

GOOD CHOICES ARE THE PRODUCT OF WISDOM

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“Everything you do is based on the choices you make. It is not your parents; your past relationships; your job; the economy; the weather; an argument or your age that is to blame. You, and only you, are responsible for every decision and choice you make, period!”

- 'Elements of your life' -

I was listening to Dave Ramsey on Talk Back Radio this afternoon. He was trying to advise a guy about paying back a student loan. The debt was for a student loan of \$50,000. The man was working a job earning \$25,000 per year and struggling along on 'beans and rice, rice and beans' trying to pay back the debt. Does this make sense to you? If he has qualified for some well-paid employment, why on earth would he be earning such a low income now?

Could it be that there are too many graduates and too few jobs in his area of expertise? Maybe he spent an extra year or two trying to decide on his major before graduating? Maybe his qualifications were so general that they give him no particular expertise in today's job market? Perhaps he used his student loan to enhance his lifestyle rather than use it on his study? Maybe he didn't graduate at all! HELLO!

I spent time the other day with a couple around 40 years old. The man is a perpetual student and has never worked a full-time job in his life. His wife is very creative and has tried to get jobs, but has found nothing suitable where they live. She has also gone back to school. We carefully asked the obvious question about how they were managing to keep their heads afloat financially. The answer? Student loans. HELLO!

Although the quote above says we are responsible for our own choices, I think we need to wind the clock a long way back here. How do children learn to make wise choices? First and foremost, they learn it from their parents. Kids do what they see their parents doing rather than what they are told. If one doesn't equate with the other, role modeling always wins – good or bad.

It is the parents' responsibility to develop their children into responsible, contributing adults in society, respectful and wise in managing themselves, their careers and their finances. We literally have to tell them and show them how the decisions they make have long-lasting effects and consequences. Children need encouragement to do well at school so they become confident in their abilities. They need strong guidance as they explore the possibilities available in their adult lives. They need to set goals that will lead them to reach their potential, work within their passion and feel satisfied with the outcomes.

Behaviorist Eric Erikson proposed that there are 8 stages of development throughout life. The 8th stage he described as 'looking back on your life either with integrity or despair'. It is this stage that changed my thinking. I decided that there was no way I would look back on my life with despair.

Our future, and our children's, is in God's hands and in ours. We can, by lack of wisdom, mess up God's plans for us. We need to make sure that our children experience fulfillment throughout their lives instead of the frustration that emanates from poor choices. Careers are vitally important. Young people should carefully look at the job market and see what opportunities there are for securing good jobs before they start their college education. They should be encouraged to manage finances so that they can pay for their education as they go, or have saved for at least part of it before they start. They do not need to go to the most expensive college or the one furthest away from home! Staying at school because there are 'no jobs' is not an option if you are racking up student debt. How will that person ever get a home loan?

Wise choices come from the acquisition of wisdom. Wisdom, the writer of Proverbs says, comes from knowledge and understanding. The author of all wisdom comes from God. How sad it is that wisdom and common sense seem to be such a stranger to people!

If you have any comments or questions on this subject, please do not hesitate to contact us at sally@forefrontfamilies.org. We invite you to also check out our website at www.forefrontfamilies.org and our blog site at www.forefrontfamilies.blogspot.com for further assistance.