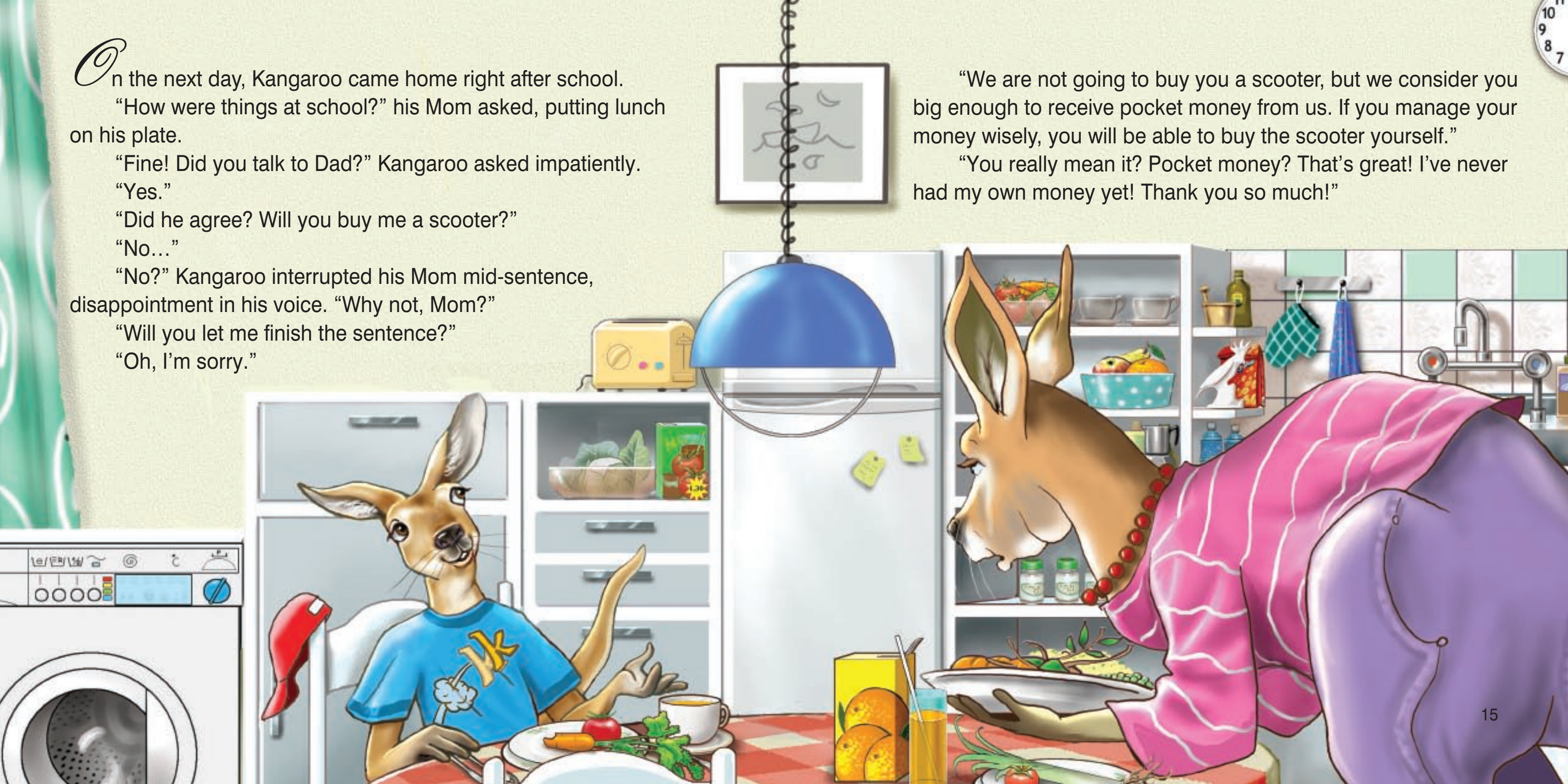
“No?” Kangaroo interrupted his Mom mid-sentence, disappointment in his voice. “Why not, Mom?”

“Will you let me finish the sentence?”

“Oh, I’m sorry.”

