

How many of you like to **learn new things**? Learning things is pretty important in life. It helps keep you safe as a child (for example, learning not to touch a hot stove or run across the street). Learning things as adults is also important (for example, learning not to leave the toilet seat up or what your spouse does and doesn't want as a gift, etc.).

Some of you here are probably **self-learners**; if you want to know something new, you go do some research, read a book, or get your hands dirty and get right into whatever needs fixing. But others of us like to learn by having people teach us things, or by watching others.

Everyone in this room has received some sort of teaching on what we should do with God's money. You might have learned by reading books or taking notes on this sermon series, or you might have simply heard someone say something like "**Money doesn't grow on trees, you know.**" A lot of you have learned from mistakes you have made, or from watching others make mistakes. Whatever the case, most of us need to learn more, and to do that we need to be taught, and help others by teaching them.

Today is our last sermon in our **40 days of money series** where we have looked at different ways to answer the question, "**What should we do with God's money?**" Many of you have asked how **we teach** our children to manage money, avoid debt, live within their means, etc. So, much of what I say this morning will be directed at parents. But this sermon is not just for teaching kids. Any of you can pass on the truth and wisdom that you have gleaned to others who are younger on the journey, or to anyone who just doesn't get it when it comes to managing God's money. By God's grace, any of His children can be used to help open the eyes and educate the hearts of others who need help in this crucial area of life.

### **1. Do you have the prerequisites necessary to teach others what God wants them to know?**

Before we talk about ways to teach others, or even what to teach them, there are some prerequisites you must have. A prerequisite is defined as "a thing required as a prior condition for something else to happen." What kind of things do you think God would require of us prior to teaching others how to manage His money? Here is a short, and by no means exhaustive, list:

#### ***1. Believe what you are teaching.***

People know when you are faking it, or if you aren't truly convinced about what you are saying. If you are teaching others that it's all God's money, yet you spend it like it's yours, they won't listen to you. If you want to pass on the wisdom of giving a tithe to God, yet aren't convinced you yourself can afford to tithe, there is a disconnect going on. And if you teach contentment and thankfulness to God, yet are constantly complaining about the things you can't afford to buy but really want, you aren't believing what you are teaching. For kids, this inconsistency can be especially damaging, for not only does it confuse them, but it causes you and God to lose credibility in their eyes.

#### ***2. Expect obedience in the home.***

This second prerequisite is for parents, and is absolutely essential for teaching your children about money (or anything, really). If your children do not listen to you when you ask them not to touch something, or when you tell them to go brush their teeth or do their homework, why would they listen to you when you teach them about managing God's money? Obedience should be the norm in the home. If you are a Christian parent, the Bible

commands you to obey the Lord, and then requires you to inform and enforce that your children obey your commands. Until the basics of honor and respect are there in the home, your kids won't need to know how to deal with money, because they haven't earned the right to have any anyways!

### **3. Know the answer to the "why" question.**

When I was in university, I discovered that two plus two does not equal four. In base ten math it does, but in base two, or binary, it doesn't (in binary, you can't have a number bigger than two). As I was being taught this, I thought, "Why do I have to know this? Why do I have to do these crazy assignments?" These are legitimate questions and ones that you might get asked if you teach others God's way of handling money.

Parents are notoriously bad for giving their children instructions and when the kids ask, "Why?" they answer with those famous for words, "Because I said so." That may work when children are younger, but it won't cut it when they get into their preteen and teen years. Should they listen because you said so? Yes, because you are the parent and they are to honor you through their obedience. But if you want to avoid building resentment and bitterness and better equip your children to fight the temptation to spend foolishly in the years ahead, you must give them reasons why you want them to manage their money God's way.

### **4. Know the Gospel.**

You're smart, and so you probably have smart kids, and/or smart friends. They will have the same questions as you do when it comes to why they should handle God's money His way. They won't buy the pat answers that we sometimes give to those questions: "The pastor said," or "If you don't give, your life is over," or "It's just what you do." We must understand the truth of the gospel if we want to equip people to excel in being God's money managers.

