



Children (Or is tithing only for adults?)

***"Train a child in the way he should go,
and when he is old he will not turn from it."***

(Proverbs 22:6)

Modeling

Children watch parents and their attitudes toward many things; stewardship of finances and tithing is no different. If parents aren't tithing and showing leadership, how are the children expected to do so? And that goes the same for grandparents; just because your children have all moved out of the house doesn't mean that your job is done. You still have a responsibility to continue teaching your children and helping teach their children.

Luke 6:40 says, *"A student is not above his teacher, but everyone who is fully trained will be like his teacher."*

Scripture is very clear that whatever the teacher teaches, the student will do the same. It is the responsibility of parents to teach their children how to handle their financial matters, as well stewardship and tithing.

Parents must be good models in the area of tithing and spending habits; if they are, the children will most likely do the same. If the parents are always buying the latest and greatest and biggest? Guess what? The child will follow (typically, not always) in the examples the parents have shown.

When to start

As soon as a child starts to earn any type of income, they must be taught that this money is from the Lord, and that a small portion is all he is asking for. The child must be also taught how to budget and spend the money that they've earned.

Budgeting

You can start by using a simple system; make three boxes, one marked "Give," the second "Save," and the third "Spend." Help them and explain, as they put the various amounts in, where their money is going. Even for a six-year-old, this shouldn't be too hard to visualize and understand. As the child gets older, you can show them how to use things like savings and chequing accounts, even debit and credit cards (wisely!). During this budget training, teach them shopping skills, the ability to distinguish between needs and wants, and the art of waiting on the Lord to provide.

Warn them about the powerful influence of advertising and the dangers of impulse buying, which is so rampant and prevalent today.

Giving

Children must be taught at a young age that they are also a part of the communion of saints, and that part of this membership means tithing. This can be done through a variety of different means; a good tool might be something visual like contributing to a project such as church expansion or a local food bank. In the teen years it can be volunteering and giving towards a mission trip (like

Dulce Refugio or WWCS or Haiti relief). Direct exposure to abject poverty can initiate a lifetime of giving to the poor.

Saving and investing

The habit of saving should be established at the same time as earning an income. Children should be taught to open a savings account. In later years they should also be exposed to investments, real estate, and RRSPs. Teach them the benefits of compound interest; if they grasp the concept and become faithful savers, they will enjoy financial stability as adults.

In summary

Society says that parents need not require their children to establish the discipline of managing money or of working hard. But Scripture clearly tells us that parents have the obligation to train a child to be a faithful steward and a wise money manager. Are you training your children and grandchildren?

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