

Learning and Teaching Stewardship

Part 8 – Biblical Financial Stewardship

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Learning the hard way

There's a story about an old man who was retiring as the president of the local bank and the board gave the job to a much younger vice-president of the bank. The young man went to the older man's office before his last day and asked very sincerely, *What is the key to success in leading a bank?* The old man thought and finally replied, *Good decisions.* OK, said the young man, *How do you make good decisions?* The older man thoughtfully but simply replied, *Experience.* The young man was still not satisfied, so he probed once more. *And how do you get experience?* The old man answered frankly, *Bad decisions.*

As we come to the end of this series on financial stewardship, we all realize that there have been times that we have made financial decisions. We remember because we know the consequences we experienced from those decisions. Some of those consequences mark our situations right now.

On one hand, we almost feel guilty talking about financial hard times because most of us have never known the experience of starving refugees or the homeless people I recently saw in downtown Chicago. I can't fathom those kinds of needs. Some of us know the stories of living through the Great Depression here on our soil. Compared to that time in our nation's history, we don't really have a lot to complain about.

But virtually everyone does know the reality of financial pressure. Even those who have significant wealth know the stress of trying to manage or keep or grow it. And most others have experienced the racing thoughts of the mind or even the tightness of the chest that financial pressure brings. Maybe you are juggling bills or you have lost your job. Maybe you just fear you will. Maybe you are seriously in debt and see no way out. Many fear that they won't have enough money put away for retirement.

The question for us in this study is first of all how we should face hard times as those who really are learning to consider all of "our" money to be God's money. When we have committed ourselves to being managers instead of owners, how does that change the way we face hard times?

True stewardship is a radically different way of thinking, isn't it? One of the key ways God changes our thinking is through hard financial times. I know that sounds like bad news, but the good news is that along with the hard times of learning stewardship also comes true financial peace. Only stewards can really rest in the realization that God lovingly cares and provides for us.

Stewardship in Desperate Times

2 Kings 4 tells the story of a woman in Israel about 850 BC who went through terribly hard financial hard times. She was a godly woman married to one of the prophets led by Elisha. It's even possible based on the term that used to describe her husband ("sons of the prophets") that he wasn't yet a full-fledged prophet, just a man studying and preparing to be one. So this is perhaps the story of a poor seminary family.

Tragedy strikes this family. The husband dies leaving a wife and two sons. To compound this woman's grief, they are also in debt to a certain man. How the family got into debt we don't know. Maybe they had struggled financially all along and lived on a line of credit. But now there was no one to support this family and Jewish law allowed

the creditor to enslave the children of those who owed them money. And that is exactly what their creditor intended to do. He was about to take this woman's two young sons – perhaps teens – and use them as servants/slaves as payment for the money they could not repay.

I can't imagine trying to sleep at night with those issues on my mind. You have not only lost your husband and your income; you are now about to lose your sons to slavery – or at least some form of indentured servitude. In her desperation, she cried out to Elisha.

(2 Kings 4:1-4) *"The wife of a man from the company of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that he revered the LORD. But now his creditor is coming to take my two boys as his slaves." {2} Elisha replied to her, "How can I help you? Tell me, what do you have in your house?" "Your servant has nothing there at all," she said, "except a little oil." {3} Elisha said, "Go around and ask all your neighbors for empty jars. Don't ask for just a few. {4} Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side."*

There is a basic violation of a law of physics in Elisha's instructions, it seems. She has a "little oil," in a flask maybe. And Elisha asks her to use it to fill as many whole jars as she is able to borrow from her neighbors. And the obvious question is, What will be the source of this oil? Where is the hose supplying the oil, Elisha?

An Act of God

Now God could have just created 100 jars as this woman walked back to her house. There they would be when she arrived, filled to the brim. Or God could have caused her to walk into her house and find a pile of gold coins. But God chooses to use the little oil this woman had and require her to invest time, effort and most importantly, her faith.

God wanted to use what she already had. God generally uses us in His process of meeting our needs. God does more than just supply; God is always teaching us and growing us. On a regular basis God supplies for us as we supply labor and time working for an employer. We get a roof over our heads and food and clothing and transportation. And it's really a miracle, a provision of God even though we must supply the work and the time.

Now notice that not only did God use what she had, but she had to follow Elisha's advice exactly – as crazy as it sounded. She had to go borrow vessels.

Imagine the scene, *Hi Martha. Certainly you can borrow my jars. What do you need them for?* What did the woman say to explain? Did she try to explain? We don't know.

