

# CHRISTIAN MONEY \$ENSE

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## Teen Finance – Do As I Do

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“Do as I say, not as I do” is a quote we have all heard from one source or another as we were growing up. As I grew into my teen years, this illogical thinking did not sit well with me because it was unfair. It can be interpreted by the recipient as, “I am bigger than the law, and you are not so just accept it.” Thoughts like this give a teen the feeling that they have license to do what they want when they get to the “right” age, social status, or economic level.

Irresponsible and illogical thinking are prevalent in our world. Professional athletes, lawmakers, and movie stars get preferential treatment when it comes to questions on their behavior. Even people with local status can be considered above the law when it comes to their conduct. In this type of world, it is easy for teens to feel justified in their behavior because they have been taught by example that they need to look out for number one. This can lead to teens being blind to the evil in bad financial choices like gambling, stealing, cheating, or doing anything else they feel is necessary to get ahead.

In the face of such a dilemma, the Bible gives us a solution. The Thessalonian church was facing a problem with idleness. Paul commands them to change their ways, but also gives them a personal example of how to do this. “For you yourselves know how you ought to follow our example, because we did not act in an undisciplined manner among you, nor did we eat anyone’s bread without paying for it, but with labor and hardship we kept working night and day so that we would not be a burden to any of you; not because we do not have the right to do this, but in order to offer ourselves as a model for you, so that you would follow our example.” (II Thess. 3:7-9, NASB) Although Paul had the right to command obedience from his followers, he knew that his example was a powerful tool to reinforce the command. He wanted to “offer

himself as a model” so that they could see how the command worked and that it was possible to accomplish. It is easier for the captain to command his troops to charge into battle, but it is much more affective to the men’s courage when they see him leading at the front of the charge.

This lesson for teens on finance is more for parents and leaders of teens than for the teens themselves. It is easy for parents to tell their teens to not steal, yet their reaction to having the bank mistakenly credit their bank account more money than is due them makes a stranger impression than their words. How often have you taken a “free” refill at the local fast food restaurant when it says on the machine that refills cost 25 cents? Times like these are parallel to you instructing in family devotions that stealing is not right, yet your behavior show you think you are above the law on this. Teens are much more likely to do what you do rather than do what you say. You may be strong enough to hold them in submission to your commands while a teen, but the battle may be lost when they leave the household.

I challenge you to live your life in a manner that says to teens, “do as I do” because it makes a difference. This means carefully practicing integrity in those small areas of your finances where it is easy to rationalize sin. Realizing no one is perfect, this also opens a parent or teen leader up to confessing his or her wrong doing about finances to teens who are under their leadership. It is amazing how times like these can become teachable moments that can be effective because of your example.

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