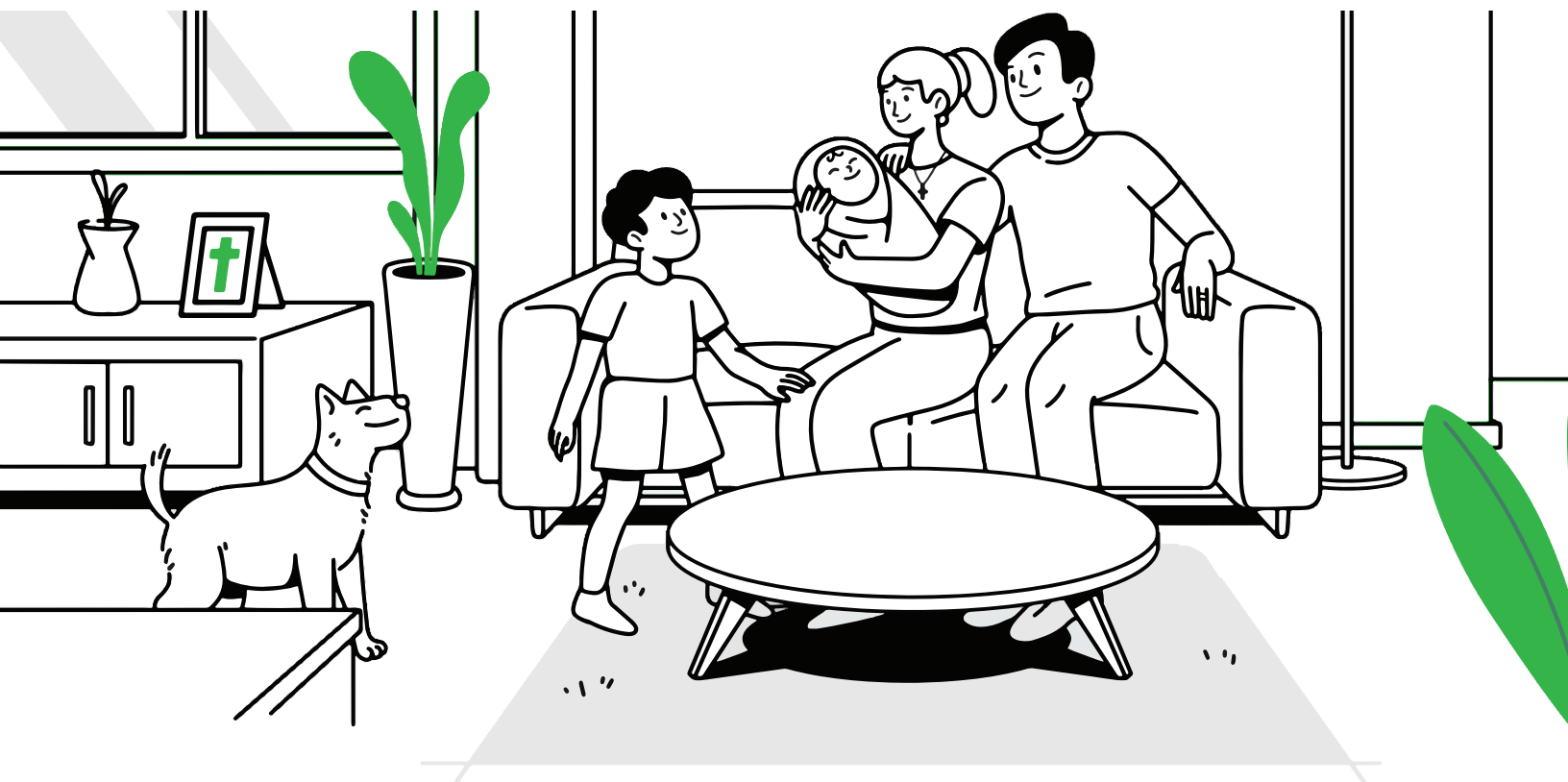


Stewardship Milestones for Kids

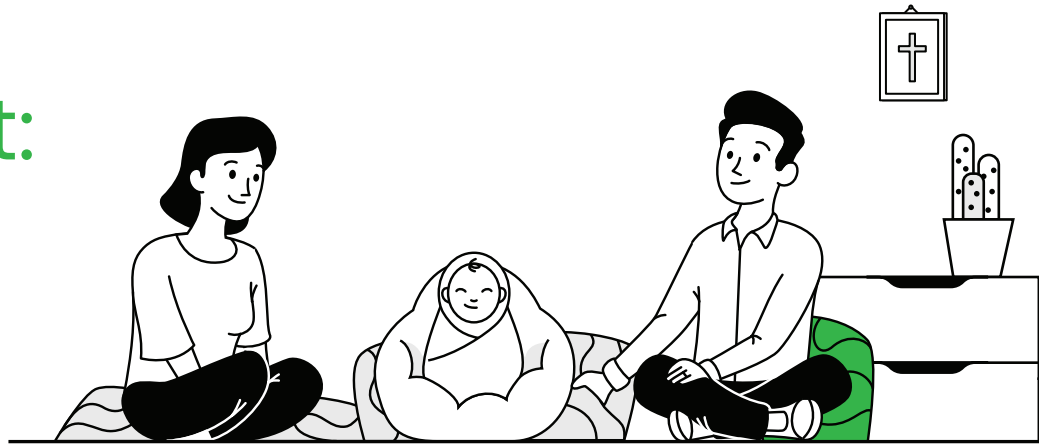
At AdelFi, we believe good stewardship means honoring the Lord in all financial matters, and this principle can be instilled in our children from a young age. Stewardship is more than just saving and giving; it's also about planning wisely and seeking God's direction for our financial decisions. This includes being intentional about how we use money. In the following pages, you'll find practical milestones and creative learning activities for each age group.

Solid financial awareness, like time management and a strong work ethic, shouldn't wait until our kids are grown! Instead, we can start even when they're in preschool, laying the foundation for lifelong stewardship. By elementary school, children can be encouraged to set goals and save their money to reach those goals. By middle school, students should have a solid understanding of the partnership between giving, saving, earning, and spending.

When we lay this groundwork early, it becomes easier to help high school students budget, manage accounts, and evaluate financial aid for college—without needing a crash course. With a strong foundation in financial stewardship, our children can grow up understanding not only how to manage their own finances but also how their financial choices can serve a greater Kingdom purpose.



Early Start: Age 0–7



You Bank, They Learn