“We are not going to buy you a scooter, but we consider you big enough to receive pocket money from us. If you manage your money wisely, you will be able to buy the scooter yourself.”

“You really mean it? Pocket money? That’s great! I’ve never had my own money yet! Thank you so much!”





Beaming Kangaroo ran up to his Mom, cuddling up to her.

“You will receive \$20 from us every week,” said Mom, handing him the first \$20.

“Oh, thank you, thank you!”

“Would you like me to explain the principles of managing your money to you?” Mom asked.

“Maybe later, Mom! Now I need to have my lunch fast and do my homework, as I’m meeting with Dingo in a few minutes.

“All right then,” Mom smiled. “Just remember: money is very easy to spend, but very difficult to save.”

“I know all of that, Mom,” replied Kangaroo while hastily finishing his lunch and getting up from the table.

From now on I can buy whatever I want, Kangaroo smiled to himself. Clutching the \$20 in his hand, he ran to his room to do his homework as fast as he could. He finished his homework and then hurried to the playground to meet with Dingo.

“Hi, Dingo, feel like having some ice cream?” asked Kangaroo, very excited.

“Ice cream?” Dingo sounded surprised. “But I haven’t got any money,” he said with sadness in his voice.

“It’s no problem, I have some!” Kangaroo exclaimed joyfully and added: “From now on I will be getting pocket money from my parents and soon I’m going to buy myself a scooter.”

“Oh my! That’s really great!”

“So, are we going for ice cream?”





The two friends sped to the nearest ice cream place. Afterwards they ran to the club to play some games. When they said goodbye to each other, Kangaroo stopped in a store to buy a comic book he had always wanted.

Once at home, he hugged his parents good night and quickly went to bed.

A week has passed and Kangaroo ran to the park again to meet with his friends.

“Hi!” Cockatoo called, racing by “When are you going to buy a scooter so that we can race?”

“Hi... Well, I don’t know. I’ve saved \$10 so far.”

“I was quite sure you’ve received money for two weeks now and that you would have saved more than \$10.”

“Why, yes, but I spent the money on other things.”



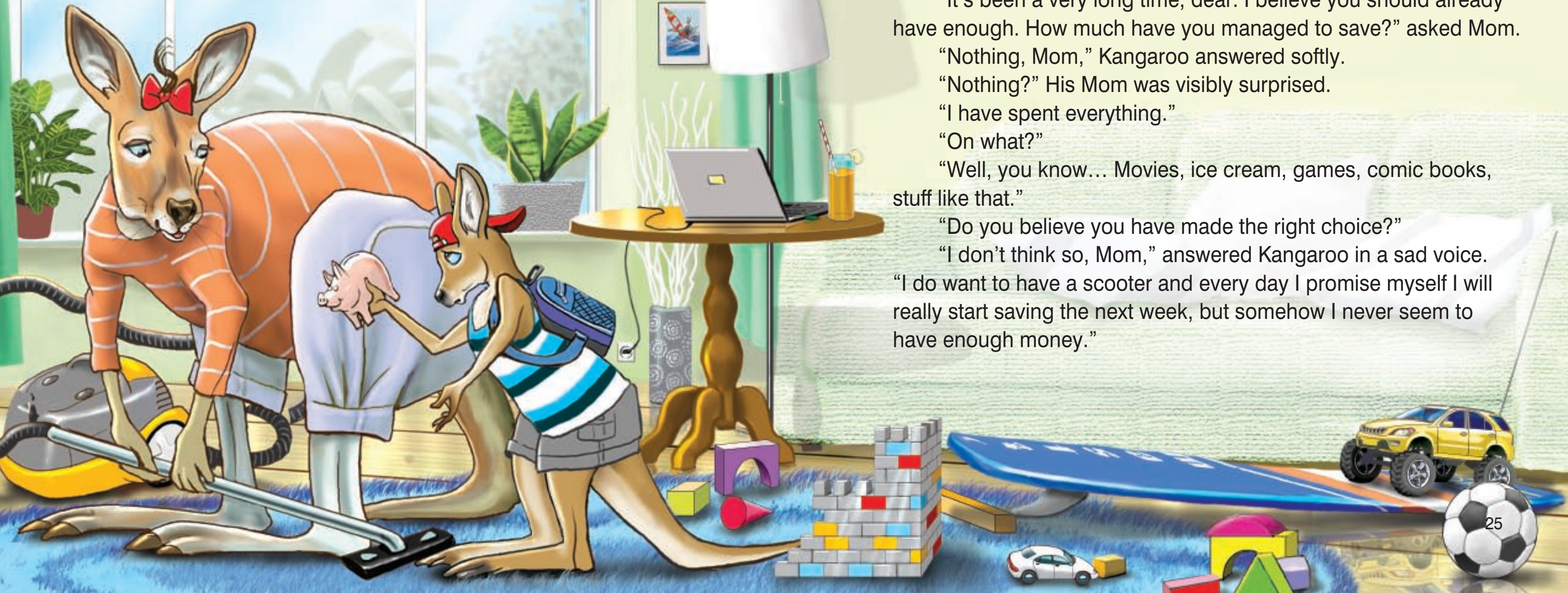
“I see... By the way, are you going to the movies with us today?”

