

The Stage of Accountability

Understanding When a Child is Ready to be Saved



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When is a child ready to be saved?

As parents and leaders, it's important to understand the development process that leads children to the point where they are ready to accept Christ. This information will teach you to know when a child is ready to be saved.

A Clear Understanding

"Have you ever done anything wrong?" I asked my four-year old son.

"No," he said.

"Never? Never lied or disobeyed?"

"No."

"Then during nap time," I said, recalling an earlier situation, "do you remember when you snuck out of your bed and hid under the desk in the living room?"

"Yes," he said, lowering his eyes.

"Was that wrong?"

"Yes," he mumbled.

"So, have you ever done anything wrong?"

"No," he said, and he believed it.

He was serious. Although he had come to an understanding that some actions are right and some are wrong, he hadn't reached the understanding that HE had done wrong things. This is the stage of accountability, the stage at which an individual comes to the personal understanding that he is a sinner. "Stage of Accountability" is not a term found in the Bible but it is a term used to describe the point in life at which a person can distinguish right and wrong and willfully chooses to do wrong. It is at this point that a person becomes accountable for his sins.

Some call this the "Age of Accountability" but "age" seems to imply that it happens at a specific age and it does not. Some children come to this understanding at the age of four or five but others might not reach this stage until they are eight or even older. It's different for each person.

Nevertheless, if a child cannot yet discern right from wrong or doesn't know that he has personally sinned against God, he is not ready to give his life to Christ. Before a person can be saved, he must first understand that he has done wrong things. For this reason, when you are talking with a child about salvation, always ask, "Have you ever done anything wrong?"

Notice that I didn't ask, "Have you ever sinned?" A child who has not been in church much may not understand the term "sin." I was sharing Christ with a nine-year old at a camp and asked, "Have you ever sinned?" He answered "no."

"Have you ever done anything wrong?" I said.

"Oh yeah."

He had answered "no", not because he had never sinned, but because he didn't understand what I was saying. When talking with a child, be careful to avoid "churchy" language.

If you are talking to a child that has not yet reached the stage of accountability, just plant a seed for the future by saying something like:

"You know, Johnny, there will be a time in your life when you do something that's wrong. When that time comes, know that God still loves you and has made a way for you to go to Heaven. And, Johnny, if you ever start thinking about Heaven and how you can go there, come talk to me (or your pastor or Sunday School teachers, or parents if you know they are strong believers.)"

At this time DO NOT pray with him that he'll accept Christ when the time is right. Many people do this without realizing that they are dealing with a young child who may only remember that he talked with somebody about Jesus and someone prayed with him. We don't want to do anything that might give him a false assurance in the future.

I was preaching a revival and about twenty people came forward during the invitation at the end of the service. Immediately my eyes went to two small children. As those seeking to know more about Christ were led out of the worship center, I excused myself and turned the service over to the pastor. It was my first time in this church, I didn't know how well trained their leaders were, and I wanted to make sure that nobody just talked to them for a bit and then led them in a prayer. Scooting through the crowd, I intercepted these two kids and sat down with them. They were both five years old.

"So, why did you come down?" I asked.

One shrugged. The other said, "Because I love Jesus."

"That's great," I said. "Can I ask you a question?"

"Sure."

"Okay."

"Have you ever done anything wrong?"

They looked offended. Immediately one of them said, "No." The other shook his head.

"So you've never said anything wrong or told a lie or disobeyed your parents."

"No," they both replied.

"Well," I said, as was explained above, "I want you to know that there will be a time in your life when you will do something that's wrong. When that time comes, know that God still loves you and has made a way for you to go to Heaven. And, if you ever start thinking about Heaven and how you can go there, come talk to your pastor or Sunday School teachers."

Then I gave them both a high five and took them back into the church service.

Frequently Asked Questions

What age is too young?

First, don't think in terms of "age". Think in terms of "stage". A 4-year old might come to the same stage as a 7-year old depending on the environment he grows up in, how often he has been exposed to the plan of salvation and how the Lord is moving in his heart.

I will never forget the first time I led a 5-year old to Christ. In the middle of a church service, his mom pulled me out of the worship center and told me that he had been asking question and was sitting in the church service when he suddenly announced, "I need to get saved!" She told him that they would talk about it later but he kept insisting that he couldn't wait—This was something he felt he needed to do right then. (By the way, the preacher hadn't even started talking yet.)

In my mind, I remember thinking, "He's too young," but as I spoke to him, I quickly began to realize that he truly understood and that God was moving in his heart. The week after he accepted Christ, his kindergarten teacher told his mom how he was sharing Jesus with other kids at school.

More than one of my sons accepted Christ when they were four. They are teenagers now and have never doubted the decision they made. From what I understand, James Dobson, the founder of *Focus on the Family*, was saved when he was three. This is extremely unusual but when you're working with kids, don't look at their age—Treat each of them as a unique individual with the understanding that some will come to a genuine understanding about salvation at a younger age than others.

Have all older children reached the stage of accountability?

Again, don't think about age but about understanding. I met a 10-year old at church who knew right from wrong and he had questions about salvation but he truly believed that he had never done anything wrong. He wasn't a "special needs" child but discipline in his home was apparently very lax and he had been enabled with a kind of narcissistic mindset.

"Have you ever done anything wrong?"

"No," he answered.

"Have you ever lied?"

"No."

"Ever disobeyed your parents?"

He seemed almost offended. "No."

