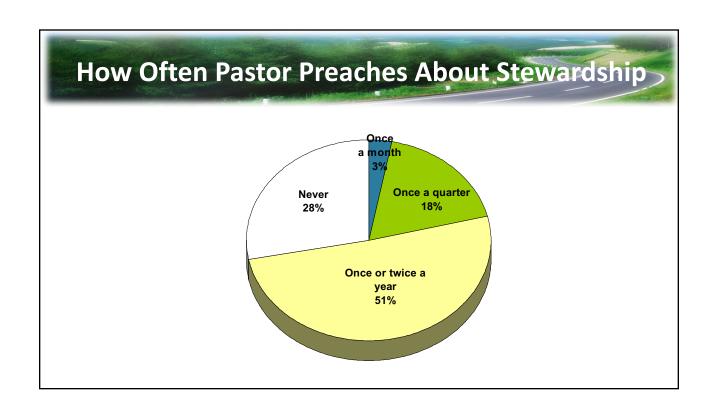


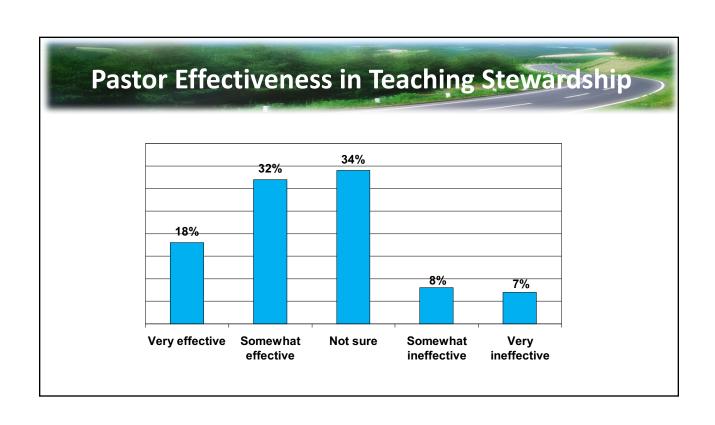
The Bondage of Debt

- Average Credit Card Debt \$16,883 (per household)
- Average Debt \$137,063 (per household, including mortgage)
- Total U.S. Outstanding Consumer **Debt** \$3.62 trillion



Source: https://www.nerdwallet.com/blog/average-credit-card-debt-household. Figures are for the United States, as of May 2016.



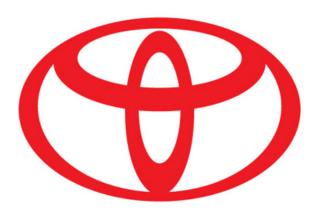




Children and Consumerism



Children and Consumerism



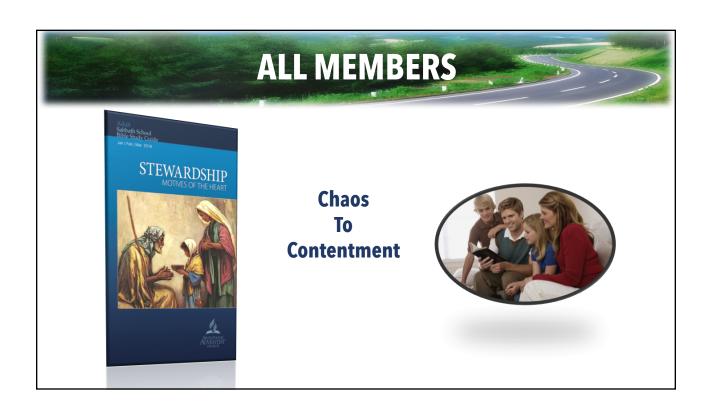
Children and Consumerism

18 months – Logos

2 years – Ask for products by name









ACTIVITY

Take two minutes and list three to five things you can do BEFORE, DURING, AND AFTER First Quarter 2018 to foster an environment that will embrace stewardship principles.

(Before)

• Setting the Stage

• Implementing (During)

• Following Up (After)



