

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

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Leader Introduction

“Money: What's God Got To Do With It” is a Biblical study of God's Word on money.

Students will be challenged to dig into Scripture to read and understand God's instructions about money and what this means for us today.

The format is very simple. Each week begins with a small starter activity such as a quiz or thought question about the topic for the week.

The Bible Study consists of Biblical principles regarding that week's topic. Each Principle typically includes one or more Bible passages that we ask you to read with the students. All passages are New International Version unless specified. The passages are followed by general questions to help make sure students grasp the main fact of the verse and application questions to help them apply that verse to their own lives.

Students will be given a handout each week to help them follow along with the Scripture passages and write down the Biblical principles for that week. These handouts are not mandatory, but are strongly encouraged to keep students on track and focused.

All-Play Questions are interspersed throughout the study. These questions require that everyone share an answer or thought in response to the question. This is an opportunity to allow some of the quieter students to share and to prevent others from monopolizing the study.

Finally, each week will conclude with a practical application step. This step will encourage students to apply what they have learned in the coming week.

Be sure each week to make the appropriate number of handouts for the people in the group. Originals are available in the manual for easy copying.

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

Goal:

To help students learn:

- God's perspective on work
- Work is one of life's blessings, not a *necessary evil*
- Tools for maintaining a healthy attitude at work

Outline for the Lesson:

Opening Activity10 minutes
All Group Game

Bible Study.....35 minutes
8 Biblical Principles about Work

Practical Application15 minutes
A Personal Look at Our Attitude at Work

Student handouts are available with the appropriate Scripture references to help students follow along.

Opening Activity (10 minutes)

Leader: The following questions relate to hypothetical job situations. Read the following questions and multiple choice answers to your students. Ask them to share what response fits them best.

The "Do you..." Game

Q1. You are applying for your first job. At the interview, you are asked a question that you don't know the answer to. Do you...

- A. Lie and make up an answer.
- B. Admit you don't know.
- C. Ask if you can 'phone a friend'.

Q2. It's your first day on the job and your boss shows you to your desk, tells you that you are in charge of answering the phone and helping customers and walks away. The phone rings. Do you...

- A. Answer it and pretend you know what you're talking about.
- B. Answer it and explain that you are new, but will find someone to help them.
- C. Answer it and put them on hold for a long time hoping they will hang up.

Q3. You've been working at your job for 3 months and your boss asks to you to work overtime this weekend. Do you...

- A. Tell your boss you'll do it, but only if you're paid TRIPLE overtime.
- B. Smile and say you would be happy to help.
- C. Ask if you can think about it and you'll let her know as soon as possible.

Q4. One of your coworkers always complains to you about his job and bad-mouths the boss. Do you...

- A. Agree with him and encourage his remarks.
- B. Tell him you're trying to do your job and he should bring his concerns to his boss.
- C. Simply ignore him.

Q5. You're trying to assist an angry customer who is treating you rudely. Do you...

- A. Tell her to take a hike – it's not worth your time.
- B. Politely and respectfully ask her if she would like to speak to a manager.
- C. Treat her exactly the way she is treating you.

Q6. You receive your schedule and find out you're scheduled to work on the Friday night of the big game. Do you...

- A. Practice your fake cough and call in sick.
- B. Ask other employees if they'll switch shifts with you.
- C. Put your job first and miss the big game.

Q7. You've been working at your job for 1 year. The company hires a new employee and asks you to do the training. Do you...

- A. Lead them to their work station and walk away, assuming they can fend for themselves.
- B. Befriend them and take the time to teach them the basics.
- C. Tell your supervisor that you aren't qualified to train someone else.

Leader Comment: If the students picked A most of the time, they might need to think about being more honest and kind. If they picked B most of the time, they are doing well at respecting their boss and coworkers. If they picked C most of the time, they are acceptable employees, but have some areas to work on.

Introduction to the Lesson

Leader Instruction: Before digging into the Bible Study, ask the All-Play question and work through the three reasons listed below about why we need to learn about work in a study on money.

All-Play

Why do you think we include a lesson on work in a course about money?

Reason 1: Work is generally our source of money.

Reason 2: There is a lot of confusion today about the purpose of work. Many people treat work as a *necessary evil*. However God did not intend for it to feel that way.

Reason 3: Work and Money are connected. Your attitude towards one affects your attitude towards the other.

Bible Study (35 minutes)

Leader: Begin each section by reading the Principle to the group. Students are invited to fill in the blank on the handout forms and follow along with the Scripture verses. Encourage students to take turns reading the Scripture passages aloud.



The paper icon represents areas where students will write answers down on their handouts.

PRINCIPLE #1: God Intended for People to Work

Read Genesis 1:26 and 2:15

What evidence is there that God intended for people to work?