What do you say to people when you trust God in a profound way. It can sound arrogant to claim that you expect God to supply miraculously, but indeed she did expect God to supply, because she obediently gathered the jars.

Having gathered all the jars, the moment of truth and trust had come. The room was shut for privacy as Elisha had instructed. This was God's personal miracle. Now it's just her and her sons. Did she explain to her sons how God would supply? Did she express her faith to them? This moment of faith would mark their lives. Our children are watching our faith when it comes to money. We are always teaching.

(2 Kings 4:5-7) *"She left him and afterward shut the door behind her and her sons. They brought the jars to her and she kept pouring. {6} When all the jars were full,*

she said to her son, "Bring me another one." But he replied, "There is not a jar left." Then the oil stopped flowing. {7} She went and told the man of God, and he said, "Go, sell the oil and pay your debts. You and your sons can live on what is left."

She acted on her faith in a seemingly ridiculous situation. She held a small table top flask containing only a little oil. But she was poured that little oil into a larger empty jar. It made no sense. But as she poured God did a miracle! She kept pouring and the oil kept coming. God kept the divine spigot open as long as there were vessels to fill. Only then it stopped.

She had been in debt. Now she was in the oil business! She paid her debts, plus she had enough oil to evidently sell and live on comfortably for the rest of her life.

We obviously learn something about faith. This woman trusted God and God's word through Elisha. If we really are stewards – if we really believe that we are managing God's money, not our own – then there will be times in which we must act in faith. We will face a choice whether or not we believe what God has said even though it doesn't seem reasonable on paper.

But we learn not only about our need to trust God; more importantly we learn something about God Himself. He is trustworthy. God loves to be trusted in hard times. If there is anything that we hopefully gain by this series of studies, it is a bedrock trust in God through the money issues we face. God is in the miracle-working business when we trust and obey.

God has perhaps already worked in your life in some miraculous way. You may have experienced accidents, disabilities, the loss of your job, the loss of benefits, economic downturn or a business that failed. And yet God has supplied for you. Or the miracle may have been when there was no extra money, yet somehow God provided for unexpected car repairs, cracked house foundations, replacing broken appliances or paying medical bills. God shows His faithfulness continually to those who trust Him.

When it's Our Fault

This widow found that God was faithful and supplied their needs. But there's a question we sometimes have. What if we are responsible for the mess were in? What if we have violated the stewardship principles we have studied, borrowed to the hilt, lived too high, didn't plan, or didn't work hard enough? What if there is nagging guilt in addition to the financial mess were in? Does God care about us then? Does God help us then?

The Bible describes various examples of self-inflicted financial problems – several of them just in Proverbs 6. Maybe we will see ourselves in some of these situations.

1. Unwisely formed partnerships (Proverbs 6:1-3) *"My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, {2} if you have been trapped by what you said, ensnared by the words of your mouth, {3} then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor!"*

The issue of surety was basically that a person had co-signed an unwise, high-interest loan. He just became a partner to a losing proposition. It was a mistake. Get out of it if at all possible, Solomon warns.

2. Lack of planning (Proverbs 6:6-8) *"Go to the ant, you sluggard; consider its ways and be wise! {7} It has no commander, no overseer or ruler, {8} yet it stores its provisions in summer and gathers its food at harvest."*

Ants are smart enough by instinct to know winter is coming and put grain aside. And the simple reality is that many of our financial problems come from just not looking ahead. We may have signed on some dotted line to buy something. We talked ourselves into without really doing the math.

3. Laziness (Proverbs 6:10-11) *"A little sleep, a little slumber, a little folding of the hands to rest-- {11} and poverty will come on you like a bandit and scarcity like an armed man."*

Employers are often frustrated when a newer employee gets some money in their pocket and then they don't show up to work. And laziness is not just a young employee's problem. Some adults simply are not willing to work hard and keep a job. Some quit jobs they should keep. Sometimes we lose our jobs because we didn't put enough effort into it all along. Laziness creates some poverty, some of our difficult financial situations.

4. Dishonesty/Theft (Proverbs 6:30-31) *"Men do not despise a thief if he steals to satisfy his hunger when he is starving. {31} Yet if he is caught, he must pay sevenfold, though it costs him all the wealth of his house."*

If we are dishonest, we will probably get caught and have to pay the consequences. Unfortunately, family members also pay the price of dishonesty through the shame and even incarceration of someone who is caught in financial deceit.

