

BCL ep313 Raising Financially Wise Kids: Biblical Insights for Parents with John Thornton

Did you know that 16 out of Jesus's 38 parables are about this topic, or that 1 in 10 verses in the New Testament touches on it? It's a subject so significant that it can shape what we love, and for sure is a topic we need to help guide our children to know so that they can make wise decisions. What is it? It's money. Join us as we dive into this episode of Base Camp Live to look at the essentials of raising money-wise children, kids who grow up to be wise managers, thoughtful contributors, and intentional stewards in a world that's so often driven by consumerism.

You won't want to miss this inspiring conversation here on this episode of Base Camp Live. Mountains, we all face them as we seek to influence the next generation. Get equipped to conquer the challenges some at the peak and shape exceptionally thoughtful, compassionate, and flourishing human beings.

We call it ancient future education for raising the next generation. Welcome to Base Camp Live. Now your host, Davies Owens.

You did it again. You've made the right decision to hit the play button and join us for this week's episode of Base Camp Live. I never take for granted your decision to join us each week, and it's my deepest desire to encourage you and inspire you and bless you as you are listening to each episode.

I know that we're all a part of a very important work that God has called us to, to parent the next generation, to educate the next generation, and ultimately to form the loves of the next generation so that what they love is the ultimate antidote to all of the silliness that the world puts before our children that they would make wise decisions. It's all about raising the next generation. It's all about classical Christian education.

It's all about working well, co-laboring together all across the world. So thanks for being a part of this episode. As always, love to hear from you.

Info at BaseCampLive.com. A quick shout out to a couple of folks who are part of the Base Camp Live community and part of the Zipcast Schools. Sarah Medlin, Executive Director at the Christ Classical Academy in Dyersburg, Tennessee. Shout out to her and her whole team, as well as Diana McKee at the Imago Dei School in Maynard, Massachusetts, where she's head of school.

And again, shout out to your whole team, Diana. We are so grateful that you guys are part of this bigger community. And as we jump into this episode, I'm really grateful for time to sit down with Dr. John Thornton.

I've gotten to know him and just am amazed at really the passion he has for this topic. As we've

said in the introduction, as we'll say again, this is one of those very obviously important to Jesus and certainly throughout scriptures. And yet it's one of those topics you're not supposed to really bring up, or it's awkward, or it's just one of those things I think too often we look around and think about it.

And who has actually sat down with our children to help guide them through making wise decisions in a very, again, consumeristic culture? Dr. John Thornton is a gentleman that has spent many years in this space. He's a CPA with a PhD in accounting from Washington State University. He's taught accounting ethics at Azusa Pacific, where he's directed the School of Accounting.

He's a nationally recognized author and speaker on this topic of accounting and ethics and just wise money use. He's published many different, both academic publications and other books and resources. He's married to Alyssa with three amazing sons, Joshua, Benjamin, and Jacob.

And I look forward to you hearing from him. Before we jump into this conversation, as always, a special thank you to our partners that come alongside us, Classical Academic Press, Wilson Hill Academy, the Classic Learning Test, and Life Architects Coaching. They are some of many organizations that support us on the journey of raising the next generation.

Check them out on our partners page, on our website. Without further ado, here's my conversation with Dr. John Thornton. Dr. John Thornton, welcome to Basecamp Live.

So glad to have you here. Thanks, Davey. It's great to be here.

You know, I was just thinking about here, I think about the eighth year we've been doing Basecamp Live and 300 plus episodes and this topic that we're going to hit head on today, just the reality of money and wealth and how it all fits together in our lives is just so basic. I mean, I actually, I know it is amazing when you look at just biblically, the frequency with which Jesus talks about money, 16 out of the 38 parables, Jesus is dealing with money. I looked up earlier, one out of 10 verses in the New Testament deals with money in the Bible.

There's over 500 verses on prayer and 2,000 on money. So I feel badly it's taken me eight years to get this topic, but I couldn't think of a better person to have a conversation with about this very important topic. So welcome, and I'm so glad you're here.

John, tell us a little bit about your story, your background. I mean, you have spent years thinking about this topic. You were, we were just saying just moments ago, you were in a college environment training and equipping a new generation of students.

