

# Work: What's God Got To Do With It?

## Student Handout

Use this handout to follow along with the lesson. Please fill in God's Principles as they are shared in the lesson. Use the Scripture passages to follow along with the verses that are to be looked up.

**PRINCIPLE #1: God \_\_\_\_\_ for People to Work**

Genesis 1:26

Genesis 2:15

**PRINCIPLE #2: When God Created Work –  
It was \_\_\_\_\_**

AND

**PRINCIPLE #3: \_\_\_\_\_ Took the \_\_\_\_\_ out of Work**

Genesis 3:17-18

Describe some of the results of sin and how they affected Adam.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

How does sin affect our work today? Take a moment to share your own personal response.

\_\_\_\_\_

\_\_\_\_\_

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**PRINCIPLE #4: Work is a Gift from God to Allow Us to**

**Care for \_\_\_\_\_ and \_\_\_\_\_**

Deuteronomy 8:17-18

What special abilities has God given to you? List at least 3.

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1 Thessalonians 4:11-12

1 Peter 4:10

**PRINCIPLE #5: God \_\_\_\_\_ Us to Give \_\_\_\_\_**

Read the following passages and single-underline the words that emphasize God's desire for us to give 100%.

Ecclesiastes 9:10

Whatever your hand finds to do, do it with all your might, for in the grave, where you are going, there is neither working, nor planning nor knowledge nor wisdom.

Colossians 3:23a

Whatever you do, work at it with all your heart, as working for the Lord, not for men.

Next, read the following proverbs as a group. Single-underline any phrases that comment on positive results that come from working and double-underline any that show negative results of laziness.

Proverbs 10:4-5

Lazy hands make a man poor, but diligent hands bring wealth. He who gathers crops in summer is a wise son, but he who sleeps during harvest is a disgraceful son.

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Proverbs 28:19

He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty.

Proverbs 14:23

All hard work brings profit, but mere talk leads only to poverty.

**PRINCIPLE #6: God Expects Mutual \_\_\_\_\_ Between  
\_\_\_\_\_ and \_\_\_\_\_**

Ephesians 6:5-8

Ephesians 6:9

**PRINCIPLE #7: God Expects Us to be \_\_\_\_\_ and  
\_\_\_\_\_**

Daniel 6:4

1 Peter 2:18

Proverbs 30:10

Proverbs 10:4

Ecclesiastes 9:10

**PRINCIPLE #8: Our Work is an Opportunity to**

**Bring \_\_\_\_\_ to God**

1 Corinthians 10:31b

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## **Practical Application**

This week, I will take the following steps to have a better attitude at work:

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# Giving: What's God Got To Do With It?

## Student Handout

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**PRINCIPLE #1: God Gives Us \_\_\_\_\_ to Give**

Break into two groups. Read the verses assigned and determine what reason for giving you learned from those verses.

Leviticus 27:30  
Malachi 3:8-10  
1 Corinthians 16:2  
1 Timothy 6:18

What is Reason #1 for giving?

\_\_\_\_\_

Proverbs 3:9-10  
Proverbs 14:31  
Matthew 5:16

What is Reason #2 for giving?

\_\_\_\_\_

**PRINCIPLE #2: God Tells Us \_\_\_\_\_ to Give**

Read the following verses and determine the word that describes HOW to give.

Matthew 10:8                      Give \_\_\_\_\_

2 Corinthians 9:7                      Give \_\_\_\_\_

1 Corinthians 16:2                      Give \_\_\_\_\_

Deuteronomy 16:17                      Give \_\_\_\_\_

Matthew 6:1-4                      Give \_\_\_\_\_

# Giving: What's God Got To Do With It?

## Student Handout

**PRINCIPLE #3: God Wants Us to Give to \_\_\_\_\_**

As your group reads the following verses, ask yourselves these two questions:

According to these verses,

“Who should receive our gifts?”

“What does God promise as a result of we do (of don't do) what he says?”

### GROUP 1

Proverbs 19:17

Proverbs 21:13

Isaiah 58:10-11

### GROUP 2

Proverbs 14:1-2

Proverbs 28:27

Psalms 41:1-2

Read the following verses as a group.

