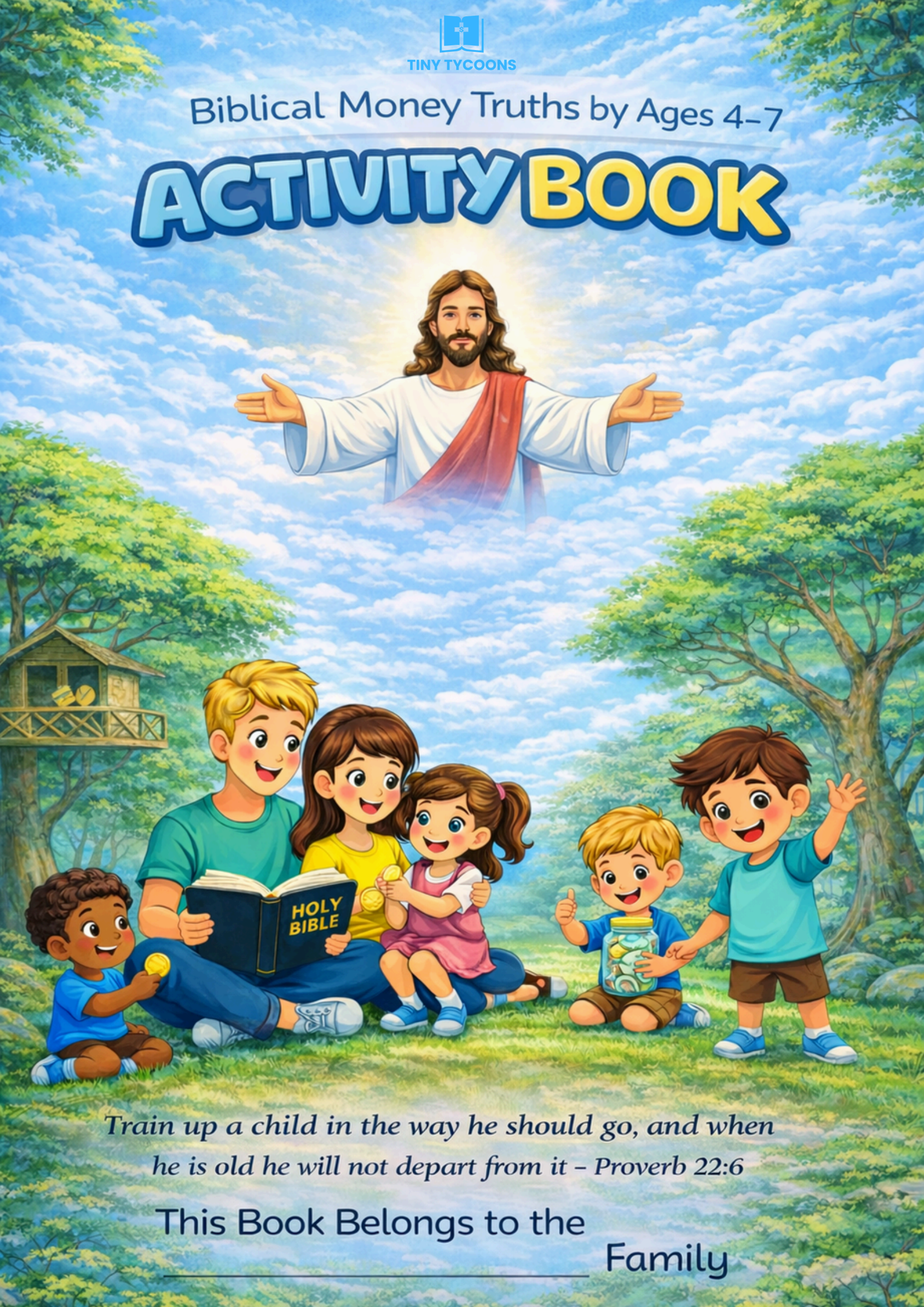
TINY TYCOONS

Biblical Money Truths by Ages 4–7

ACTIVITY BOOK



Train up a child in the way he should go, and when he is old he will not depart from it – Proverb 22:6

This Book Belongs to the _____ Family

How Tiny Tycoons Began

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God doesn't call the equipped;
HE EQUIPS THE CALLED.

The greatest achievement we could ever have in this life is to
be boldly obedient.



But, THIS is the most important work I'll ever do:
raising a little one
to know and understand
what *God's Word* truly means.

So no, I wasn't looking to build something else.

This started because I went searching for something that didn't exist when we were deciding on schooling and curriculum for our son, Croix.

I kept asking one question:

Where are kids actually being taught
BIBLICAL MONEY TRUTHS?

Not just kindness. Not just generosity.
But **money, work, stewardship, responsibility,** and **abundance**
taught through a Biblical lens.