So you're right on the front lines. A little bit of your story and just why is this topic so important to you? Yeah, well, I think that money is a super powerful tool. And I guess the question is, what are we building? Right? Jesus says, seek first the kingdom and his righteousness.

And I can give you just a real quick part of our story. Years ago, as a young CPA in the Seattle

area, I really wanted to be a summer youth camp speaker. And yet, because so many of the people I worked with in the money area, they just figured people believed, even pastors, well, they have to believe that, right? They're paid to believe that.

And I want to be able to be a summer youth camp speaker for free. And which mean that meant I needed a job that would pay for things. And that attracted me into becoming a college professor.

And so just kind of a funny way that came about. My wife left her job. She was an actuary.

That's a mathematical kind of people. They do stats, how long you live kind of stuff. They use actuarial tables, right? Sure, sure.

Actuaries are famously boring, even worse than accountants. We were the original fun couple. And yeah, I'm sure your date nights back in the day were really lively there.

Yeah, you'd think, right? But my wife wanted to be a stay-at-home mom. And I wanted to be this professor. And we wanted to start a family.

And we headed off really feeling called to go this direction and go get my PhD. And that's a five or six-year process, in my case, six years, kind of full-time doing that. And our budget was about half of poverty income, 8,000 bucks back then.

And we were expecting our first son, no health insurance. And to continue her health insurance was \$3,200 of our \$8,000 budget. So it was just kind of this fascinating thing.

Well, God, we feel like you're calling us to do this. Can we make it? And so fast forward, five, six years of graduate school, we come out the other side. And we realized that we had not only survived, we'd thrived.

We had not only made it off of half of poverty income for all those years, but our net worth doubled. Our family size doubled. We had a couple sons.

And we went to Disneyland, Disney World, and Maui three times, all on an \$8,000 budget. And so at the time, I was like, wow, it's a miracle, right? I want to tell people, put God first, follow Him, and He'll take care of it. Yeah, so that was kind of the impetus of saying, hey, a few accounting tools, how to use your money well.

And we definitely used the things I know as a CPA, and about budgeting and so forth. And so that was kind of the impetus. And then I ended up writing a book, took me quite a while to write, but I wanted to write a book on God and money.

And I work with the Gary Chapman team at Moody. And I published a book called Jesus' Terrible Financial Advice. And it's because his advice ruined everything I wanted to say on his behalf.

And so that was kind of the start of, he just didn't say the things I wanted to say, you know, be

responsible, get out of debt. That's good, but it's just a tiny part. And Jesus says these things that terrify us.

Yeah. Like, give to everyone who asks. And so forth.

Well, and what a great story. I mean, you guys, you know, it's always when somebody who's the quote money expert, you know, has always had money, and it's been easy for them. It's a little bit more, maybe a little harder to be convincing.

But obviously, you guys lived through some very thin and scrappy times and really had to figure out what is the Bible saying? What does God say? And I, you know, again, in this space of education and parenting, it is amazing how this topic that, as we were saying earlier, is so dominant in scriptures. It seems to me, my observation, especially working with schools and parents, is sometimes this topic just falls in no man's land because parents either don't feel fully equipped to do it, or maybe they grew up in a family where there's a lot of dysfunction around money. Maybe or maybe not the church has actually got any instruction or course on it.

And then you get to schools, certainly in our classical Christian schools, it tends to be one of those areas that's kind of out of the normal jurisdiction of topic. I mean, maybe there's a side class on how to balance a budget or something. But in terms of really understanding the biblical significance of this topic, it seems like there are a lot of young people today for sure that are kind of just wandering their way through life, making really poor decisions.

So I'm sure you're seeing that quite significantly just in the work you do with young college students. Yeah. And there's really, I mean, I kind of think of it as two components.

There's a competency piece. Do you even know kind of how money works? And people get into debt, in particular consumer debt with higher rates of interest. I'm in the college business, right? And I know that your listeners, parents are paying for a lot of times out of their pockets, some education that's pretty costly.

That's right. Right. And so just how do I navigate that? And then there's also this character component.