“To the movies?!”

“Yes, there’s a new movie, ‘Superviper’.”

“Of course I’m going.”

Another week passed in the same way, and another. Kangaroo would get his pocket money and then spent it quickly for everyday pleasures, not saving a dime for the scooter he dreamed of.



One day his Mom noticed that Kangaroo seemed very worried, so she asked him:

“How is your saving for the scooter going?”

Sadly, Kangaroo hung his head.

“It’s been a very long time, dear. I believe you should already have enough. How much have you managed to save?” asked Mom.

“Nothing, Mom,” Kangaroo answered softly.

“Nothing?” His Mom was visibly surprised.

“I have spent everything.”

“On what?”

“Well, you know... Movies, ice cream, games, comic books, stuff like that.”

“Do you believe you have made the right choice?”

“I don’t think so, Mom,” answered Kangaroo in a sad voice.

“I do want to have a scooter and every day I promise myself I will really start saving the next week, but somehow I never seem to have enough money.”

*Y*ou know, dear,” his Mom gently said, “the Bible says how we should manage our money so that we have enough for everything we need. Your Dad and I keep these principles and we never lack money.”

“Mom,” softly replied Kangaroo, “can you teach me those principles?”

“But of course we will, darling,” his Mom answered quietly. “But remember that first of all, the Bible gives us a chance to get to know God personally and that’s the most important thing in life.”

From that day on, Kangaroo read the Bible daily with his Mom and Dad. Each and every day he knew more and more about God and about His wisdom, righteousness and love. He was also learning how to earn money for our needs and how to manage the money we have earned. In a short time, his attitude towards his pocket money changed and he put most of it in his piggy bank.





After several months, he had managed to save enough money to buy his longed-for scooter. He was so proud to be able to race with Cockatoo at last. From that day on, all his friends looked at him with great admiration.



PARENTAL GUIDELINES

To help our children develop a habit of saving money for future needs is to provide them with a most important practical ability. In the future, this ability will allow your grown-up son or daughter to accumulate his or her own share for purchasing an apartment, to save up for unexpected expenditures, to accumulate capital for investments, and eventually it will determine the quality of their life in retirement.

Frugality at a very early age is only possible when parents help their children by means of the right way of warning and encouraging them with praise as well as by being an example of consistency in their own actions. This will help the children learn more easily how to control impulsive temptations and wisely spend their cash.

Teaching perseverance is important also for the future success of our child on the labor market. Persistence in pursuing one's goal is one of the most desired characteristics the parents can develop in their children. In business (both as an entrepreneur, and as a worker) the ability to fulfill the long-term goals in expected time is of vital importance. This is what companies pay the workers for and someone who is efficient in this regard receives a very good salary. The same holds true in the business of your own. Persistence is always something which is paid lavishly.

In our educative activity, it is worthwhile to give a child an opportunity to experience a personal success in the form of achieving the desired goal all by himself or herself. It is worthwhile to appreciate and celebrate those achievements. The cooperation of parents and grandparents to this end is necessary in order to purposefully leave some of the child's dreams unfulfilled which will let the child show off his or her talents, at the same time enabling us to wisely teach the child to "earn" or save up for his or her dreams.