Here are some basic Gospel Truths you need to know:

#### **1. Our love for the gospel is revealed in how we use our money.**

As I mentioned in our first sermon from this series, the Bible's teaching on material possessions (money and stuff) are intertwined with spiritual matters. You can't separate your money/possessions on one side, and your relationship with Jesus on the other. **They are linked.** Craig Blomberg writes in his book *Heart, Soul, and Money: A Christian view of Possessions*: "No one is ever saved by stewardship (wise use of God's money); all the charitable giving in the world does not make one right with God if a person does not trust in Jesus as Savior and Lord. On the other hand, someone who never gives to the Lord's work or cares for the poor in any way demonstrates that nothing has ever happened in their lives that could qualify as 'regeneration.' Looking at your check book or VISA statement will show you if you love the good news of Jesus" (107).

#### **2. The Gospel gives us hope when we sin with our money.**

In talking with a cousin about my sermon series on money, he commented that preaching on money is always good for revealing our need for forgiveness of sins. Often, we either waste our money and reveal our sin of selfishness in neglecting God and His people; or, we think we have it all figured out and try to manage God's money on our own, becoming guilty of the sin of pride. "*The love of money is a root of all kinds of evils*" (1 Timothy 6:10). All of us sin, and when we do, the gospel truth (Jesus came into this world to save us from the punishment of sin) becomes very precious to us.

#### **3. Eternity is for those who live for God and the gospel, not for money.**

When we teach others about money we need to bring them face to face with the reality that Jesus highlighted – the role money plays in our quest for eternal life. **Luke 16:10-13 says**, "*If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater*

*responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? And if you are not faithful with other people's things, why should you be trusted with things of your own? No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money."*

The Bible makes it clear that there is a judgment coming; Hebrews 9:27 says, *"Just as man is destined to die and face judgment."* Our job as parents, as best as possible and by the power of the Holy Spirit, is to prepare our children for that day. Part of that preparing involves teaching them to love God more than money and serve Him.

#### **4. The Gospel leads us to live for the glory of God, and not for the pursuit of wealth.**

What is your goal in life? For many, it is to make a lot of money and then enjoy spending a lot of money. Now, as has been mentioned before, the world needs rich Christians who can give and serve, support missionaries and the church. As these people do business and live their lives, they are obeying the command of scripture: *"Whatever you do, do it all to the Glory of God"* (1 Corinthians 10:31). You can spend, earn, spend, and give money to make your name great, or you can earn, spend, give money to the glory of God, the making much of His name, and the growing of His kingdom.

We need certain prerequisites prior to helping others understand God's money, and we need to think about money in light of the gospel. Do you have the prerequisites? Parents, could you point your kids to the gospel, the saving work of Jesus Christ on the cross, and the assurance that he is coming back if they ask you, "Why do we have to learn about money?" I pray that you can.

#### **2. Parents, above all others, are to teach their children God's truth.**

So we have these prerequisites, we understand how the gospel and money correlates, but there is one final thing, especially for parents, that must be made clear prior to getting practical about teaching our kids about money. What is that one thing? Actually believing that it is the role and responsibility of the parents to teach their children.

**Whose job is it to teach kids spiritual truths, morals,** and in our case, how to handle money wisely? Is it the school system, the church, the classroom? No, God says it is the parents' role. There are many places in Scripture this is made clear.

**Deuteronomy 6:4-7** – *"Hear, O Israel: The Lord our God, the Lord is one. You shall love the Lord your God with all your heart and with all your soul and with all your might. And these words that I command you today shall be on your heart. You shall teach them diligently to your children, and shall talk of them when you sit in your house, and when you walk by the way, and when you lie down, and when you rise."*

Once God's commands and love is written on your heart, the next job is to pass them on to your children. Once God has revealed His great love to us, and we have had our hearts open to love Him back, then we want to guide our children to do the same.

The famous New Testament passage on parenting is **found in Ephesians 6:1-4** – *"Children, obey your parents in the Lord, for this is right. 'Honor your father and mother' (this is the first commandment with a promise), 'that it may go well with you and that you may live long in the land.' Fathers, do not provoke your children to anger, but bring them up in the discipline and instruction of the Lord."*

Before you can obey something, what do you need? – a command or instruction of some type. The biblical reality is that parents should teach their children about the truth of who God is and how He has called us to live, and they should be specifically taught by their fathers. That is God’s way. This teaching is not the pastor’s job, not the school’s job, not the Sunday School teacher’s job, a friend’s job, or anyone else’s job. The responsibility falls back to the parents – specifically, the dads.