Matthew 25: 35-36

Who should receive our gifts based on these verses? \_\_\_\_\_

Matthew 28:19-20

1 Timothy 5:17-18

Who should receive our gifts based on these verses? \_\_\_\_\_

**PRINCIPLE #4: There are \_\_\_\_\_ to Giving**

Matthew 6:20-21

What is a result of giving based on this passage? \_\_\_\_\_

Luke 21:1-4

What is a result of giving based on this passage? \_\_\_\_\_

# **Giving: What's God Got To Do With It?**

## **Student Handout**

Philippians 4:18

What is a result of giving based on this passage? \_\_\_\_\_

2 Chronicles 16:9

2 Corinthians 9:6 and Luke 6:38

What is a result of giving based on these passages? \_\_\_\_\_

Additional Passage: 1 Corinthians 13:3

**PRINCIPLE #5: God Gives to \_\_\_\_\_ so We Can Give Back to \_\_\_\_\_**

2 Corinthians 9:6-8

2 Corinthians 9:11

1 Timothy 6:18

# **Giving: What's God Got To Do With It?**

**Student Handout**

## **Practical Application**

Tips for Giving:

G:

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I:

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V:

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E:

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This week I choose to:

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# Spending and Saving: What's God Got To Do With It?

## Student Handout

### Are you a Spender or a Saver?

Circle the answer that is appropriate for you for each situation:

**1. Your friends invite you to the mall, so you...**

- A. Go with them simply to hang out and help them shop. But you leave your money at home.
- B. Grab your cash and GO! Shopping is a great way to relax after a long day at school. And when you see a great deal, you just have to buy it!

**2. You start working part time after school and finally have your own income, so you immediately,**

- A. Ask Mom and Dad if you can open a savings account, keep a little bit of cash for yourself and save the rest.
- B. Ask Mom and Dad if you can open a checking account. Now, you can buy things even when you don't have the cash with you!

**3. You've been saving to go on a Mission trip with your youth group. However, your friends invite you on a weekend ski trip in January, do you...**

- A. Ask for extra hours at work, so that you can pay for the ski trip without dipping into your Mission Trip money.
- B. Spend your Mission Trip savings on the ski trip. You figure your parents will probably help out with the mission trip later and you want to ski NOW.

**4. You want to buy a new car and your parents agreed to chip in \$2000, so you...**

- A. Find a car that costs \$2000, even though its pretty old and junky and buy it with their money.
- B. Find a sweet looking car that costs \$5000 and talk your grandparents into loaning you the additional \$3000. You promise to pay them back with interest!

**5. You know you want to go to college after high school and that it won't be cheap, so you**

- A. Create a budget so that you start saving some of your money NOW for college later.
- B. Decide that college is years away and you'll deal with those expenses later. That's what loans are for, right?

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**PRINCIPLE #1: We Should Enjoy the \_\_\_\_\_ without  
Forgetting the \_\_\_\_\_**

Deuteronomy 6:10-12

**PRINCIPLE #2: The Best \_\_\_\_\_ in Life Aren't  
\_\_\_\_\_**

Ecclesiastes 2:4-11

What should be the focus of our lives?

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**PRINCIPLE #3: We Should \_\_\_\_\_ Become Attached  
to \_\_\_\_\_ Treasures**

1 Timothy 16:17-19

Matthew 6: 19-21

Earthly Treasures

Heavenly Treasures

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# Spending and Saving: What's God Got To Do With It?

Student Handout

**PRINCIPLE #4: If It Stands \_\_\_\_\_ You and God  
Get \_\_\_\_\_ of It**

Hebrews 12:1

**PRINCIPLE #5: God \_\_\_\_\_ at the \_\_\_\_\_**

Job 1:1-3 and Job 1:8

**PRINCIPLE #6: Set \_\_\_\_\_ Money for the  
\_\_\_\_\_**

Proverbs 6:6-8  
Proverbs 21:20  
Ecclesiastes 5:13

**PRINCIPLE #7: If You Fail to \_\_\_\_\_, You are  
Planning to \_\_\_\_\_**

Genesis 41:34-36  
Luke 14:28-30

# Spending and Saving: What's God Got To Do With It?

## Student Handout

### Group Activity – The Car Purchase

Cost Category	6 year old car

Proverbs 19:21

# Spending and Saving: What's God Got To Do With It?

Student Handout

**PRINCIPLE #8: Seek \_\_\_\_\_**

Read the following verses and share the key word that supports the idea of seeking counsel.

Proverbs 12:15

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Proverbs 15:22

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Proverbs 19:20

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Proverbs 1:5

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Proverbs 11:14

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# Spending and Saving: What's God Got To Do With It?

Student Handout

## Practical Application

### The Saving Goals Challenge

I want to save money for:

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In order to get these things, I am going to:

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Signed:

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Witnesses:

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# Debt: What's God Got To Do With It?