Answer: God made man/woman the caretaker of the earth and told them to take care of it.

PRINCIPLE #2: When God Created Work – It was Very Good

AND

PRINCIPLE #3: Sin Took the Joy out of Work

Recommended Leader Comment:

Take a moment to confirm that students fully comprehend these two principles. When God created the world, He concluded that everything He had created was *very good*, meaning that work was *very good* as well. It was *sin* that took the joy out of work.

Next, ask the All-Play Question.

Read Genesis 3:17-18



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

Answer:

- The ground was cursed and produced thorns and thistles.
- Work became painful and hard.
- Adam now had to fight against the ground to make it produce crops.
- Work was no longer easy.



How does sin affect our work today? Not all of us deal with thorns and thistles or physical labor, but we still deal with sin. How?

Possible answers: Work can still be hard, painful and frustrating. We can be forced to deal with angry or rude customers, unpleasant coworkers, difficult bosses. All of these are results of sin.

All- Play

How does the idea that God considers work *very good* affect your attitude about work?

**PRINCIPLE #4: Work is a Gift from God to Allow Us to
Care for Ourselves and Others**

Read Deuteronomy 8:17-18

According to these verses, what has God given us?

Answer: The ability to produce wealth.



What special abilities has God given to you?

Are you using these abilities the way God intended for you to use them?

Read 1 Thessalonians 4:11-12

What are two reasons why God wants us to work?

1. So that you as a Christian may be respected by others
2. So that you will not be financially dependent on anybody

Read 1 Peter 4:10

What words specify how we are to use the gifts God has given us?

Answer: To Serve Others

How can you serve others through work?

PRINCIPLE #5: God Wants Us to Give 100%

Leader Instruction: Ask the All-Play question. Then, read the following verses as a group and ask students to underline the words that emphasize God's desire for us to give 100%.

All-Play

Define the phrase: *good work ethic?*

Possible answers:
Hard working, honest, take pride in work,
finish the job, always do one's best...

Ecclesiastes 9:10a

Whatever your hand finds to do, do it with all your might.

Colossians 3:23a

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



Leader Instruction: Next, read the following proverbs as a group. Ask students to single-underline any positive results that can come from working and double-underline negative results that can come from laziness. Share answers when completed. (Remind students that Proverbs is considered Wisdom Literature meaning that these are general statements. Sadly, they are not “Money-back Guarantees” that things always work out for those who work hard.)

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.

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 Respect Between
Employers and Employees**

Read Ephesians 6:5-8

What attitude do these verses tell us to have about our employers?

Answer: We need to obey and respect our employers. We need to be sincere in our actions.

Read Ephesians 6:9

Recommended Leader Comment: This verse reminds employers that both they and the employee really have the same master: God. It also tells employers that they must treat the employee with respect.

Does that mean that you are “off the hook” if your employers don’t treat you the way the Bible says they should?

Answer: No. Whether your employer is a Christian or not, you still have to follow the teachings of Ephesians 6:5-8. That means you have to obey your employer even if he/she doesn’t treat you the way an employer should. You must respect your employer and work hard even when your employer isn’t looking. This doesn’t mean you can’t address concerns about the way you are treated, but this must be done in an appropriate way, remembering what the Bible says and respecting authority.

**PRINCIPLE #7: God Expects Us to be Hardworking
and Resourceful**

Read Ecclesiastes 11:6

What evidence is there in this verse that God wants us to work hard and be creative?

Answer: This verse discusses a farming technique that involves planting in both the morning and the evening. This demonstrates hard work AND creativity.

Leader Instruction: Read the following verses and identify the characteristics of a godly worker in each verse. Be ready to define some of the words if students do not understand them.

Daniel 6:4 - not corrupt (not a cheater or liar), trustworthy, not negligent (doesn't ignore the tasks of their job)

1 Peter 2:18 - respectful

Proverbs 30:10 - doesn't slander others (say negative things about others)

Proverbs 10:4 - is diligent (takes care of details, finishes the job)

Ecclesiastes 9:10 - works hard

PRINCIPLE #8: Our Work is an Opportunity to Bring Glory to God

Read 1 Corinthians 10:31b and then head directly into the Practical Application.

Practical Application (15 minutes)

Encourage students to share challenge areas at work. Is it a difficult coworker, an annoying boss or a desire to slack off at work? Ask each person in the group to share one thing they can do to have a better attitude about work.

Some examples could be:

A desire to help coworkers more.

A decision to be more respectful to their boss.

Giving some of their income to the needy.

Working hard even when their earthly boss isn't looking.

To recognize their own special abilities God has given them.