And, you know, Jesus talks interestingly a lot about both. In fact, we may get a chance to talk a little bit more about wisdom later on. But to me, I think biblical wisdom is just knowledge practiced rightly.

So character, competence and action, all three of those together. And I love how you bring up how we, there's this crazy tension with Christians because Jesus says these things. Right.

And sometimes think, well, so is money bad? You know, and then I'm going to stay away from it and just, you know, ignorance is bliss kind of thing almost all the way out to, well, you know, Jesus wants me rich. You know, he says some things that are so shocking that direction as well, that I think as Christians, we don't realize, or I say we don't realize either we don't know what

he said. Like the whole thing, you mentioned all those parables, right? He says so many things.

We don't know that, or we maybe don't believe he meant it. Right. Or, yeah.

And I think that's exactly the tension is there's such extremities across the Christians, but from the health and wealth, have it, you know, name it and claim it, have everything you want to the, what I see very often, especially in more conservative Christian circles, which is a rightful concern of it to the point of almost being, you know, kind of a scarcity mindset that all of a sudden money consumes everything we talk about and think about. So it's kind of, so there's all of this, you know, I think poor understanding of how to set this up. And so here we are, a lot of the folks listening are obviously very interested in this idea of raising the next generation.

So, you know, we'll get practical here in just a bit, but just thinking about the root problem is that, you know, when and how are we communicating solid biblical truth about the right understanding and use of money? I mean, it's such a basic thing, but it's again, shockingly ignored. And so I know you see a lot of the challenges of that. I mean, all those credit card, back in my day, they would give you a free t-shirt when you're a freshman year of college, you know, when you get that visa card and you're like, look at this free money, this is great.

No one's ever explained to me there may be some downside to this. So that's right. Yeah.

And that, that debt really can spiral on you. Yeah. Well, and I think today, I mean, I fairly recently, especially in this moment, inflation's up.

I mean, there's a lot of consumer debts just absolutely through the roof so that you're, you know, a lot of folks listening are thinking, boy, we feel that noose around our neck right now. We don't want to continue to see that thing snowball and have our children making poor decisions for sure. So, well, that's really, so let's, so obviously there's a lot of challenges, a lot of problems out there.

Maybe frame up just, you know, around this idea of, if we want to bring wisdom to our children, to ourselves, even, I mean, what are just some important, you know, frames of reference that we need to be keeping in mind as we start talking about money? Yeah, that's a super question. I, I love to talk about a wisdom-wealth connection. And I mean, clearly wisdom starts with, with knowing God, right? And fear of the Lord is the beginning of wisdom and beginning of knowledge, it says in another passage in Proverbs, but Proverbs has a lot to say about earthly wealth.

And the biggest themes I've found, bar none, the number one theme is what I'd call just a diligence versus sloth, or do something, you'll have something, don't, you won't. And, you know, a famous proverb, a little sleep, a little slumber, a little folding of the hands to rest, and poverty will come upon you like a bandit, scarcity like an armed man. And so I think a lot of times it's just when it comes to making the most of what God's given you, do something, do something with it.

Yeah. Yeah. And, and another big theme along those lines, same thing of wisdom-wealth connection is righteous versus wicked, righteousness, do it right.

So do something and do it right. You know, and so it's easy to think that the cheater gets ahead. And Proverbs even kind of suggests, well, they do, but just momentarily.

You can, you can knock the righteous person down seven times, they keep popping back up. The wicked person has this meteoric rise and they disappear never to be seen again. Yeah.

Right. And so just understanding that, that God really wants us to use our lives and money is a tool to sometimes accomplish. We don't always need money to accomplish something, but it is a tool, right? And so what are we building? Are we building his kingdom or ours? Well, as I've heard you talk about, I mean, we can be very kind of, you know, theological and philosophical about money, but at the end of the day, you can't get through the day.

You got to put gas in the car and you got to, you know, buy your coffee and all that. I mean, so there's always, it's going to continue to just be a part of life. So you need to know how to navigate it wisely.

And I think for a lot of parents, it's very easy to not realize that we're, without teaching, we're still teaching. They're watching how we make decisions and how we save or don't save or whatever the case may be. So why don't we take a quick break and come back.