It's never too early to start teaching your children about money and financial responsibility. Daily activities like sharing, doing chores, shopping, and running errands are great openings for discussing money and value.

When children are very young, introduce money concepts through imaginary games, like playing store or restaurant. Use these ideas to begin training your little one to develop the biblical values of generosity and stewardship.



FINANCIAL STEWARDSHIP

- Memorize Bible verses:
 - Matthew 6:21
 - Psalm 37:16
 - Hebrews 13:5



SAVING

- Create savings goals for your child
- Save money from gifts
- Create save, give, spend jars



MONEY 101

- Earn money in small ways
- Teach coins vs. paper money
- Practice counting money



GIVING

- Encourage toy sharing
- Make small offerings at church
- Model generosity as a parent



SPENDING

- Play store at home
- Compare prices when shopping
- Let kids pay for small items



BANKING

- Open a youth savings account
- Set up account transfer ability from your account
- Set up automatic deposits for allowances or chores



Jump Start Age 8–12

You Bank Together

Children in the elementary and middle school grades are known for asking questions and wanting to know the reason behind your decisions. This stage is all about teaching and developing healthy financial habits together!

As you take the next step in teaching money management, allow your child to interact and engage right alongside you. Help them understand concepts like savings, making smart decisions, giving, setting goals, and more.



