The cost & age of accountability

‘Because He has fixed a day in which He will judge the world in righteousness through a Man whom He has appointed, having furnished proof to all men by raising Him from the dead.’

Acts 17:31

‘So then each of us will give an account of himself to God.’

Rom 14:22

We often encourage children to follow Jesus and seek to have them baptised in the Church in their early teens or even earlier without enough consideration being given for their ability to understand the cost to which they are committing themselves. This begs the question then: when do we become accountable for our lives before God?

When is an individual capable of weighing the cost of the needed commitment? Some people develop more quickly than others, but there must surely be a general guide to this age of accountability?
There are many who believe they are saved and enter the Church of Christ when they decide they want to be Christians and received God’s blessings and secure their eternal life. But what does Jesus say are His requirements for those who follow Him?

**Count the cost**

So we need to know the full cost that is required, and then we need to understand at what point in a person’s life they have the ability to grasp what is required of them to be a disciple. Some may even look at the cost and decide it’s too much for them, and change their minds, the rich young ruler being one.

**The cost of self denial**

The Lord says all His followers must live a life of self-denial. “*If anyone wishes to come after Me, he must deny himself, and take up his cross daily and follow Me.*” Luke 9:23

When the Lord Jesus tells all those who want to follow Him they must take up their cross
each day, He is saying anything less than this total surrendering of one’s life to the will of God is going to be inadequate, so without total commitment they cannot enter into the Kingdom of God.

What does this life of self-denial look like? Who do we look to for an example that we can follow and know we are on the right path? We look to the Lord Jesus, Jesus Christ, Jesus our saviour is our ultimate example for a dedicated life to God.

This life of self-denial is also applied to our family and friends because Jesus is calling us to love Him and follow Him and not put family before seeking the Kingdom of God. The Lord says that we must love Him more than father and mother and wife or children, if we want to be His disciple.

The cost of putting our relationship with Christ first

“If anyone comes to Me, and does not hate his own father and mother and wife and children
and brothers and sisters, yes, and even his own life, he cannot be My disciple.” Luke 14:26

While hate may be a strong word, it does show the contrast between our earthly concerns and heavenly aspiration. In the eternal battle between good and evil we see a battle between the forces of God in the Kingdom of His Son and the forces of evil in the world which has fallen into the hands of the Devil so that the whole world comes under the control of the evil one. Therefore the Lord Jesus says to us, unless we hate our life in the world we cannot enter into the kingdom of God.

The cost of dying to the world

“He who loves his life loses it, and he who hates his life in this world will keep it to life eternal.” John 12:25

To love the world and the things of the world is to put earthly things before our eternal salvation. To love the world we need to deny our Creator who made all things, because love
of the world is the same as idolatry where we put things before God. The Apostle John later says: ‘Do not love the world nor the things in the world. If anyone loves the world, the love of the Father is not in him.’ 1 John 2:15

The cost of no turning back

Jesus says that following Him is serious business and should not be considered lightly so we should not give ourselves room for a change of mind later.

“No one, after putting his hand to the plow and looking back, is fit for the kingdom of God.” Luke 9:62

The cost of the cross

In going to the cross for us Jesus abandoned every desire for earthly things in favour of the kingdom of God. Now we need to come to the point in our lives when we know what we are getting into.

“Whoever does not carry his own cross and come after Me cannot be My disciple. For
which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it?"  

Everyone who wants to enter the Kingdom of God can only enter as a disciple of Jesus. Every disciple has to count the cost because it costs everything; they need to be willing to give up all things in relation to their life on earth to follow Him into eternal life.

Many will not pay the cost of discipleship

However many are not willing to take this narrow path, many want to follow a broader path that has many more options, so Jesus says to them. “Enter through the narrow gate; for the gate is wide and the way is broad that leads to destruction, and there are many who enter through it. For the gate is small and the way is narrow that leads to life, and there are few who find it.”  
Matt 7:13-14

The answer to the question of cost, is everything.  

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The Lord has made it abundantly clear what is necessary if we are to follow Him and gain life eternal. Many who thought they were on their way may need to reconsider. Believing Jesus lived and taught what is written in the scripture is not the same as doing what He taught. True faith is acting on what we say we believe. Knowing about Jesus is not the same as knowing Him because you walk with Him.

**When do we become accountable?**

Every young person who seeks to follow Jesus must be given enough unadulterated teaching to fill in the whole picture of what it is to die to self so we can live with God. If the whole truth is placed before them they can see exactly what is required.

Once they have all the facts they can only be called on to be baptised when they understand what has been taught of the disciple's road with Jesus and declare their allegiance to follow Him all the days of their life.
Many young people are aware of their sinfulness. Many have a hunger for a deeper relationship with God. But many have not lived long enough to be able know the real cost of discipleship.

The requirement for all who would enter in through the narrow gate is that we must die to self so we can live to God. There is no other way but to follow the example of Jesus and take up our cross just like He did. The cross is the instrument of our death as we die with Him so we can be raised up in newness of life.

The self-life must go if we are to be born again and become children of God. There is no place for easy believing Jesus died for us without being willing to die for Him. The way of the cross is no easy road, for the road to life requires our death.