We'll jump into again, some more just good principles, and we're going to make sure we've got time to share some very practical strategies, whether you've got young children or older on just how to set up for having good wisdom when it comes to money. We'll be right back and continue our conversation. Hi, this is Dr. Christopher Perrin with Classical Academic Press.

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I want to take just a moment during our break and let you know about the great work that's being done by Wilson Hill Academy. They offer a vibrant, rich, and accredited classical Christian education available to families and schools almost anywhere. With a click of a button, students join master teachers and friends live online from all over the world to engage in deep and lively discussions, solve math problems, conduct science experiments, translate Latin, deliver thesis presentations, and so much more.

At Wilson Hill, students make lifelong friends and graduate well-prepared for college and beyond. Discover what's possible for your family or school at wilsonhillacademy.com. So, John, that whole idea of you got to live in the world but not of the world, there really are absolutely

practical needs for money just to kind of get through life, and it's the currency that's literally traded every day all around us, and yet we're supposed to have a different perspective on that. So, talk a little bit about this idea.

I know you've heard you talk about the Matthew 6 passage about the serving of two masters. It's a real tension. How do we navigate that? Yeah, and so, yeah, when Jesus says you can't serve two masters, you know, you're going to love one, hate the other, be devoted to one, despise the other, you can't serve both God and money, and I think a lot of times we think, well, do I have any choice, right? I mean, I got to pay the bills, and if you think about a master, masters, they control you one of two ways, either love or fear.

As Christians, it's very clear that our love and our fear need to be reserved for God alone, and yet, you know, when we're trying to not be too into money, sometimes we find ourselves saying, yeah, but it's just right there beating me constantly saying, you know, you can't make it without me, and so that's a really important thing is, you know, Jesus tells us he's got our back, and so I guess I see a lot of times when we feel like we're under the gun, money masters us through fear, and yet it's easy to think if I just, you know, if I just give up and quit and so forth, I'm going to be free, and instead, all of a sudden, money masters you through love, right? It's like, oh, wow, I love what I can do now that I can afford to do it, and so there's the things I think we really need to think about ourselves and talk to our kids about, you know, is this warning that money can master us, and truthfully, a lot of times, we give the credit, the glory to money instead of God, right? He gives us a good job, and we get a good paycheck, and we tell people, you know, what a great earner we are, as opposed to, you know, just praising God for that gift, right? And so that, I think, is one of Jesus' really, that's just a core foundational principle. I think it's a really good point, you know, this idea of ultimately we're trying to teach our children to humble themselves before God as an authority, and just that sense in which are we showing dependency and humility, and so, you know, simple things like, you know, I think even something like blessing the food before we eat it at a very basic level is just saying we're actually acknowledging that we don't deserve this. We didn't go, this is just gift.

It's grace, the beat of our heart, the breath of our lungs, so much that's happening all the time that we assume, to your point, it's easy to become callous to just what we, you know, even what we deserve and have a right to, and I think that's a, that positioning is what I hear you say is really important to get right and be reminded of. Absolutely. So, as we think about, you know, this tension, again, I think that's so around us when it comes to our children just, you know, setting up practices and habits.

So much of what we talk about in certainly classical Christian education is this idea of really forming the affections, the loves, the things that matter the most, and so I think there must be, you know, obviously a corollary to what do we celebrate, what do we give attention to, what do we place value on, and you know, again, there's nothing wrong with a material thing that we're excited about, but just maybe help us understand that we, you know, we talk on the podcast too a lot about moving our children from being consumers to being contributors, but

everything around us is pushing us towards consumption. I mean, every marketing message is trying to dissatisfy us to go buy the next thing, so how do we, how do we set some healthy boundaries around all that noise and invitation for more? What I love when you said, what do we celebrate, or what do we want? Right. Right.

Do we really want the kingdom? Jesus gives this funny little parable. He's responding to some Pharisees and Sadducees criticizing him about hanging out with these sinners, these tax collectors, and in the midst of all this, he says, I tell you, use worldly wealth to gain friends for yourselves, so that when it's gone, you'll be welcomed into eternal dwellings. And I really think probably the litmus test for use of money, it would be this friend's test.

