



MONTHLY NEWSLETTER



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Teaching Children to Use Money Wisely: A Biblical and Ellen G. White Perspective

Money is a daily necessity, yet it is also a tool that can shape character, priorities, and eternal destiny. Parents hold the sacred responsibility of teaching their children how to handle money—not merely for earthly success but for a life aligned with God's principles. The Bible and Ellen G. White's writings provide timeless guidance on this subject, emphasizing stewardship, self-control, and generosity.

1. Start With Stewardship: God Owns Everything

The first lesson children should learn is that all resources belong to God. Psalm 24:1 declares, "The earth is the Lord's, and everything in it." Teaching children that money is not theirs to spend selfishly, but a trust from God, shapes their attitude toward possessions.

Ellen G. White reminds us, "All that we have is a gift from God, to be used in His service" (Counsels on Stewardship, p. 72). Parents can model this by involving children in tithing and offerings, demonstrating that giving back to God is not optional but an act of worship.

2. Cultivate Self-Control and Contentment

The Bible warns against love of money and uncontrolled spending. Proverbs 21:20 teaches, "The wise store up choice food and olive oil, but fools gulp theirs down." By teaching children the value of saving and delayed gratification, parents help them avoid debt and impulsive habits.

Ellen G. White counsels, "Teach your children to practice economy. Instruct them how to save the fragments" (Child Guidance, p. 134). Simple lessons—like saving part of an allowance instead of spending it all—instill self-control and the joy of being content with what one has (Philippians 4:11).

3. Teach the Blessing of Work and Responsibility

Money should not be given without effort. Children who earn through chores or age-appropriate work understand the connection between diligence and reward. Proverbs 12:11 affirms, "Those who work their land will have abundant food, but those who chase fantasies have no sense."



Ellen G. White emphasized this too: "Children should be taught that they are not to be idle, but that they must work, that they may be useful" (Child Guidance, p. 124). Giving them responsibility for small financial decisions teaches accountability and respect for resources.

4. Model and Encourage Generosity

The Bible makes generosity a core principle of financial wisdom. Jesus said, "It is more blessed to give than to receive" (Acts 20:35). Parents can involve children in acts of kindness—like donating to missions or helping the poor—to show them the joy of selfless giving.

Ellen G. White wrote, "From their earliest years, children should be educated to self-denial, to habits of generosity and to economy" (Child Guidance, p. 135). These lessons build compassion and prepare children to become adults who reflect Christ's unselfish character.

5. Connect Money with Eternal Values

Perhaps the most vital lesson is teaching children to see money as considering eternity. Jesus warned, "Do not store up for yourselves treasures on earth... but store up for yourselves treasures in heaven" (Matthew 6:19-20). Parents can guide children to view money not as an end but to bless others and advance God's kingdom. Ellen G. White beautifully summed this up: "Money has great value, because it can do much good. In the hands of God's children, it is food for the hungry, drink for the thirsty, and clothing for the naked" (Christ's Object Lessons, p. 351).

Teaching children to use money wisely is about more than financial literacy—it is about shaping character, faith, and eternal priorities. Parents fulfill their God-given role as spiritual educators by grounding children in Biblical stewardship, self-control, hard work, generosity, and eternal perspective. Ellen G. White and Scripture agree that when children learn to be faithful with "little," they prepare to be faithful with much (Luke 16:10).



"Our love to Christ will be shown in our works. True love to God will always result in deeds of self-denial, of humble service, and of tender regard for others."

Ellen G. White (Steps to Christ, p. 59).