FINANCIAL STEWARDSHIP

- Memorize Bible verses:
 - Philippians 4:19
 - 1 Timothy 6:10
 - Proverbs 22:7



SAVING

- Learn the difference between short-term savings, long-term savings, and emergency savings
- Adjust savings goals
- Build savings balance



EARNING

- Earn money to build account balance
- Regularly view balance and activities
- Deposit a check from a smartphone together



GIVING

- Teach about tithing
- Pray together about giving
- Get involved in Christian charities



SPENDING

- Practice comparing grocery items, purchasing online, and making future financial plans
- Learn online purchasing including pricing with shipping
- Learn how to protect your password and personal information



BANKING

- Parents set limits on bank account and account alerts
- Open a spending account
- Check account balances on banking app together
- Practice using an ATM

Flying Start

Age 13–17



They Bank, You Monitor

At this stage, your children are ready for independence, and often think they know more than they do. It's a great opportunity to engage them with meaningful discussions. Before your children launch into adulthood, it's critical they understand how to read taxes on their pay stubs, how making payments on time affects their credit score, and how to compare savings interest rates. With the foundation you've given them in their earlier years, they can continue the journey, while you monitor their decisions.



FINANCIAL STEWARDSHIP

- Memorize Bible verses:
 - Proverbs 13:11
 - Ecclesiastes 5:10
 - Proverbs 3:9



SAVING

- Establish short-term savings, long-term savings, and emergency savings
- Use automatic savings transfer



FINANCIAL INDEPENDENCE

- Set up a budget
- Learn about taxes
- Learn how to pay bills or make payments online using a smart phone.
- Utilize bill pay and/or P2P service such as Zelle.



GIVING

- Learn how to automate tithing or giving
- Discuss the meaning of financial stewardship



CREDIT

- Check your credit score
- Learn about debt and interest rates
- Practice card responsibility using a debit card



BANKING

- Open a spending account
- Parents—consider adjusting spending limits or alerts
- Log into your account and check your budgeting tools
- Practice getting cash back at the ATM or store

ADELFI YOUTH ACCOUNTS

Build Stronger Savings and Stewardship Habits

Teaching your children financial responsibility is not just about saving and spending—it's about instilling the principles of stewardship from an early age. At AdelFi, our youth accounts are designed to support their financial growth with practical lessons tailored to their age and stage of life, all grounded in biblical values.

These age-appropriate accounts teach your child to view money as a resource to manage for a higher purpose—emphasizing saving diligently, giving generously, and spending wisely. By helping them develop these habits now, you're equipping them with skills that will last a lifetime, preparing them for a future where they can honor God through their financial choices.



Easy deposits and transfers to your child's account



Full parental controls over spending limits



24/7 parental monitoring and alert options

Youth Account Options

Each account grouping offers a **spending account** and a **savings account** with age-appropriate features designed to help your child learn the valuable lessons of money management. Youth accounts also come with a debit card connecting to their spending account.

EARLY START ACCOUNTS AGES 0–7

- Introduce simple budgeting and spending limits
- Demonstrate responsible card ownership
- Explain how card purchases equal real money
- Parental controls to limit and track child's account access and activity
- No service or overdraft fees
- 24/7 secure access using online banking and mobile app

JUMP START ACCOUNTS AGES 8–12

- Teach safe online purchasing habits
- Demonstrate card convenience and responsibility
- Reinforce how card spending uses real money
- Practice ATM access for deposits and withdrawals
- Parental controls to limit and track child's account access and activity
- No service or overdraft fees
- 24/7 secure access using online banking and mobile app

FLYING START ACCOUNTS AGES 13–17

- Make everyday purchases on their own (gas, snacks, etc.)
- Separate parental monitoring, spending limits, and alerts
- Online and in-store purchase options
- ATM access for deposits and limited withdrawals
- Mobile person-to-person payments
- Easy account deposit and transfer options
- No service or overdraft fees