Are you really trying to make a friend? Are you really treating them? Well, I think this test, it fulfills both the great commission and the great commandments. If you love other people, like God loved you, and if he gets the glory, well, then they're attracted to God, the great commission, and you just, you've loved them like God's loved you, the great commandments. And so that's, I really think, as we look at our, how we use our money.

So that's, that's the very core. Now that said, I think it's still great to have some, there's great competencies that the secular world, I mean, I taught at the Air Force Academy for years for Washington State University. And the competency things, let me give you a practical one.

With my kids, when I was raising them, my dad had said, you're going to college and you're paying for it. That's what he told all us kids. And so we just pretty much saved everything for college.

And we worked because we grew up on a farm and so forth. But with my kids, I put together this little model where, so they worked, we didn't give allowances, but we had things that needed to be done that we paid for. We didn't pay for a lot of basic chores, but we had a very big yard, two and a half acres and some things.

You go mow the yard, it takes three hours. So we, we paid something, but here's our rule. And it may be too harsh.

I'm not saying it's the perfect idea by any means, but we said, okay, so half of everything you make has to go into your college fund. These days, I don't know if you can pay for a private education. You need more than two and a half acres of grass to cut, I think.

Yes. My parents didn't have a hundred thousand Christmas trees, so they kept us pretty busy. Yeah.

So we had a lot of, a lot of work, but nevertheless, so I tell my kids, half goes into college fund. Of the remaining half, we tithe always. So we gave 10%.

They could spend 10% on anything they wanted instantaneously, a candy bar, you name it. And then the last 30% went into something they really wanted, but kind of long-term, like I had a

son who wanted to play the piano. So he bought an electric piano.

Right? So again, I'm not saying these percentages are great at all. It's just a significant amount. Well, by the way, first always give.

So we want our kids to understand that if God's right, you can't afford not to give. I could quote some things from Malachi for you. You know, that if, if it seems like it's slipping through your hands, you're not putting God first.

Yeah. So it doesn't matter. But anyway, so I'd say absolutely first and foremost, give, but then of that part that wasn't going to college, let them have a little fun.

You've got to not keep the muzzle on so tight. My three sons are three kinds of spenders and one would spend everything right now. He's always wanted it.

And one doesn't ever want anything. So anyway, your kids are going to be different in that way, but you got to have a little bit of freedom. We thought, and then also just so you could actually save up and buy something sizable, like a piano.

Yeah. Well, what I love about what you're describing, I mean, you're, there is an intentionality that I think is very easy to blink an eye and all of a sudden our kids are, you know, 10 or 12 or something. And it's just, they don't really, at a very basic level, like the kids even are, do they know where money comes from? Like you just go to a restaurant and then somehow some dad or mom does something at the end with this card thing.

And it just, you know, especially in a cashless society, you don't even see where this happens, this transaction. So to your point, it'd be very easy for, for young people today to just sort of, you know, go through life and not really appreciate or understand. I can remember, you know, back in the day in church, you know, mom, my mom would like hand me, you know, a dollar and then I would go put it in the offering plate or something.

And I remember like, that's probably not really, wasn't really, that was a good in spirit, but at practice, it wasn't really my money. So it was like, I love tithing. It's so easy.

The people hand it to you and you put it in a plate. So I mean, it's like, like, like the very, the practices that you're describing is a level of intention. I were well in advance.

You thought, let me break this down. And again, you have percentages I've seen. I think when my kids came along, you could even buy the, I mean, remember we get them Christian books for back in the day, you know, the little banks that had three little jars attached to one another.

And you had the, as you were describing, kind of the, you got to give first and then you save and then you can spend and however that breaks down. But that seems like a fairly reliable method to kind of have that prescribed in advance and then to have to earn something versus you just, you get money every week because you exist. Yeah.

And, and, you know, David on giving, he said, I won't give to God that which costs me nothing. And, and truthfully, giving it is the cost of our love, you know, for God so gave, sorry, for God so loved the world that he gave, right? He gave his son. And Jesus said, the greatest gift, you know, is giving or laying down your life for your friends.