5. Presumption (James 4:13-14) *"Now listen, you who say, 'Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.' {14} Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes."*

Many business ventures fail because of presumption. We didn't have a sound business plan or the capital to risk. Some job searches fail because we presumptuously expect too high of a salary, too little work or a job that is beyond our capability. Most presumption can be avoided just by getting good counsel. But a presumptuous person doesn't seek or listen to advice.

A similar mistake is just plain greed.

6. Greed (1 Timothy 6:9-10) *"People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. {10} For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."*

Money of course is not the problem, nor does it cause problems by itself. The problem is *wanting to get rich* and *loving money*. It's often hard to even diagnose ourselves on this issue. The love of money is an internal condition that is not revealed by the size of a bank account or by what kind of car someone drives. A wealthy Christian who understands and lives by stewardship principles is not doomed to "ruin and destruction." And a Christian living on minimum wage can actually be the one who loves money in this verse. Loving money is a heart condition that is found in all economic levels. And that greedy desire leads to risky investments, debt problems, personal conflict, excessive hours causing family strife, gambling, crime and almost always a spiritual decline for believers – *wandering from the faith*.

So we may recognize ourselves in the list above. We may have made some of these mistakes, but the real question is whether it's possible to recover. How do we become a steward when we haven't been one? How do we crawl out of the hole of the financial trouble we created?

Overcoming Financial Mistakes

The good news is that financial mistakes can be overcome. That's not to say that we will not face the consequences for a long time, but we can become a steward of God's money even when we haven't been. James 1:5 might be the most encouraging promise in the Bible about financial hardships. It addresses the first step to overcoming our financial mistakes.

1. Pray for wisdom to learn from the financial trial we created (James 1:5).

Here is what James 1:5 tells us. *"If any of you lacks wisdom [about coping with trials – James 1:2-4], he should ask God, who gives [wisdom] generously to all without finding fault, and it will be given to him."*

Quite simply we are urged by James to pray for wisdom to recover from and learn from trials. The context of James 1:1-4 is the many kinds of trials we face. Financial trials are obviously included. These trials are meant to mature us. How will that happen? James 1:5 gives the answer: If we pray for wisdom to learn from trials – even those we bring on ourselves – God is so gracious that He will help us have the wisdom for which we ask.

God gives wisdom *"without finding fault/reproach."* God doesn't just give wisdom to people who did everything right! Aren't we glad for that? When we pray humbly for wisdom God gives it without accusing us. He of course knows already what we did. And when we acknowledge our mistakes as well, He is eager to help. We must realize that God wants to help us even if we got ourselves into the mess! Isn't He gracious?

But there are steps we need to take. Here's the next one.

2. Be Content (1 Timothy 6:8)

Just before Paul warned those who want to get rich (1 Timothy 6:9-10), he told Timothy the antidote for the problem of loving money. It's contentment. *"For we brought nothing into the world, and we can take nothing out of it. {8} But if we have food and clothing, we will be content with that."* (1 Timothy 6:7-8)

It will mean a whole new focus in our thinking. Someone who is going to become physically fit has to think differently about food and exercise. Someone who wants to become a steward has to address the internal greed issue. He or she must think differently about buying things and about giving and saving.

We will need to set on a different God-focused course as Paul explains in the same context. The love of money must be replaced with the love of God.

3. Pursue God instead of money (1 Timothy 6:11)

"But you, man of God, flee from all this, [the love of money – v. 10] and pursue righteousness, godliness, faith, love..." (1 Timothy 6:11). Like a person coming off of an addiction, there has to be a plan to replace the substance or activity to which they are addicted. When money and possessions have gripped our lives, we need to replace that with a new focus on God and godliness. God must be my new desire. Time with God must be scheduled by a recovering poor steward. Accountability to God, learning to live by the Spirit's power and fellowship with God's people must all begin. Becoming a steward of money is actually part of establishing an authentic relationship with God!

4. Accept God's Discipline (Hebrews 12:10-11)

"God disciplines us for our good, that we may share in his holiness. {11} ...it produces a harvest of righteousness and peace for those who have been trained by it." (Hebrews 12:10-11)

We might wish that by confessing our financial mistakes we have taken care of the problems we have created, but life rarely works like that. There will be consequences.

We must accept the pain of the discipline. It won't go away in a day or a year even. But we know that God disciplines us for our good.

I know some of thrilling stories of people who have become stewards. You need to know that there are people around you that have turned the ship around, are crawling out of debt, are learning to give and are finding contentment! They are learning to think and live like stewards!