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

Goal:

To help students learn:

- God's perspective on giving
- Tips to make giving a *life attitude*
- Ways to give

Outline for the Lesson:

Opening Activity10 minutes
All Group Question and Answer

Bible Study.....35 minutes
5 Biblical Principles about Work

Practical Application15 minutes
A Personal Look at Giving Habits and Opportunities

Student handouts are available with the appropriate Scripture references to help students follow along.

Opening Activity (10 minutes)

All-Play

Share reasons people give.

All-Play

Share reasons people do
NOT give.

Bible Study (35 minutes)

Leader: Begin each section by reading the Principle to the group. Students are invited to fill in the blank on the handout forms and follow along with the Scripture verses. Encourage students to take turns reading the Scripture passages aloud.



The paper icon represents areas where students will write answers down on their handouts.

PRINCIPLE #1: God Gives Us Reasons to Give

Leader Instruction: Divide students into two groups. Each group should read the verses assigned and determine the reason for giving stated in those verses. When completed, ask each group to share what they learned. Encourage students to write these reasons on their handout sheets.

GROUP 1

Leviticus 27:30

Malachi 3:8-10



What is Reason #1 for Giving?

1 Corinthians 16:2

To Obey God's Commands

1 Timothy 6:18

GROUP 2

Proverbs 3:9-10

Proverbs 14:31



What is Reason #2 for Giving?

Matthew 5:16

Bring Honor to God and Build Our Faith

Optional Leader Sidenote: There are obviously more than two reasons for giving. If desired, ask students to brainstorm other reasons people give. This could include a desire to help others, guilty feelings for not giving, the good feelings that come from giving, etc.

PRINCIPLE #2: God Tells Us How to Give



Leader Instruction: Read the following passages as a large group and determine the word that describes HOW to give. After each passage is read and the descriptive word determined, ask the application question. Encourage students to write these descriptive words down on their handout sheets.

Matthew 10:8 – Give Freely

What do you think it means to give freely?

2 Corinthians 9:7 – Give Cheerfully

How can you demonstrate that you are a cheerful giver?

1 Corinthians 16:2 – Give Systematically

Why is it helpful to have a routine for giving?

Deuteronomy 16:17 – Give Proportionally

True or False: I don't make very much money, so I don't need to give. Explain your answer.

Matthew 6:1-4 – Give Quietly

What are the key words in verse 4 that describe how God wants us to give?

PRINCIPLE #3: God Wants Us to Give to People

Leader Instruction: Ask students to return to their previous groups. Ask Group One to look up verses in the left column on the next page. Ask Group Two to look up the verses in right column. After reading the verses, each group should ask themselves,

“Who should receive our gifts?”

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

When completed, have each group share their answers with the other.

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

Optional Leader Sidenote: As students share God's promised rewards for doing what He says, it is important to remind students that giving is not done simply to receive God's reward. We give because God has already blessed us.

Leader Instruction: After reviewing the answers from each group, read the following passages together as a large group and answer the questions.

Read Matthew 25: 35-36

What acts of compassion are mentioned here?

Answer: In these verses, acts of compassion include giving food, drink, shelter and clothing. These verses also demonstrate caring for the sick and those in prison.

Based on these verses, what group of people should receive our gifts?