And so God shows us how much he loves us by his giving. And that's really, I think a way we can reflect his character is keeping that in mind. It's not like God needs our money.

He absolutely doesn't. He's not short. He's just trying to align our hearts with his, and he is the ultimate giver.

And when we get that mindset, it really changes things. Which is what you were saying earlier. Maybe just go back to, you were saying, like, the way we love our neighbor is actually through giving in that way.

So that, that, you know, that idea of, you know, for all the right reasons, you give, if you're going out to whatever, go on a coffee run, pick up a coffee for somebody else. I mean, you're spending your money, but you're giving in that process, which does lead to more fruitful friendships, friendships, not because you're buying the friendships, but just because you're loving your neighbor. Exactly.

And it's the loving the neighbor that you're going after. Right. And giving may not be the thing, right? I mean, giving is a small part.

God asks for 100%, not 10%. He wants our entire lives. It's, it's really our living.

Yeah. Right. And so I think as much as anything, when we're just, when we do something right, well, you know, when we, when we treat somebody right, when we do an honest deal in business or with our, with our neighbor, you know, and those types of things, I think those are more of the probably the money things that we maybe don't even think about, but just being honest about it.

There are so many times I have been tempted and sometimes have maybe more than I'd like to admit to cheat for almost nothing, right? Sneaking candy into the movie theater because that price is so ridiculous. Right. And well, I mean, I don't have to go to their theater.

And what example am I setting for my children when I'm going to save two bucks by lying? Right, right. And so those are things that I think are just really important to think about and say, you know, are we really saying that, are we really practicing what we preach? Yeah. Well, I think that's a really good, why don't we take another break? Because I want to come back and think about, you know, we've talked about effectively setting up good practices with younger children from the beginning, but I know many people listening who are like, ooh, we just went to the theater last night.

So, you know, what can we do? And I guess the question we'll come back to after the break is

just when we think about practices that we should be putting into place and maybe even more conversations. I mean, how I think there's a lot of things that we deal with as adults, as parents every day, that we might want to invite our older children into the challenge to help us think through this choice over that choice, or when things are very lean, how do we, what do we do about that? You know, in terms of depending on God, what does that look like to teach them those habits that really shape them even as older children? So let's take a quick break and we'll come right back and continue the conversation. You choose a traditional education for a reason.

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Learn more at lifearchitectscoaching.com today. John, this is a huge topic and we could talk for hours about it, but I want to just make sure that as we kind of wind the time down, just some real practicals, because this is such a challenge, whether you've got young children or you've got older children and maybe haven't done everything right the whole time. Just what are some really good practical steps that we can put into place? Great question.

I have come up with a very simple four-step model that comes right out of Jesus' advice that he says right after he tells the parable of the shrewd manager to use wealth to gain friends. And he says this, if you're trustworthy with a little bit, you'll be trustworthy with much. Deceitful with a little, deceitful with much.

So I think the number one thing is we've got to be worthy of trust. And there's both a character and competence component to that. I have students a lot of times who say, you know, Dr. Thornton, money confuses me.

Well, then I can't trust you with it. So you need to develop the competency to go along with the character. It's not enough to be just honest, to be trustworthy.

You've got to actually know how to use that tool. So that's the first step. I think the second thing is a little too much.

It doesn't change. If you think you're going to be an honest person, if you're going to be more generous, whatever, once you have more money, it's not going to happen. And that's why Jesus

says that he, of course, knows all our hearts.

And I can be stingy if I'm poor or rich. The third thing is, Jesus says, if you can't even handle worldly wealth, who's going to give you true treasures? And I think just that idea of from here to eternity, right? We really are trying to get eternal treasures. These are these friends that we're trying to show them God's love.

We hope they'll become disciples. And Jesus says, they will welcome you into eternal dwellings. Well, they can't welcome if they don't show up.