**Have you ever encountered a kid somewhere who is just bad?** When you see a kid who is mouthy, whiny, or disrespectful, this often leads you to say, “What is wrong with that kid?” Logically, you get angry and frustrated at them. But most of the time (not all, but most) it isn’t their fault – they are who they are because of their home life, and because of the **parenting they’ve received, or the lack of parenting they’ve received.**

Parents, take an active role in educating your children about living God’s way, in all areas, including money. If you don’t talk to your children about it, who will? And is it a big deal if you don’t? Yes it is. One of the scariest passages in the Bible is Judges 2:10-12 – *“And all that generation also were gathered to their fathers. And there arose another generation after them who did not know the Lord or the work that he had done for Israel. And the people of Israel did what was evil in the sight of the Lord and served the Baals. And they abandoned the Lord, the God of their fathers, who had brought them out of the land of Egypt. They went after other gods, from among the gods of the peoples who were around them, and bowed down to them. And they provoked the Lord to anger.”*

Failure to teach children God’s truth led to people rejecting God and incurring His wrath. Some of you might not be too concerned about that, or are too wrapped up in your own issues and problems to think about it, but bad parenting, or lack of parenting altogether, can lead to the destruction of our kids.

**In his book *Plugged-In Parenting: How to Raise Media-Savvy Kids with Love, Not War*, Bob Waliszewski** talks about how many parents today are guilty of child abuse through neglect. This isn’t the type of neglect you might be thinking of (leaving a child home alone, not feeding them, etc.), but neglecting to shield them from the evil of the world. This happens when we let our kids watch movies filled with sex, nakedness, and violence, and expose them to all kinds of smut via the Internet, TV, or music. But we don’t do this just in the world of entertainment. Parents often “abuse” their children by failing to guide them in wisdom about relationships with the opposite sex, and by failing to teach them how to manage God’s money.

**Let me ask you a question:** How many of you would ever put your kid on a canoe in a river without teaching them how to paddle, giving them safety instructions, or providing them with a paddle and lifejacket? That would be stupid, right? But that is what many parents do when they send their kids out the door to college without first teaching them how to control their spending, earn money, avoid debt, and be wise with credit cards.

**The world is out there, and it wants to destroy your kids.** University/College campuses are full of kiosks promoting various student-branded credit cards right from beginning at orientation week festivities; they often wave free t-shirts and other swag to help lure potential customers. Credit card issuers love college kids and want to attract them as clients. Why do they want them signed up? Because they assume these kids have no or little experience with money, which is usually true. So you have young adults out there getting credit cards, and then paying huge interest fees because they couldn’t afford the pizza, hamburgers, and clothes they bought on their card.

**Are these students dumb?** You might say that. Or it could be that their parents failed in their God-given responsibility to train up a child in the way they should go. If you are a follower of Christ, then your most

important job, next to loving God and your spouse, is training up your kids. On a scale of one to five, how are you doing on that? Do we make mistakes? Of course, but by God's grace, when God asks us how we did in raising our children, we want to be able to say with honesty that we sought to raise them to honor Him.

For those of you who don't have kids, please consider helping us as parents and help other children as well. As a church we are to care for others. And if you see another person making financial mistakes, say something. Help them. Their parents may never have taught them better, and God may use you to save them from financial ruin.

### **3. Mistakes Parents Make.**

People become financial ruined for a variety of different reasons – some we can control, and others we can't. Likely, many children who grow up to be poor stewards of God's money do so because their parents committed one or all of these six common mistakes:

#### **1. Giving in to whining.**

If they want it and they scream loud enough, they can have it. Failing to teach the important concept of delayed gratification is a common mistake parents make. If the kid doesn't learn it on a one dollar Hot Wheels car, he won't learn it on a \$10,000 truck.

#### **2. Not teaching the value of money.**

Kids go on school trips with \$100 just looking for things to spend the money on and not even thinking about what it is worth.

#### **3. Not teaching the value of work.**

Teach your kids that if you want something, work for it. Educating your kids on the cost of things and comparing that to an hourly wage (ie: this item requires you or Dad to work X number of hours).

#### **4. Comparing with "rich people."**

Always wanting the latest and greatest is a sin of envy, coveting, and discontent. Kids can help catch their parents on this.