Initially, those goals should be realistic, and time of their realization not too long, several weeks at the most. After some time, when the child has already learned being more persistent, we can set goals for several months ahead or even for years. If we teach the children the ability to pursue goals, including the ability of putting off the consumption for later, the capabilities we develop in them will bring successes later in their lives.

Teaching the child pursuing goals by means of unassisted saving up for realization for his or her dreams has a powerful effect. My wife and I have applied this method to our own children and today we witness its exceptionally blessed outcome.

Zdzisław Miara
The Polish National Coordinator
CROWN – Financial Education

QUESTIONS TO BE DISCUSSED WITH CHILDREN:

- 1. What is your opinion on Kangaroo's attitude when he asks his parents for a scooter?**
- 2. Did Kangaroo deserve to receive pocket money? Why did Kangaroo's parents decided to give him pocket money?**
Proverbs 19:20 (NLT): Get all the advice and instruction you can, so you will be wise the rest of your life.
Proverbs 23:12 (NLT): Commit yourself to instruction; listen carefully to words of knowledge.
- 3. Were Kangaroo's parents right to want to teach him frugality instead of buying him a scooter? Why?**
Proverbs 6:6-8 (NLT): Take a lesson from the ants, you lazybones. Learn from their ways and become wise! Though they have no prince or governor or ruler to make them work, they labor hard all summer, gathering food for the winter.
Proverbs 13:11 (NLT): Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time.
- 4. What is your greatest temptation when you get money? What would you do if you were Kangaroo?**
- 5. Was Kangaroo right in his decisions about spending money?**
- 6. Should we really buy all we want?**
- 7. Where did Kangaroo's parents draw their wisdom from?**
2 Timothy 3:15-17 (NLT): You have been taught the holy Scriptures from childhood, and they have given you the wisdom to receive the salvation that comes by trusting in Christ Jesus. All Scripture is inspired by God and is useful to teach us what is true and to make us realize what is wrong in our lives. It corrects us when we are wrong and teaches us to do what is right. God uses it to prepare and equip his people to do every good work.



8. What does the Holy Scripture say about prodigal spending?

Proverbs 21:20 (NLT): The wise have wealth and luxury, but fools spend whatever they get.

9. What does the Holy Scripture say about frugality?

Genesis 41:33-36,47-49 (NLT): “Therefore, Pharaoh should find an intelligent and wise man and put him in charge of the entire land of Egypt. Then Pharaoh should appoint supervisors over the land and let them collect one-fifth of all the crops during the seven good years. Have them gather all the food produced in the good years that are just ahead and bring it to Pharaoh’s storehouses. Store it away, and guard it so there will be food in the cities. That way there will be enough to eat when the seven years of famine come to the land of Egypt. Otherwise this famine will destroy the land.” As predicted, for seven years the land produced bumper crops. During those years, Joseph gathered all the crops grown in Egypt and stored the grain from the surrounding fields in the cities. He piled up huge amounts of grain like sand on the seashore. Finally, he stopped keeping records because there was too much to measure.

10. What is the most important thing in life?

Matthew 22:37-38 (NLT): “You must love the LORD your God with all your heart, all your soul, and all your mind.” This is the first and greatest commandment.

Proverbs 3:5-7 (NLT): Trust in the LORD with all your heart; do not depend on your own understanding. Seek his will in all you do, and he will show you which path to take. Don’t be impressed with your own wisdom. Instead, fear the LORD and turn away from evil.

11. How can you gain your friends’ genuine admiration and respect?

Proverbs 3:13-14 (NLT): Joyful is the person who finds wisdom, the one who gains understanding. For wisdom is more profitable than silver, and her wages are better than gold.

Proverbs 4:13 (NLT): Take hold of my instructions; don’t let them go. Guard them, for they are the key to life.

Titus 2:6-7 (NLT): In the same way, encourage the young men to live wisely. And you yourself must be an example to them by doing good works of every kind. Let everything you do reflect the integrity and seriousness of your teaching.

12. What have you learned from Kangaroo’s story?

13. Would you also like to learn to manage your money wisely? What would you like to save money for and why?