A final crucial part of that process of overcoming poor stewardship is the step of listening to and heeding advice.

5. Listen to counsel (Proverbs 12:15)

"The way of a fool seems right to him, but a wise man listens to advice."
(Proverbs 12:15).

A fool always blames other people or bad circumstances, but never looks in the mirror. The most serious financial problem we can have is to insist that we are doing the right thing. The most important financial step you will ever take may be to listen to advice. A wise person asks another wise person to be his or her mirror by giving advice.

There is hope, regardless of whether your financial hardship is because of circumstances beyond your control or the result of financial mistakes. And the amazing thing is that if we begin to submit to God's ownership as a steward, our hard times could be the greatest blessing we ever experience.

The "Silver Lining" of the Great Depression

Tom Brokaw published a book in 1998 called, The Greatest Generation. He refers to the generation that fought WWII on the battlefield and on the home front. His contention is that those hard times made those individuals and America great. Not coincidentally, that is the same generation which went through the Great Depression as teenagers and young adults. The Great Depression of course was a financial crisis. It was brought on partly by bad decisions and increasing debt across the nation, but was also exacerbated by the natural disaster of the Dust Bowl.

When the stock market collapsed in 1929, some people committed suicide – revealing how tied to money people can be. Life savings were lost as over 9000 banks failed during the 1930's. Unemployment skyrocketed. The Dust Bowl hit in 1933 and farmers lost farms and people went hungry. But the many that persevered became Tom Brokaw's "greatest generation."

My dad talks about how his family put away their tractors and went back to farming with horses because they couldn't afford gas. They weren't able to use their new electric lights or radio because there was no money for gas to run generators or buy batteries. But they learned to get by and do without.

Through the terrible poverty of that crisis, a whole generation of people developed with amazing financial values that prosperity cannot produce. They learned financial wisdom through hardship. And they created the prosperity that we may well squander because we perhaps have inherited their wealth without acquiring their wisdom.

But let's not just feel guilty. Let's learn from God's word and from the financial struggles that we experience.

The Blessings of Financial Need

God uses financial hard times for our good. They are indeed the proverbial blessing in disguise. Our challenge is to accept and take advantage of those financial struggles in some of the ways that God intended.

1. Need teaches us to appreciate God's presence and promises (Hebrews 13:4; Philippians 4:11-13)

The writer to the Hebrews exhorts us to be content because God has said, *"I will never leave you or forsake you."* Paul was actually content without food because He was strengthened by Christ (Philippians 4:13)! Can you imagine being content when you are hungry for a prolonged period? When we have real financial needs, dependence on Christ becomes a reality that only an impossible situation can create.

2. God is praised when He provides our needs (2 Corinthians 9:12-13 "men will praise God...for you generosity.")

When the impoverished believers in Jerusalem received the offering of gifts that Paul had collected from other churches, they praised God. It became an occasion to worship that would not have happened without such a trial.

God has sometimes provided for Priscilla and me in an unexpected and powerful way when we had some financial need that our paycheck could not provide. We knew those were holy moments. The God of the universe had millions of things to do, but He saw our financial need and supplied something specific for us. The personal nature of those miracles overwhelms me. Who am I to receive such personalized attention from the eternal God? It is reason to worship.

3. Need teaches us the humility of accepting help from others (Philippians 4:14-16 "you sent me aid again and again when I was in need")

What is harder than forced humility? It's a lot easier on our ego to give than to receive. In fact much "charitable giving" really is motivated by pride and the recognition that comes with it. Receiving can be the much greater challenge to our character.

Paul knew the feeling of being a "receiver" that many poor as well as many in ministry who depend on the gifts of others experience. There is something about receiving that goes against our ego. But those times can be greatly used by God to actually confirm in our hearts that we are dependent on God. When we are forced to receive, we realize that we are not as capable or shrewd financially as we would like to think we are.

4. Need helps us understand the struggle of others (2 Corinthians 1:3-4 "who comforts us... so we can comfort")

Going through financial hard times and seeing God work to correct and teach us is worth sharing with others who are going through similar struggles. Let's not waste the hard things or the good things God has done for us financially. Let's use what we are learning about stewardship through our experiences to teach and encourage others. Our stewardship growth can become a significant personal ministry.

5. Need teaches us how to correct mistakes (Hebrews 12:5 – "it produces a harvest of righteousness").

Very simply, we can learn from our mistakes. We should not be the same after God takes us through the process of making and correction financial mistakes. If we think more like stewards managing God's money, we have also grown spiritually.

