

# CHRISTIAN MONEY \$ENSE

BBC FOUNDATION • CLARKS SUMMIT, PA

## Teen Finance – Be Realistic About Stealing

*Chris Rudolph, CPA*

There once was an experiment done at a hotel to test people's financial integrity. A five-dollar bill was set on the floor in front of the receptionist in the lobby to see what passers-by would do with the money. In 100 out of 100 cases, the five-dollar bill was picked up and returned to the receptionist. This experiment was done in 1947. However, the same experiment was done at the same hotel in 1997, but a twenty-dollar bill inflation was used to test people. In 100 out of 100 cases, the person picked up the twenty-dollar bill and slipped it right into his pocket! In 50 years, a dramatic change in values can be assessed from this experiment.

This is the moral context today's teens are being constantly exposed to. Stealing isn't stealing anymore. Stealing is only wrong if a person is caught, and rationalization is used to deflect guilt when one is found out. This lack of personal responsibility is a real attack on integrity, which points to a "right way" of doing things. It is easy to shake our heads in condemnation when we reflect on this matter, but we must all look at our own lives to see if we lack integrity. Most of the values teens learn today were taught by adults yesterday. A teen may steal by taking a drink refill at a restaurant that he or she should have paid for, but an adult may steal by playing solitaire on his or her computer all day at work. Some of these bad values are taught without adults even realizing it. Before we take the speck out of our teen's eye, we must remove the plank from our own.

God's take on this issue is spelled out in Proverbs 11:1-3, "A false balance is an abomination to the LORD, but a just weight is His delight. When pride comes, then comes dishonor, but with the humble is wisdom. The integrity of the upright will guide them, but the crookedness of the treacherous will destroy them." (NASB) The "false balance" is alluding to the weighing of goods at the market place. To determine the right

amount of goods for a person's money, a balance with standard weights was used. However, some thought it clever to shave a bit off of the weights in order to give fewer goods to the customer than they had paid for. God states that this is clearly sin because it is stealing (see also Deut. 25:13-15). The solution to this is to live a life of integrity – living only one way, God's way. This life of integrity guides a person away from the destruction in store for those who are crooked in their ways. Integrity comes from being humble enough to accept the financial situation that God has given and avoiding the pride that makes a person believe that he or she deserves more even if one must steal to get it.

To implement integrity in your teen's life, you must first see if there are any false balances in your own life. Realizing that you are not a perfect person, examine yourself, confess your sins to God, and change those ways that are crooked immediately. Second, instruct your teens on being a person of integrity through your finances. Share with them some of your own struggles and how you are overcoming them. Help them realize the cheapness that stealing places on integrity. For instance, if you are going to steal a 25 cent refill at a local restaurant, ask yourself, "Is my integrity worth 25 cents?". A person's integrity should be worth more than all the money in the world. Third, teach them to admit their wrongs if they fail, to confess their fault to God and to start afresh on their life's journey. These steps allow them to be realistic about their sin but to know there is newness of life in Christ.

---

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](http://bbcfoundation.org); e-mail: [info@bbcfoundation.org](mailto:info@bbcfoundation.org)