Therefore it is not enough to realise we are lost sinners as some children do at a young age. It’s not enough to see we need Jesus as our saviour. This is just the invitation to a new
life; the real transaction is only completed when we make a conscious decision to pay the full price for His gift of life, just as He paid the complete price for the whole world. He gave His all for us, and we need to give our all for Him. We need to count the cost of leaving the world behind, for we cannot take our darkness along with us to live in His light.

When we have given all then we can begin the work of becoming like our Master and Lord. It is this willingness to be His disciples by becoming as He is, and to walk as He walked that is the real aim of our salvation. Jesus didn’t say go and make people believe I lived and died. He said “go and make disciples.” Disciples who will learn to do as He did, to live as He lived.

All references in the scripture of declaring Jesus to be Lord and claiming Him as our saviour are not a prescription for our salvation by themselves; for they include the taking up of our cross in obedience and surrender as a
given and necessary background for that declaration.

The cross we need to bear is the key for our eternal life with Him; for at the cross we die to self so we can be raised up with Him in our new life in the light. Taking up our cross is the key to His life being made alive in us so we can be transformed into His image and likeness. When we see our sinfulness and His offer of salvation we have heard Him knock on the door of our hearts. When we count the cost and take up the key we enter into Him, and He into us.

Another glimpse of the age of accountability may be seen when all the people with Moses, apart from Joshua and Caleb, would not go in and take the land of Canaan the Lord had given them. At that time God’s judgement was that all those 20 years and older would die in the desert, and only their children would possess the Promised Land. Numbers Chapter 13 and 14, especially “Your corpses
will fall in this wilderness, even all your numbered men, according to your complete number from twenty years old and upward, who have grumbled against Me.”  Numb 14:29

Remembering the example of Numbers 13-14, the idea for us is to be considerate of all God requires of those who wish to enter into the promise of eternal life; and not to waste time procrastinating about the cost or how hard it may seem to be, for then we may miss the opportunity to enter into His rest, for we do not know if we will need to give account for our life today.

The view of Neuroscientists

As with all our physical being, God is our creator, He has made us and He decides how we should function in a responsible way on earth. In the fullness of time and by the grace of God we now have people dedicated to understanding how our bodies work and when they are at their best.
Advances in the understanding of how our brains work in the process of development give us more clues to understand the likely age of accountability. After a long period of study concerning the development of the brain and the ability to grasp important truths, the Neuroscientists have concluded that true adulthood only begins at age 25.

Although the transition from child to adult is traditionally marked at 18, in fact, crucial neurological changes are now still happening into the mid-20s. Neuroscientists now know that brains maturation continues far later into development than had been believed previously.

Significant changes in brain anatomy and activity are still taking place during young adulthood, especially in prefrontal regions that are important for planning ahead, anticipating the future consequences of one’s decisions, controlling impulses, and comparing risk and
reward. Indeed, some brain regions and systems do not reach full maturity until the early or mid-20s. Should this new knowledge prompt us to rethink where we draw legal boundaries between minors and adults?

This new understanding about development means we can safely say adolescence goes on into the mid 20's. The behaviour of young people doing crazy things through this time is evidence that they have not missed the point.

Recent literature shows that Neuroscientists now know different brain regions and systems mature along different timetables. There is no single age at which the adolescent brain becomes an adult brain. Systems responsible for logical reasoning mature by the time people are 16, but those involved in self-regulation are still developing in young adulthood. This is why 16-year-olds are just as competent as adults when it comes to granting informed medical consent, but still immature in ways that diminish their criminal
responsibility. Using different ages for different legal boundaries seems odd, but it would make neurological sense if we did it rationally.

Furthermore science has never had much of an influence on these sorts of decisions. If it did, we wouldn’t have ended up with a society that permits teenagers to drive before they can see R-rated movies on their own, or go to war before they can buy alcohol. Surely, the maturity that is required to drive a car or face combat exceeds that required to handle sexy movies or drinking. Age boundaries are drawn for mainly political reasons, not scientific ones. It’s unlikely that brain science will have much of an impact on these thresholds, no matter what the science says.

Neuroscientists now have brain scans that show clearly that the brain is not fully finished developing until about age 25. This tells us the changes that happen between 18 and 25 are a continuation of the process that starts
around puberty, and 18 year olds are about halfway through that process. Their prefrontal cortex is not yet fully developed. That's the part of the brain that helps you to inhibit impulses and to plan and organize your behaviour to reach a goal.

Another part of the brain that is different in adolescence is that the brain's reward system becomes highly active right around the time of puberty and then gradually goes back to an adult level, which it reaches around age 25 and that makes adolescents and young adults more interested in entering uncertain situations to seek out and try to find whether there might be a possibility of gaining something from those situations.

For many, adolescents is actually a time of greater risk of crime and car accidents and all the foolish things that adolescents do are actually more issues with young adults. This means people who are in the 18 to 25 age
range, largely because they now have more opportunities to get into this kind of trouble because they have less parental supervision than younger adolescents have.

At what age does our accountability to God come into effect? On the basis of what we now know about the brains development, a few may make informed decisions as young as 15, and continue to grow in the full knowledge of the cost of discipleship, it would be safer to say the majority would need to have reached the age of around 25 years, even though the law of the land may say we are adult when we turn 18.

In light of this, we must be careful that everyone who believes must have close support in their training as disciples so that their increased knowledge under the guardianship of the Spirit can bring them to maturity in Christ. Indeed all need further training to become mature followers of Jesus Christ who can teach others to be disciples.