

# Depth Perception

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## You don't have to work, you know

A precocious five year old offered us some financial advice at the Atlanta airport. Lorie and I were watching CNN on the airport monitor and the boy and his mother had just chosen seats beside us at the gate.

He said, *"You don't have to work, you know. If you just stay at home and watch TV all day, President Barak Obama will give you some money. You can earn a lot of money that way. That's what my mom says."*

Let me be clear: I'm not replaying this comment because I want to say something about government policy, welfare reform or the performance of a U.S. president. I am interested in children and how they gain financial perspective. A child begins perceiving the meaning of money by the time they can speak, and perhaps before. What parents say is both caught and taught. We infect our children with money understandings as we manage our household finances, and they take what they learn with them--to strangers at the Atlanta airport as well as the workplaces and households where they spend their lives.

When our daughter was the same age as our five year old financial advisor, she would ask Lorie, *"Do we have enough moneys and checks to go to McDonald's?"* She had already come to understand how financial transactions work. She was picking up our language, our anxiety when money was tight, and the means by which we made payment.

The same dynamic plays out in congregations. Children pick up the language and behaviors we display or fail to display--when we collect offerings, make financially related announcements, or debate the uses of money given to God through the congregation.

The five year old's comments were funny initially, but reflecting on what it was he parroted back and from he was hearing it, the humor evaporates. It does not matter whether his parents were angry over government policies or greedy to get government aid, a dangerous and damaging economic myth is shaping a five year old life.

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