

Teaching Kids to Take Financial Responsibility for Their Own Mistakes (Originally Titled: Expensive Mistakes)

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Have you noticed that mistakes can be costly and irresponsible, expensive? I know I have. So what about our children? Have they learned that lesson as well? Two weeks after my son, Steven, got his driver's license, he backed into his grandmother's fence while trying to maneuver through her narrow entrance way.

The result was a dented bumper to the tune of \$457. Seeing the dented metal and my son's deflated confidence, my husband and I were faced with a decision. We could either pay to have the bumper repaired or require Steven to pay to have the bumper repaired. We decided to place the responsibility on whom it was due.

We did not make this decision because we were angry, but because we were more interested in developing Steven's character than punishing him for his mistake. It would have been much less painful had we jumped in and taken care of the problem. But what would Steven have learned? "I dent the car...dad and mom fix the car." But instead he learned, "I dent the car...I have to suffer the consequences...and my goodness, cars are expensive!" Steven was earning extra money by mowing lawns that year, and you have to cut a lot of grass to earn \$457.

Another rule we set up in our home was that we would always pay for Steven's car insurance, unless he got a ticket causing the insurance to go up. If he got a ticket, the car insurance became his responsibility. At nineteen, when he walked into the kitchen down trodden and forlorn, announcing that he had indeed gotten a speeding ticket, I remained calm.

“Steven, I am so sorry that has happened to you,” I calmly replied. “But, you know the rule. Now the car insurance is your responsibility.”

Again, the lesson learned is that mistakes are costly, they are my responsibility, and the repercussions linger long after the incident has past.

You know another joy of having a child pay financially for their mistakes and mishaps? You don't need to get angry! If his ticket meant that I was going to have to pay out of pocket, I would have been more likely to get at him. In this case, I could remain calm and even sympathize with his situation. He wasn't mad at me. He was mad at himself. Lesson learned? Irresponsibility is expensive.

Some parents may read this and feel that we are being much too harsh. However, I feel that it is a loving decision. I remember as a teenager, watching loving parents bail their children out time and time again. The kids were thankful for the parents who stepped in and took care of financial damages, but where was the lesson of taking responsibility for their own actions? That lesson was lost with the swipe of the credit card erasing the damage done.

Parenting issues can be very difficult. As much as possible, I always try to rely on God's Word instead of my own ideas. God, our Father, taught some pretty tough lessons by allowing His children to suffer the consequences of their mistakes. King David is a great example of such disciple. At one point in history, David decided to disobey God's command and count his troops. God had specifically instructed David not to do this, but he disregarded his Father's words and did what he wanted to do. Afterwards, David felt remorse, repented, and asked God to forgive him. God, in His grace and mercy, did forgive David. However, He did not remove the consequences of David's behavior. Seventy thousand people died as a result, and it broke God's heart. (2 Samuel 24)

Teaching a child to take responsibility for their own mistakes is a lesson that will serve them well throughout life. Perhaps you know many adults who have yet to learn that lesson themselves. Yes, there is a place for grace (receiving what we don't deserve) and mercy (not receiving what we do deserve).

There will be times when a child is devastated over what they have done and the most loving thing we can do is to relieve the burden. “Bear one another's burdens,” Paul wrote to the Galatians. However, as a parent, sometimes the greater burden is watching a young man or woman struggle through learning the tough life lesson that mistakes can be costly