"Have you ever been selfish or unkind, taken something that didn't belong to you, talked back to your parents..."

"No. Never."

He was sincere and although it's hard to believe it until you see it, he's not the only 10-year old I've met who wasn't ready to be saved. Although he believed the stories about Jesus and understood right from wrong, he had not grown in his understanding that *he* had personally done wrong.

What if children don't understand everything?

Do adults understand everything? You don't need to understand how a plane works to fly on it. In a similar way, you don't have to understand all the theological in's and out's of the Gospel to be saved. Understanding salvation is quite simple: God loves you - Sin separates us from God - We can't save ourselves - We've all done wrong things - God sent Jesus to save us - Jesus lived a perfect life, died on the cross and rose again to defeat death and to make a way to take our sins away - A person can receive Christ by turning from their sins, asking Him to forgive them and to be their Lord and Savior.

I remember a child who came down to talk about salvation at the end of a church service. We talked and I drew out the plan of salvation for him on a piece of paper. He understood right from wrong and how Jesus died and rose again. He knew he had done wrong things and told me that he wanted Jesus to save Him. He prayed and asked Christ into his life.

Afterwards, his mom took him to the pastor and I stood at the door of the pastor's office and watched as the pastor "interviewed" him. First, the pastor sat behind a big desk and the kid sat in a chair across from him. They weren't on the same level, separated by a big desk in a very official-looking office. I remember noticing how nervous the child looked.

"Tell me what you did?" he asked. (The same question I ask kids when I hear that they've been saved.)

A moment of silence followed. The child was trying to find the right words. Just moments before he had explained back to me what it meant to be saved but now in a very uncomfortable setting, I could see he was trying to find the right thing to say. He was being examined. What if he failed? Everybody was looking at him...

The pastor didn't wait long before jumping in... "So tell me how you would explain redemption and the forgiveness of sins?"

My jaw almost dropped open. Although you and I would understand that "redemption" is God "buying us back" from sin, most children who grow up in church couldn't explain this. Then he asked another question using some more big, theological terms.

The poor child sat there silent as the pastor turned to the mom and said, "We'll need to look into this further. I'm just not sure he's ready yet."

Later that week, this same pastor came to me and said, "Can you help me? I just don't know how to share the Gospel on a child's level."

I share this story to simply say, a child isn't going to understand all the theological terms and doesn't have to in order to be saved. The understanding that happens when a kids hears the Gospel and God

enlightens his heart is amazing but as you talk with the child, keep your words simple. Kids are concrete learners (which is why we use a very visual method for sharing the Gospel with them). They also sometimes have trouble regurgitating back “abstract” ideas. This doesn’t mean that they don’t understand and aren’t ready to be saved.

I knew a college-aged girl who told a sponsor during an invitation at church that she didn’t need to be saved because she had never sinned. My wife spoke with her and as soon as my wife said, “The Bible says we’ve all sinned—We’ve all done wrong things,” she said, “Oh, that’s what sin means? Oh! I need to be saved!” She thought sin was just big, bad things like murder or adultery. She was ready to be saved—The problem was that the lady talking to her about salvation was using terminology that she didn’t understand.

Isn’t it better to tell kids that they can make this decision when they’re older?

Not if they’re ready to be saved right then. If a child knows that he has done wrong things, believes correctly in who Jesus is and how He died and rose again and is telling you that he wants to receive Jesus as His Lord and Savior and the Lord doesn’t give you a “red light” to stop you from proceeding (which He has done twice in my life in talking with children who were giving me all the right answers), then who are you to question what God is doing in their heart?

When I was a children’s minister, I realized that I didn’t know if one of my 5th graders, who came to church every Sunday morning, had ever been saved. So, casually, while he was helping me put up chairs one day, I struck up a conversation.

“Tell me about when you gave your life to Christ?” I asked simply.

“I never have,” he replied. I noticed that his tone was very cold.

“Well, would you like to talk about it?” I asked.

“No, I don’t,” he said in an almost bitter tone.

Having a good relationship with him, I decided to pry a little.

“Is everything okay? It just seems like that question really bothered you?” I even had the thought that maybe God was convicting him and that’s why he seemed so resistant.

Then he told his story: When he was eight years old, he attended a basketball camp that our church had hosted. During the camp they shared the plan of salvation and he went to talk to one of the children’s leaders.

“How can I be saved?” he had asked.

The response he received was this: “You’re too young. You’re not ready yet.”

That’s it. Nobody talked with him. The leader just pushed him aside. He just brushed him off and left him to dwell in fear and worry. I could see this young man’s anger over it—His bitterness.

“I’m sorry that happened. But I’m willing to talk with you about it now?”

“No thanks,” he said. “If I wasn’t ready then,” he said in a harsh, mocking tone, “then I guess I’m just not ready now.” He knew this wasn’t true but the anger just seemed to consume him.

This conversation happened about five years ago and as far as I know, he still has not given his life to Christ.

What can I do to help a child who is saved at a young age avoid doubts in the future?

We deal with this topic more in the Assurance of Salvation Pack, but in short, many times doubt arises *not* because kids didn’t mean what they did but because they begin to forget the details. The less they remember about what they did and why, the greater the potential for doubt. So, we encourage parents to ask kids often to tell them about when they were saved. The more they share it, the better they’ll remember it. Parents can also video the child sharing his salvation story. Then, if he someday deals with doubts, he can watch himself share about what he did and why. And, of course, the greatest factor to overcome doubt is good follow-up and discipleship after a salvation.