Tiny Tycoons™: *Biblical Money Truths* by Age 7

This flagship course was created to help families raise children who understand money through faith, stewardship, and obedience because your family's legacy was never meant to be built from debt or lack.

It's **built through everyday conversations, intentional modeling,** and knowing God will always provide more than enough to fulfill the mission He's given you.



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Why Early Money Beliefs Matter

Neuroscience + Proverbs 22:6



Children form money habits by age 7, and the beliefs they absorb—spoken or unspoken—shape how they view earning, spending, and generosity for the rest of their lives. Neuroscience shows that early emotional experiences around money create "mental pathways" that influence confidence, fear, giving, saving, and self-control. What you model now becomes the foundation your child builds their future decisions on.

Parent Reflection

What did your parents teach you about money — spoken or unspoken?



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What Comes to Mind When You Think of Money?

Draw all the things you think money can do, or what it can help you buy or give.
There's no wrong answer — just show what you believe about money!

Draw here





Ask your child:

- What do you think money does?
- Why do people want money?
- What do you think God wants us to do with money?

What they said surprised me...

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Biblical Truths About Money

Sometimes we hear things about money that aren't true – even when no one means to teach them.

THE LIE

"Money is for making me happy."



"More money means more worth."



"I need to hold on tightly – there won't be enough."



THE TRUTH

"Money is a tool God gives us to help others."



"Our worth comes from God, not what we own."



"God promises to provide everything we need."



Circle the lie your family unintentionally repeats:

○ Lie #1 ○ Lie #2 ○ Lie #3

❤ God gives us money to do good things!

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Truth or Lie?

checks ✓ for truth or ✗ for lie

- [ ]  Money can buy everything I need.
- [ ]  Having lots of stuff makes me important.
- [ ]  I should give to people who need help.
- [ ]  We can share what God has given us.
- [ ]  I need everything I want.
- [ ]  God takes care of our family.

God gives us money... to do good things!

Parent Tip: Ask your child why they chose their answer.

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Five Biblical Money Truths



Truth #1— Money Is a Tool, Not a Treasure

Money is something we use, not something we love. It's meant to help us serve people, not become something we live for.



Truth #2— God Owns Everything

Everything we have comes from God—He's the owner, we're caretakers, not owners. This helps children learn gratitude instead of greed.



Truth #3— Giving Comes First

We give before we get. This shows kids to *be cheerful instead of selfish.*



Truth #4— Saving Helps Us Prepare

Saving helps us plan and prepare. It helps them *understand* that good things take patience.



Truth #5— Spending Has Purpose

We make a plan to use what God provides. What we buy should be thoughtful, wise, and generous.

Reflections:

Which truth does your child already show in their actions?







These truths are explored throughout the Tiny Tycoons™ course.

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My 3 Jars

Draw & Write

GIVE



GIVE

What are things you would like to **GIVE** to help others?

Examples: church, people in need, gifts, kindness, helping

SAVE



SAVE

What are things you would like **SAVE** for later?

Examples: a toy, a bike, a trip, a gift, something important

SPEND



SPEND

What are things you would like **SPEND** money on right now?

Examples: snacks, toys, games, fun activities

Circle ONE jar you want to fill first.

Why did you choose that jar? _____

_____

Parent Tip: There is no "right" jar to choose first.

This activity helps children practice thinking, values, and intention.

"Where your treasure is, there your heart will be also."
— Matthew 6:21

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What Financial Truth Do You Want to Be Known For?

PARENT WRITES HERE Reflection:

Write the financial truth you want your home to be known for.

**WE AREN'T RAISING KIDS WHO LOVE MONEY—
WE'RE RAISING KIDS WHO LOVE PEOPLE WITH MONEY.**



Want to go deeper?

The full 8-week course expands these truths through weekly videos, activities, and devotionals.**

Tiny Tycoons™ was created to help families intentionally shape money beliefs with Biblical truth, before the world teaches fear, scarcity, lies, or greed.

— Proverbs 22:6

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Family Money Pledge

Our family believes money is for





SIGNATURE AREA

Parent Signature: _____

Child Signature: _____

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A Prayer We Can Say Together

Dear God,

Thank You for loving our family.

Thank You for everything You give us.

Help us use money wisely.

Help us be kind, generous, and thankful.

Help us remember that people matter more than money.

Guide our hearts and our choices.

We trust You as we learn and grow together.

Amen.



I Am a Tiny Tycoon.

Commit your work to the Lord.

Proverbs 16:3



God gives me ideas.
God helps me work.
God teaches me to be wise.

Ask your child:

What is one way you can help, create, or build this week?

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Parent Tip: Tiny Tycoons learn that money follows responsibility, not the other way around.