



SABBATH 40—OCTOBER 5, 2024

## Teaching Wisely

**Proverbs 22:6—“Train up a child in the way he should go, and when he is old, he will not depart from it”**

One of the basic principles of Christian stewardship is the need to depend on God each day so that He can remove the selfishness that controls the human heart.

Both the teaching and the practice of stewardship are part of an educational process that extends throughout life and encompasses all aspects of it.

As the eradication of selfishness and the formation of a godlike character is not the work of a day, such education takes a lifetime.

Because selfishness is embedded in the heart of every human being, our children and adolescents must also be instructed and helped. But when and how does the process of teaching Christian stewardship begin? Our homes should be the main center of action for teaching children the principles of God’s Word.

Ellen G. White says: “The Lord has decreed that the family shall be the greatest of all educational agencies. It is in the home that the education of the child is to begin. Here is his first school. Here, with his parents as instructors, he is to learn the lessons that are to guide him throughout life” (*The Adventist Home*, p. 182).

However, each age has its demands, so we must teach the principles of fidelity accor-

ding to each age group:

- ▶ Between 3 and 5 years old, children can only grasp simple concepts. Teach them to identify each coin, each bill, and how much they are worth. With simple words, explain what it means to save.
- ▶ Between the ages of 6 and 11, a monthly allowance helps a child develop a simple budget for managing resources. It’s time for them to learn to separate the tithes and decide the percentage of offerings as well as other percentages.
- ▶ Between the ages of 12 and 15, increase your child’s allowance. Give her responsibilities to prepare them for independence. Help her create a more detailed budget. Allow the use of freedom in purchasing decisions.
- ▶ From the age of 16, children are ready for full financial training. Open your budget to show how you plan and manage your systematic faithfulness, savings, spending, and giving.

**Appeal:** The best way to teach your children how to handle money is by example. What you live in practice will be emulated in your children. May God help you to teach wisely and truthfully.