6. Need gives us opportunity to teach our children about stewardship and God's financial provision (2 Kings 4:1-7).

Maybe the biggest blessing that parents can gain from financial struggle and learning stewardship will be seen in their children. We are responsible to teach financial stewardship to the next generation. And the best way to teach something is when we have had first hand experience.

The Stewardship Battle at Home

Proverbs 22:6 tells us, *"Train a child in the way he should go, and when he is old he will not turn from it."* Certainly that applies to teaching our children about money.

Money is not neutral in the battle for our kid's hearts. Materialism – wanting more stuff – is one of the most deceptive tools of Satan. Even if we can keep our kids off drugs and keep them pure morally we could still lose them to the god of this world financially.

I recently had the opportunity to read a book about the Vanderbilt family in early America. The Vanderbilt family was the wealthiest family in America in their day. Cornelius Vanderbilt, the patriarch of that wealth, is considered the 3rd wealthiest person in history when wealth is measured as a proportion of the Gross Domestic Product ("Richest Americans in History", Forbes, 1998. Retrieved on 2007-06-21).

Cornelius Vanderbilt was one of 9 children in a Dutch family that immigrated to the US. He worked on a ferry as a youngster starting at age 11 and then bought a boat at age 16 by borrowing money from his mother. He provided effective ferry service and soon expanded to buy more and bigger ferries. Eventually he owned about 100 ferries that served in and around New York City.

Cornelius then moved into the steamship business – eventually opening up transportation from the east coast to the west coast for gold rush passengers through Nicaragua. When he sold out that enterprise for millions he invested in railroads and eventually cornered the railroad market on the east coast.

He died in 1877 leaving an estate worth \$100 million – which in today's dollars would be worth many billions. He left about 1% (\$1 million) to charities. He gave \$95 million of the \$100 million to one son William, nothing to his other son, and then gave "only" \$500,000 to each of his 8 daughters and his wife. You can be sure that was not a happy post-funeral family. Vicious family battles followed.

Son William was indeed a shrewd businessman like his dad and in the 8 years he lived after his father's death increased that wealth to almost \$200 million – becoming the richest man in the world including all foreign royalty. When he died his descendants became lavish spenders and socialites. They built mansions and museums in what is now called America's Gilded Age (1870's – 1900).

However the most telling part of the story is that the Vanderbilt's have been marked by a string of divorces and bitter family fights that continued for generations. The point is not that wealth is bad, but that wealth without stewardship is dangerous to our families – just as 1 Timothy 6:9-10 warns us.

How can we pursue a better family financial legacy? We may not be mega-wealthy, but we are surrounded by prosperity. One of the reasons it's really hard to teach stewardship to kids is because so many people around us may at least seem to be able to afford most of their wants and desires. Added to that dynamic is the fact that many of us as parents who grew up without certain material things would like our kids to have them.

But giving all those things to children who are not stewards comes with a price – as the Vanderbilt's illustrate.

Growing Young Stewards at Home

Money is a key tool for teaching children to know God and trust God personally. On one hand we should welcome any financial hardships, because they can easily be an asset in teaching stewardship. Priscilla and I have concluded that financial pressures have

been one of the best “mixed blessings” in our task of parenting. If we need to learn to live without something or pray about it, or save up and buy it wisely later, isn’t that exactly what we want them to learn?

But whether you and I as parents are feeling blessed financially right now or very tight financially, we can teach stewardship. That is our most important task financially as parents.

We need to first of all teach and model contentment, hard work, integrity (Proverbs 1:1-9). Proverbs 1 begins by urging us to teach wisdom and discipline, knowledge and discretion – to the young! Solomon repeatedly addresses his “son.” The many financial principles found in Proverbs are really the teachings of a parent to a child.

We as parents are also the key models of trusting God and giving generously (2 Kings 4:1-36). Both of the widows that we studied in 2 Kings 4 had children. Two sons helped gather the vessels for oil and saw Mom trust God to supply. They saw the miracle. It was their personal miracle because they would not be sold as slaves. Our children have the opportunity to experience the blessings of God’s provision when we give generously and trust God.

I often heard my parents pray for rain in the summer on the farm as they scoured the western sky looking for clouds to bring rain to young crops in dry soil. I’m glad for that opportunity now. I was able to watch them pray and trust God and then praise him if it rained – and still love Him if it didn’t.

