

**Achievement Course: Financial Stewardship**  
**Recommended Ages: 10-18 years of age**  
**Approximate Completion Time Frame: 3-6 months**



Blessed Frassati, pray for us!

Blessed Pier Giorgio Frassati was a young man from an influential family in Italy who lived and died in the first quarter of the 20<sup>th</sup> century. He climbed mountains, smoked cigars, had fist fights to protect his family, and he knew the value of money. In fact, he maintained a ledger of income and expenses because he was serious about being responsible with his money so he could relieve suffering in his community, and he did! When Pier Giorgio died from polio at age 24; his family, had no real idea of how he had dedicated himself to the poor. They were overwhelmed by the many thousands of people who turned out to mourn his passing. Money can be a tool to be used for great good if you learn the basic principles set forth in this Achievement Course. “If you have God as the center of all your action, then you will reach the goal.” - Blessed Pier Giorgio Frassati.

**Objective:** To develop a basic understanding of financial responsibility and how it can be used to further the Kingdom of God.

One day the young men of the Troops of Saint George will likely have the vocation of marriage or religious life. Those that become future fathers will assume the primary responsibility for the financial provision of their family. In order to do so, they need to understand what money is, what it is not, and how it can be used to further the Kingdom of God. Likewise, those who choose the religious life may be tasked with the responsibility of budgeting for an entire parish or other organization.

1. The link between faith and money
  - a. The Bible has arguably more references about money and what to do with money than any other topic. Why would God spend so much time talking about money? Because money, in many ways, is perhaps the single greatest threat to our faith. What does the Bible say about money?
    - i. Look up the following Bible verse and read each with your father/male guardian.
      1. Genesis 14:18-20
      2. Deuteronomy 18:3-5
      3. Psalms 37:21
      4. Malachi 3:6-12
      5. Matthew 6:25-34
      6. 1 Corinthians 9:7
      7. 1 Timothy 5:8, 6:9-10
    - ii. Discuss with your father what God is trying to teach us.
  - b. Tithing is a way to entrust your finances to the care of God the Father. If we will honor Him as Father of our finances by tithing, God promises to reward us with overwhelming blessings. Establish your trust in God by committing to give 10 percent of your earnings as a sign of your recognition of God's Lordship over your wealth.
    - i. Read the story of Cain and Abel found in Genesis 4:1-16. Discuss with your father/male guardian why Abel's offering was acceptable to God and Cain's was not.
    - ii. Commit to giving God your "first fruits". Ask God to help you be open to tithing.
2. The role generosity plays in one's financial and spiritual life
  - a. What does the Bible say about almsgiving?
    - i. Look up the following Bible verses and Catechism of the Catholic Church sections with your father/male guardian:
      1. Isaiah 58:6-7
      2. Matthew 25:31-46
      3. Tobit 4:5-11
      4. Matthew 6:2-4
      5. Luke 3:11, 11:41
      6. James 2:15-16
      7. Catechism of the Catholic Church 2447
    - ii. Discuss with your father/male guardian the difference between tithing and almsgiving.
  - b. Discuss with your father/male guardian why it is important to give alms. Why do you think Jesus said, "It is better to give than to receive?"

3. Basic Personal Finance. Personal Finance deals with obtaining, budgeting, saving, and spending over time. How you effectively deal with each one of these will help manage various financial risks and future life events.
  - a. With the help of your father/male guardian, choose an item that you want to purchase as a gift for a family member, friend, or charity. Before deciding, think about what you learned above. The purchase should be a \$50 minimum.
  - b. With the help of your father/male guardian, come up with a strategy for purchasing the gift identified above. Consider the following:
    - i. Make a list of all the income sources (allowance, gifts, money from mowing the neighbor's yard, etc.)
    - ii. Make a list of all the expenses you have (tithing, almsgiving, savings, gas for the lawn mower, entertainment and food, birthday gifts for friends and family, etc.)
    - iii. Compare expected income with expected expenses with your father.
      1. If expenses exceed income:
        - a. Will you do additional work to earn more income?
        - b. Will you try to cut expenses?
      2. If income exceeds expenses:
        - a. Determine how long it will take to save enough money to purchase the gift.
  - c. Where is the best place for your savings?
    - i. In a piggy-bank
    - ii. In a savings account
      1. With your father/male guardian, go to the bank to open a savings account. Or, make a deposit into your current account.
      2. Discuss with your father/male guardian and the banker what happens to your money.
      3. Discuss why the bank is willing to pay you to let them hold your money for you.
  - d. Over the next 3-6 months, track your actual income, expenses, and savings with your father/male guardian.
  - e. Make the purchase and present the gift.
  - f. Make a commitment to save at least 10% of your income.
    - i. Discuss with your father/male guardian why it is important to save.
    - ii. Discuss with your father/male guardian the concept of compounding interest and why starting to save now is better than waiting until you are older.