#### **5. Not modeling generous giving.**

Kids will see if you never give, or always give, or give grudgingly. They see if you brush off the needy people that come in your life, or make sacrifices so you can give and impact the world for Christ.

#### **6. Saving your children from the pain of a financial mistake when they are young.**

This one is huge – "loving" our kids so much that no matter how bad a choice they made, we always bail them out. For example, a kid chose to spend their money on X and now they don't have money for Y. They can't join in the activity their friends are doing next week because they spent their money, so the parents give them the cash. This is damaging as it doesn't teach them to manage their money well. I have seen the damage that is done by parents who continually bail out their children right into adulthood – the financial cost gets a whole lot higher, and the strain and stress is that much greater.

#### **4. Now what: practical suggestions that work.**

Now that we have a foundation in place, know that it's all God's money, that God wants us to work and live within our means, and that we are to view giving as an act of joy and obedience, here are some things we can do to teach our children what they should do with God's money:

**1. Provide ways for kids to earn money so they learn how to use it.**

If your children never handle money on their own, how will they learn how to spend it? When you go to the store and your kids want something, they can buy it if they have money. Jobs or allowances are where children get money. Some parents give an allowance tied to household chores. Personally, I don't get paid to do normal chores around the house, and neither does my wife; I think those jobs (dusting, vacuuming, washing dishes, etc.) are included in what it means to be a part of my household. We pay our kids for bigger jobs like mowing the lawn or large cleanup projects though.

**2. The piggy bank system – give, save, spend, invest.**

Tithing should be standard. Teach your kids to spend some now and save some for later.

**3. Teach kids to talk about financial decisions – with you and God.**

Your kids should feel comfortable saying to you, "Dad/Mom, is this a good use of money?" And they should be asking God the same thing (it is His money after all!). Praying to God and asking Him to guide you in purchasing big or small items and waiting for Him to respond is an important habit to teach your children.

**4. Teach the value of time.**

Money is a unit of time. Teaching kids to serve others with their time goes along with giving.

**5. Challenge them about name brands and the "keeping up with the Joneses."**

This one starts with us as adults. Why do you buy what you buy? Did you buy an SUV because you need one, or because of the status it brings? Do you shop at the Gap, or buy a certain tool or machine because of its quality or because of the image it gives you? We need to teach our children about advertiser tricks, breeding discontent, and envy. Both children and adults spend money very foolishly because they want to "fit in."

**6. Learn to live below your means, so you make more than you need to get by.**

Have some extra to give to others, and be prepared for the unexpected. Money often burns a hole in kids' pockets; they think, "I have to spend it." But even if you have the money to afford something, that doesn't mean you have to buy it or that it would be a wise purchase.

**7. Explain what it costs to live, and why you as parents make the choices you do.**

Life is expensive, and there comes a time when it is important to let your kids see the bills and understand what it costs to live. Children also need to know why you spend your money the way you do. I have sometimes lied to my kids (unintentionally of course!) when they asked me why they couldn't do or have something their friends did. I lied by saying, "We can't afford it." This wasn't always a lie (I can't afford to buy each of my children a laptop when they turn 13), but usually it wasn't an issue of money, but one of values. Let me just quote what a wise friend emailed me about teaching kids how to manage God's money: "When explaining to our kids why we are not spending money a certain way, we did not say, 'We can't afford it,' but rather, 'We have chosen to live this way rather than that way.' i.e. We are here with this standard of living because we have freely chosen to do so. If we valued having cooler stuff, we would not have chosen to live this way. This concept was a real benefit to teaching kids to be content and thankful."

**8. Live for Eternity – invest in things that will last – store up treasures in heaven.**

This world is not all there is. There will be a resurrection from the dead, a new heaven and earth; the old has gone, the new has come. The goal of life is not to get all the money you can. Remember, everything we have ever owned will one day end up in the dump. Aim to live for the glory of God, understand how the Lord has called you to live and trust Him to provide for you to live in those means. He is faithful.

**What should we do with God's money?** Understand it, Earn it, Spend it, Give it, Teach it. I pray that you are more confident and excited about what God, by His grace, and through the power of His Spirit, wants you to do with His money. If we have failed, we can be forgiven. It is never too late to do what is right.

#### Works Cited

Blomberg, Craig. *Heart, Soul, and Money: A Christian View of Possessions*. College Press, 2000.

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