

3 Steps to Train Your Children to Practice Biblical Stewardship¹

1. Get 4 small jars for each child. Mark them as follows:

- Jar #1 “Tithe”
- Jar #2 “Savings”
- Jar #3 “Giving”
- Jar #4 “Spending”

Keep these jars in a prominent place in the house.

2. Assign each child a list of weekly (or daily) chores that are age appropriate.

If they do their chores well, they get paid an allowance (Allowances aren’t gifts, they are earned, like a paycheck). If they don’t do a good job, their allowance should be reduced proportionately. If too much grief is given about doing the chores the allowance shouldn’t be given at all, BUT the chores should still be done. The standard should be, “If you live in this house, you will help maintain this house.” The allowance is provided by the parent to help train the child (and to bless them). It is not an obligation on the part of the parent.

3. When you as a parent get paid, then it is also payday for your children.

Sit down with them and teach them how to be responsible with their money.

- a. Jar #1: 10% always goes to God and is given as a tithe to the local church. Always make this the first jar and the first money given. Instruct your children to reverence the Lord. Think of it in terms of the Joshua standard, “As for me and my house, we will serve the LORD” (Joshua 24:15). A regular schedule should be set to give this to the church.
- b. Jar #2: 20% goes into the child’s savings account (this is non-negotiable). A savings account should be opened at a local bank or credit union and regular deposits made. The child should be thoroughly involved in this, even signing his or her own deposit slip.
- c. Jar #3: Encourage them to give sacrificial generous offerings to the Lord’s work. This is a prime opportunity to talk about the needs of missionaries and hurting lost people. Stir in your kids a sense of joyful duty in helping meet needs.
- d. Jar #4: What remains is for their enjoyment. They don’t have autonomous rule over their spending. You are still the parent and they will need guidance here too, but they should be afforded some freedom on how they spend their money; especially as they get older. Here they can also choose to save more than 20%. Don’t limit their thinking on saving. Help them to think about the future.

There you have it; 3 steps for training your children to practice biblical stewardship.

¹ Please note: This does not say “3 EASY Steps.”