## Student Handout

### Types of Debt

Debt #1:

\_\_\_\_\_ Debt is created when people use \_\_\_\_\_  
\_\_\_\_\_ such as \_\_\_\_\_, Master Card, \_\_\_\_\_,  
and Discover to purchase items.

Examples of items purchased are: \_\_\_\_\_ and  
\_\_\_\_\_

Debt #2:

\_\_\_\_\_ Debt is created when people use credit to purchase items  
such as \_\_\_\_\_, furniture, motor homes or trailers, \_\_\_\_\_ and  
\_\_\_\_\_.

The interest rate is typically \_\_\_\_\_ than credit card debt.

Debt #3:

\_\_\_\_\_ Debt is debt used to buy a \_\_\_\_\_ or  
\_\_\_\_\_.

The interest rate is \_\_\_\_\_ than credit cards, but this can still add a lot to  
the cost of a home if you're not careful.

Debt #4:

\_\_\_\_\_ Debt is debt used to pay for \_\_\_\_\_,  
\_\_\_\_\_ or \_\_\_\_\_.

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## Student Handout

**PRINCIPLE #1: Borrowing Money has \_\_\_\_\_**

Proverbs 22:7

What are some reasons a Christian should NOT borrow money?

Do NOT borrow money in \_\_\_\_\_.

Do NOT borrow money if the loan is \_\_\_\_\_.

Do NOT borrow money because \_\_\_\_\_ is doing it.

Do NOT borrow money on \_\_\_\_\_.  
(items that lose value as they get older, such as cars, recreation vehicles, stereo equipment, furniture etc)

Do NOT borrow money \_\_\_\_\_.

Do NOT borrow money if you do not \_\_\_\_\_.

**PRINCIPLE #2: Borrowing Money to Fund a \_\_\_\_\_**

**Demonstrates a Lack of \_\_\_\_\_ in God**

Philippians 4:6-7

Borrowing money is inconsistent with these because:

\_\_\_\_\_

Matthew 6:25-34

Borrowing money is inconsistent with these teachings because:

\_\_\_\_\_

Philippians 3:5-6

Borrowing money is inconsistent with these teachings because:

\_\_\_\_\_



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**PRINCIPLE #3: Borrowing Money as a Way of Life Demonstrates**

**an \_\_\_\_\_ to be \_\_\_\_\_ with**

**what God has Given Us**

Philippians 4:11-13

Borrowing money is inconsistent with these because:

\_\_\_\_\_

1 Timothy 6:6-11

Borrowing money is inconsistent with these teachings because:

\_\_\_\_\_

Hebrews 13:5-6

Borrowing money is inconsistent with these because:

\_\_\_\_\_

**PRINCIPLE #4: If We Choose \_\_\_\_\_ as our \_\_\_\_\_,**

**He Will \_\_\_\_\_ of Us**

Psalm 55:22 and Psalm 32:10

What are three promises give in these verses if you trust in God?

Answer: God promises to \_\_\_\_\_ those who trust in Him.

God promises that the \_\_\_\_\_.

God promises his \_\_\_\_\_ will surround those who Trust in Him.

Proverbs 30:7-9

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### My Personal Financial Plan

#### MONTHLY INCOME

Job(s)	\$
Allowance	\$
Gifts	\$
Other (be specific)	
	\$
	\$

TOTAL INCOME	\$
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#### MONTHLY EXPENSES

<i>Giving</i>		____%
Church	\$	
Other Charities	\$	
TOTAL GIVING		
<i>Savings</i>		____%
Education	\$	
Automobile	\$	
Other (be specific)		
	\$	
	\$	
TOTAL SAVINGS		
<i>Personal Items</i>		____%
Clothing	\$	
Shoes	\$	
Hair Cuts/Styling	\$	
Personal Hygiene	\$	
Other (be specific)		
	\$	
	\$	
	\$	
TOTAL PERSONAL		
<i>Wheels (Car/Truck)</i>		____%
Payments	\$	
Insurance	\$	
Fuel	\$	
Maintenance	\$	
License Fees	\$	
Other (be specific)		
	\$	
	\$	
	\$	
TOTAL WHEELS		

<i>Fun Stuff</i>		____%
Movies	\$	
Movie Rental	\$	
Video Game Rental	\$	
Restaurants/Food	\$	
Sports Tickets	\$	
Concert Tickets	\$	
Hobbies	\$	
Other (be specific)		
	\$	
	\$	
	\$	
TOTAL FUN STUFF		
<i>Extras</i>		____%
Gifts	\$	
Other (be specific)		
	\$	
	\$	
	\$	
TOTAL EXTRAS		
TOTAL EXPENSES	\$	