

# CHRISTIAN MONEY \$ENSE

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## Teen Finance – Rejoice in Your Financial Position

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Wouldn't it be nice to just be happy with our finances? At times, I feel like this happiness is out of my reach. There are possessions I want, places I want to go, and bills that never stop coming. The world tells me (usually through television, films, or magazines) that I need certain objects to be happy and normal. However, I don't have most of those things! When I do get something of value, my happiness seems to fade away eventually. How can I be happy with what I have?

I think this is a question many people struggle with. It can be difficult to be content with what you have. Realizing this, it is understandable why most teens feel the same discontent. When fashion trends change, teens want their wardrobes to change also. When the driver's license comes, teens want a nice car to drive. When friends go out to eat or go away for a weekend, teens want to be able to go, spend money, and enjoy themselves in the same way. All of these activities can be fun (and expensive), but none of them will bring teens to ultimate happiness. It might bring happiness for a time, but it will not be long term. How can parents and leaders teach teens to rejoice in their financial position, especially if the adults are not happy with their own finances?

Christians need to begin by remembering that thinking in "reverse" to what the world thinks brings benefit. James begins his letter to the twelve scattered tribes by instructing them to "consider it joy" when trials come. He does not tell them this to bring misery, but rather he tells them this for their completion (James 1:4) and reward (1:12). Rejoicing in hardship is an outflow of a proper perspective of eternal reward.

James continues to talk about this reverse mindset specifically concerning finances. He states, "But the brother of humble circumstances is to glory in his high position; and the rich man is to glory in his humiliation, because like flowering grass he will pass away" (1:9-10,

NASB). Why should the poor glory in their high position? Because they realize that the only possessions they can have will be with them forever. There is nothing wasted and nothing to keep them back from their Savior. Why should the rich glory in their humiliation? Because they realize that all they have on earth is not really theirs at all, which is humbling. Earthly riches will all stay on earth after death, so they must strive for heavenly treasure and use their earthly treasure for eternal benefit, not temporal. This also focuses on the reverse mindset from the world -- an eternal perspective.

How can you change a teen's perspective to rejoice in whatever financial position he or she is in? First, adults must make the change to rejoice in whatever financial situation they have. To instruct rejoicing but display bitterness, grief, or anxiety will only cast doubt toward the truth in teens. This does not mean you have to be perfect in your rejoicing, but it is necessary for them to see the perseverance of your faith. Second, adults must help teens view life from an eternal perspective so they can understand the reverse mindset they must have. This can be difficult for teens to digest because of their youth; it is hard to imagine the end of life when they have just begun it. Giving sacrificially and serving others are ways that teens can see that life is not just about them. Use these times to challenge their thinking on why Christ would do these things. Through instruction, example, and especially the Holy Spirit, a teen can rejoice in his or her financial position and continue this rejoicing for life.

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