

Q. How can I afford to homeschool?

This article was originally written in 2009 and was revised in 2019.

A. My wife and I homeschooled all three of our children. We started them in homeschool and they graduated from homeschool high school. We started homeschooling our two eldest sons in the late 1980s. Our youngest came along later and graduated in 2018. How did we do it? The answer is found in Matthew 6:33: "But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you."

You see, when Christian parents homeschool their children, they are putting the kingdom of God as a first priority. They usually start their day with prayer and Bible study, and they may have additional Bible lessons. They are free to honor God as the Creator of the universe, the architect of mathematics, the *Logos* of logic and grammar, and the loving Savior who says, "Suffer the little children to come unto me, and forbid them not: for of such is the kingdom of God" (Mark 10:14). When you homeschool children in a Christian home, you are giving them the training they need to serve in the kingdom of God. And you give your children the clear message that the kingdom of God comes first.

Now think of the opposite. Does the public school put the kingdom of God first? Of course not. The public school puts the kingdom of man first. It is, after all, run by the kingdom of man. First and foremost, the public school is an indoctrination unit, designed to raise children who are obedient and submissive entities of the state. The public school can never put the kingdom of God first because, in theory at least, it is supposed to be neutral in regard to religion. All religions must be treated as having equal value, which is really no value at all except perhaps as rallying points for good works and good will toward others. Often, the reality is that biblical Christianity, because it is exclusivist ("Jesus saith unto him, I am the way, the truth, and the life: no man cometh unto the Father, but by me"—John 14:6), is treated with scorn.

When you send your children to public school, you are telling them that the kingdom of God does not come first. You are telling them that the kingdom of God may be good enough for Sunday, and possibly other bits here and there. But if you want a good education, you had better go to the kingdom of man. And you are also telling them that you do not really believe God's promise that if you put the kingdom of God and His righteousness first, "all these things shall be added unto you."

For my efforts to promote homeschooling, I have been accused of being an elitist who doesn't understand that only rich folk can afford to homeschool. Homeschooling, they say, is only for writers, people who work in offices. Homeschooling isn't for the likes of blue collar workers, farmers, and people who have to work in convenience stores to make ends meet. I have to chuckle, because these critics don't know the state of my finances. For most of our homeschooling years, our earned income has been below—sometimes way below—the federal poverty level. Almost all of the other years, it has been at or very slightly above the poverty level.

So how do we do it? I have already told you that the answer is in Matthew 6:33. We don't do it, God does.

One time, when I was out of work (but we were homeschooling, nevertheless), we were living in a little rental house on the highway. A car pulled into our driveway, and a man got out and told us that we would have to move because the state was going to widen the road and the house would be demolished. Remember, we were just renting. The man paid us \$10,000 to move down the road. Strangely, the state never did demolish the house, and there are people living in it today.

In another house, a man came into our driveway and said he was from a gas company. They needed to run a line through the very back of our property. They dug a trench, put in a pipe, filled in the trench, fixed our fence, and paid us several thousand dollars.

One time we were living in a little apartment on the Canadian border in the Pacific Northwest, considered the blackest hole for Christianity in North America. I wanted to reach those people with a witness through a radio program. But I needed a certain amount of money to get on the air. We prayed about it but told no one of our need. Then I got an email message from PayPal that someone had donated just what we needed.

There are many instances that would be instantly recognized by the people God has used, and I don't want to embarrass anyone. And then there are the bargains God has thrown our way, such as finding a used double-wide mobile home for just what we could afford to pay cash. It will never be in *Better Homes and Gardens*, but it is perfect for our needs (including an extra bedroom for my office and a nook for our school room). And we don't owe a penny on it. We shop in consignment and thrift shops (where I once found three very expensive, nearly new men's suits that fit me for one-hundredth their value—the price tags were still in the pockets), have a seventeen-year-old minivan (that was given to us when it was one year old), and a twenty-four-year-old washer that still works perfectly.

By the way, all of this is typical. For example, homeschooling mother, Mrs. Kimberly Eddy, writes that her family lives near the poverty level (https://web.archive.org/web/20180924203947/http://www.ladiesagainstfeminism.com/artman/publish/Homemaking_and_Other_Practical_Topics_15/Can_God_Provide_Even_Beyond_the_Budget_16441001644.shtml). Yet they are able to generously give to their church and show hospitality to others. She says that she could fill a book with her blessings and lists some. I will give just a few:

- God provided the money and materials to repair both porches (which were very unsafe).
- God supernaturally blessed our garden, and we canned about 500 jars of vegetables, did a lot of dehydrating, and froze a lot too.
- God provided clothing for my children all year long through people who just felt led to give us things though we never expressed a need.
- Someone this past week gave us a couch, and it matches our living room!
- We got a lot of free bricks to use for landscaping (also a want that was met without expressing it).
- A side of beef—a gift from someone anonymously.
- Five boxes of quality fabric from my aunt in Virginia.
- Our neighbor gave us five bushels of pears.

What this means is that, when you put God's kingdom and His righteousness first, and homeschooling is certainly a way to do that, God will provide your needs. Mother may have to quit her job, and you may have to lower your lifestyle, but God will provide.

Zan Tyler lists five ways that financial constraints can actually be a blessing. I don't want to plagiarize her, so I will list them in only abbreviated form, and you can read her entire article here:

https://web.archive.org/web/20080808112737/http://www.thehomeschoolmagazine.com/How_To_Homeschool/articles/112.php.

1. Financial constraints force us to choose wisely.
2. Financial limitations cause families to work together as teams.
3. Limited finances keep our children from being spoiled.
4. Financial limitations can keep us focused spiritually.
5. When we choose to homeschool and to live on one income, we freely choose to limit ourselves financially. We demonstrate powerfully to our children, on a daily basis, that we value them more than we value things.

I love that last one. Putting the kingdom of God first means that you will have your needs met. It does not mean that you will live like the rich and famous. It means that you will be showing to your children that being rich and famous in this world is not a priority. You will be showing them that the kingdom of God comes first.

So, how did we afford to homeschool? By knowing that God holds parents responsible for the way in which their children are brought up and educated and that this is a crucial way in which we put the kingdom of God and His righteousness first. Knowing this, we had confidence that He would see to our needs. It wasn't always a picnic. There were times when our faith was tried. But we were able to homeschool because God saw to it that we could afford to homeschool. It is as simple as that.