But regardless of our level of prosperity, perhaps the most universal task is to teach our children stewardship by requiring financial discipline of each child. It’s part of the discipline that God expects every parent to teach (Hebrews 12:9).

Kids learn by practicing stewardship

Our first foundational task in teaching stewardship to our children is to teach work and the financial responsibility of money and possessions. There are some practical ways that we do that.

1. Assign chores and insist on them – out of obedience.

Obedience enforces the simple value of work. Everyone in a family has to help because we all take the responsibility God gave us to meet our own needs and that of others. Doing chores is a financial principle. To not have chores teaches entitlement without responsibility.

2. Make sure they do an assigned job well and completely.

It’s not obedience if it’s not done well or if it’s half done. And it’s bad stewardship because you have wasted someone else’s time if they have to check up on you or finish what you started.

3. Make sure they take care of toys and other property.

One of the most disturbing violations of stewardship is when young children are allowed to bang on toys or bang on other things with their toys. If they are harming something, they are wasting something that costs money. That’s not stewardship. But even if they are not harming something, they are treating something with contempt that has value. That’s not stewardship either.

4. Don’t give “allowances.”

This might be controversial, but it seems biblically that possessions are either needs, or gifts or else they must be earned. If children need something, we provide it as parents – like God does. If there are special things we want them to have, they are gifts – like God gives us gifts. Otherwise, if there is something they need that they can earn, we

should let them earn it – in some age appropriate way. Even then we need to give guidance about what they can buy.

It seems that the traditional “allowance” is teaching the exact opposite of stewardship. We are essentially saying, here’s some money for you to go blow on whatever you want. What is that teaching? It’s teaching that money is mine and that it exists to create pleasure for me. And how do children get over that idea when they are teens and young adults? Stewardship starts young.

Can we “treat” our kids? Absolutely. God gives us special gifts at times to enjoy as well. But if we want to model what God does, He doesn’t toss out money to waste; He asks us to be stewards. So to imitate God, it would seem we should 1) Supply what they need. 2) Give them gifts at times to show our love. 3) Require them to work and earn other things. God does all those things, and we are attempting to prepare our children to function as mature stewards in God’s world.

5. Require them to get a job when they are old enough.

Getting a job requires a young person to begin budgeting both their money and their time. Although we need to make sure they don’t work too many hours that it jeopardizes school work or church, a job will require a young person to use time more wisely. It also gives them an opportunity to learn about work in another setting – where we can still help guide them because they live at home. I sometimes smile when one of my children’s boss gets to be the bad guy instead of me for a change. The hard knocks of the workplace can reinforce in a young person the principles that we may have struggled to communicate at home.

6. Make them pay or help pay for some needs (clothes, college etc.)

The key seems to be that we should let our children learn the same things about money that we do as adults by paying for some of their actual needs. Money is not just for enjoying. And the more we spend unwisely, the less we have to pay for more important necessities.

7. Don’t rescue adult children.

This isn’t an absolute. There may be times when it’s appropriate to give a substantial gift to help out an adult child. But then it’s a gift. The problem comes when an unhealthy dependence develops so that parents trap adult children in perpetual childhood – always expecting mom and dad to bail them out. Too many parents subconsciously bail out their adult children financially in an attempt to control or manipulate them. Hopefully we’ll leave that for the movies and soap operas.

What else can we do to help our children learn stewardship?

8. Require simple budgets and stewardship – Give, Save and Spend

When our kids are young we have them use three envelopes or jars labeled, Give, Spend and Save. We require them to give at least 10% to the God and then divide the rest into spending and saving. The giving envelope has been one of the most fun to watch. As teens especially begin to earn money, it’s amazing how much they accumulate in their “tithe money” to give to some missionary, to the church or to some other ministry need.

Along with teaching them, we of course need to model that as parents. We should show and tell our children how we Give, Save and Spend as much as possible. We talk quite freely about money at home – how much we give and to where and which missionaries we support. It’s not for publication outside the home, but where else will our children see our own commitment to give? Where else where they experience how a Christian adult spends and saves money and trusts God for financial things.

Stewardship that Outlives Us

We started out with the premise that we are stewards of God's money. It's not ours. If that's true, then one of the most important aspects of stewardship would seem to be using money to teach our children the same principles we have learned. And that way there can be multiple generations of families impacted by what God has taught us. We will someday be praising God in heaven, but back here on earth, there can be a growing number of people who are using earthly treasure as a tool to pursue eternal treasure – because that really is where their heart is.