

CHRISTIAN MONEY \$ENSE

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Strategic Child Development

My wife and I come from families that have no divorce in our direct bloodlines. In American culture, that is almost unheard of even in Christian families. We have a desire to see our children carry on the tradition of solid marriages.

I have an obligation to prepare my children for marriage. While in the pastorate, I listed all of the problems that I addressed with couples during marriage counseling sessions and decided to carefully instruct my children on those subjects. The Bible says in Proverbs 27:12, "A prudent man foresees evil and hides himself; the simple pass on and are punished." I chose to learn from those counseled.

While the reasons listed on divorce documents may differ from state to state, there is always a very similar issue... MONEY. Couples argue over money constantly. We all know it happens.

Issues relating to money destroy many families. Why don't we more fervently model and teach our children the principles God has outlined for us? It only seems logical that parents ought to address with their children those subjects most likely to destroy their lives in the future. We could call it strategic child development.

Electricity is very dangerous and so we tell our children not to stick objects into outlets. Small children can drown if allowed to wander into an unattended pool, so we put fences around pools and appoint lifeguards. Car accidents are the number-one killers of teenagers, so we send our children to driver education.

These examples illustrate a very basic point. That which can cause harm ought to be addressed. A misunderstanding of stewardship can cause harm to the lives of our children, whether married or single.

Parents, we need to be alert to this situation and address it quickly so we can help our children avoid harm. Here is a starter list:

- How to manage checking, savings, and ATM accounts
- How to establish and keep good credit
- How to use the power of compounded interest
- How to buy a home and borrow money
- How to plan for retirement

Our lives are busy, but it is essential that we have a strategic stewardship plan for our children. Let's remember the words of Proverbs 1:8, "My son, hear the instruction of your father, and do not forsake the law of your mother." By creating a list of items to address with our children, we are acting as God's Word has commanded us. Not only will your children have a deepened relationship with us, but they will learn the vital process of dealing with difficult issues with others. That lesson alone could save a marriage.

BBC Foundation has been ministering to churches and individuals regarding biblical stewardship since 1992. Send your questions on finances and stewardship to: BBC Foundation, 538 Venard Rd., Clarks Summit, PA 18411. Phone: (800) 451-8668, website: bbcfoundation.org; e-mail: info@bbcfoundation.org