But you can't give what you don't have. And so if you're not being careful and competent and so forth with your wealth, you might say, well, I'd love to tithe, but I can't, right? And then the last thing in this four-step model is what I call stewardship to ownership. Jesus says, if you can't even, or if you're not even trustworthy with other people's money, who's going to give you money of your own to manage? And so I have a stewardship role of working for somebody, right? I've got to do what they asked me to do.

You know, that's my job. And I'm trying to glorify God in that, but then I get a paycheck. And that's full-on ownership.

No excuse with that money now to not do what God's called me to do. And by the way, if you run a business, right, you need good employees, right? You're an owner. Owners need good stewards.

And you can just follow that exact same model. How do I pick a good steward? Are they worthy of trust? Can they do a lot with a little? Can they get it from here to eternity? And that model, I think, is just set up really practically to where you can just say, you know, I need to make the most of what God's given me. I've got to be trustworthy with it.

And I should have my eyes set on His kingdom, building that instead of building my own. ISKRA Yeah, that's, wow, that's a very helpful, well said, well succinct, very succinct four-step plan. I think that's super helpful.

And just a good reminder again, I mean, there's grace, God, you know, there's forgiveness when we've made those mistakes, but it's never too late. And, you know, even if you, in fact, some of the, you know, we're saying over the break, and even, even like Dave Ramsey's built an entire empire over people making really bad decisions and getting themselves, you know, digging out of debt and then celebrating that. And I think, so there's definitely ways to recover.

And but how much better to kind of set that example, right, especially for young people today, where there is so much confusion in the world around steward. I always think about the, you know, the lottery winner, like, well, it wouldn't happen to me if I won the lottery, I would give it away. I'd be, you know, well, good luck.

If you've not set that, those habits in place, maybe not as good as you think, so. And you

mentioned grace. So important, right? We are Christians, we should be the most merciful, grace-filled people.

And so to anybody, remember, I just say that we keep talking about money, but when it comes to giving, it's forgiveness that we really need the most, need to really give, and anybody can forgive. And so when you look at what Jesus gave us, you know, again, so often it's easy to try to confine these things to how we're spending our money, but forgiveness is giving a rightful claim to justice, right? We're giving up our claim. And we might do that with money and treating someone well who maybe has treated us poorly, but just in our ordinary course of life.

Yeah, well, I think it's, again, it's just, it's the day-over-day practices of modeling it well and being gracious in that process and just, you know, not giving into, there's so many, you know, we, again, we're running out of time, but I just think about where so many poor models that are out there of families. I was at a store recently and you could just tell the child was having a temper tantrum because they'd been promised something. It's like, if we walk in a store, you get to get something.

So, you know, like these habits that get built that are really not setting up our children for success in the long run. So I love what you've said, real intentionality. And thank you for that.

If folks want to know more, John, about your resources and you do, you have a great video series you did with the America's Christian Credit Union on called Getting Rich Right. Talk just for a second about those resources, because I think they're very helpful. Yeah.

And all these resources are free. And there's just tools that if you need to build a budget, you know, if you there's just a lot of fun, free tools out there. And there's also a plan that yeah, American Christian Credit Union has sponsored.

It's just it's five lessons on how to go everything from I think everybody, if you want to be accountable, you should be able to measure what God's given you. Right. And so you can measure your net worth and whether you're earning more than you're spending and where your cash comes from and goes, we've just got those free tools for you and very simple lessons on how to use them.

And they're really literally like five 15 minute videos. And then there's free resources that show you how to really gain the competence you need and hopefully pair it with the character to put in practice and have wisdom. Yeah, those are great videos.

One thought it would certainly be if you've got older students, you could something you could watch and talk about together. I mean, they're very, very practical, very down to earth, very clear explanation. So if you're thinking about how do I how do I set up these conversations? Certainly a great tool that people can take advantage of.

So, John, thanks so much for your time and your insights and just giving us encouragement on this very, very important topic. Thanks so much. Davies, thanks for inviting me.

Great to talk with you. Well, you've done it. You made it through another episode of Base Camp Live.

And I sincerely hope that you've been encouraged along the way. Thank you for being such a faithful listener. And thanks again to America's Christian Credit Union, Classic Learning Test, Gutenberg College and Wilson Hill Academy for sponsoring this episode of Base Camp Live.

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