Answer: The Poor

Read Matthew 28:19-20

Read 1 Timothy 5:17-18

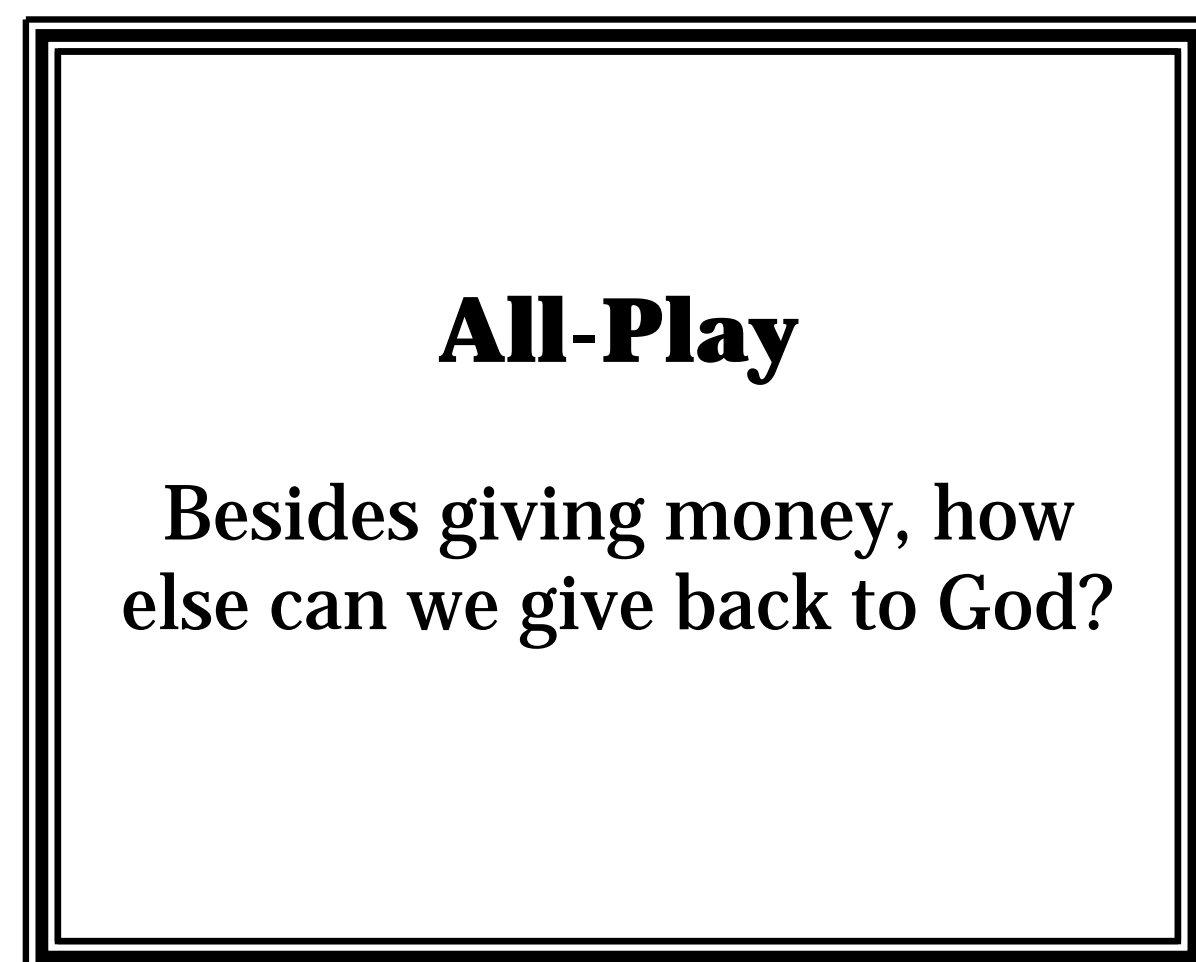
Based on the two passages above, what is the responsibility of all believers?

Answer: All are called to go and make disciples. We are also called to support the work of those who have made ministry their full-time job.

What types of ministries can we support today to help make disciples of all nations?

Based on these verses, what group of people should receive our gifts?

Answer: People in Ministry



PRINCIPLE #4: There are Promised Results to Giving.

Leader Instruction: The following Bible verses and questions will help students learn four promised results of giving. Encourage students to write down the promised results on their handout sheets as the group goes through each result.

Read Matthew 6:20-21

Where does this passage tell us to focus our actions?

Answer: We are called to store up treasures in heaven.

What does this mean in our day-to-day lives?

Answer: We will focus more on the God because as verse 21 says, “where your treasure is, there your heart will be also.”

Recommended Leader Comment: People are typically more protective of items on which they have spent a lot of money. They also spend a lot of time thinking about those items because they are valuable to the person. Ask for one or two examples of items students have purchased that they are protective of: i.e. cell phone, car, nice clothes, etc...

The concept to be learned here is that people focus on things that they purchase with their money. Now, consider what happens when money is given to God through church or charities. Even though nothing is “purchased”, the person’s focus turns to their relationship with God.



What is a result of giving?

Result One: We focus more on God.

Read Luke 21:1-4

Who was God more pleased with, the rich people or the widow?

Answer: The widow

What can you personally give to demonstrate your willingness to give out of everything you have?



What is another result of giving?

Result Two: God is Pleased

Read Philippians 4:18

Who is blessed in this passage?

Answer: Paul is blessed through the giving of the Philippians.



What is a third result of giving?

Result Three: The Receiver is Blessed

Read 2 Chronicles 16:9

What is God doing in this verse?

Answer: He is looking for people that are doing His will so that He can bless (strengthen) them.

Read 2 Corinthians 9:6 and Luke 6:38

What principle do both of these passages teach about giving?

Answer: These passages teach that there is a connection between giving and receiving.



What is the 4th result of giving?

Result Four: God will Bless Us

Recommended Leader Comment: All of these verses tell that if we give the way God tells us to give, He will bless us. However, there is one more verse to consider that talks about giving.

Read 1 Corinthians 13:3

What does this verse tell us must be present if our giving is going to be pleasing to God?

Answer: God's blessings are NOT for sale. Our giving is to be motivated by love of God and our neighbors, not by what He will give us in return.

All-Play

Break into 2 groups and read Proverbs 3:9. Rewrite this verse so that it addresses high school students instead of farmers.

Then share your answers.

PRINCIPLE #5: God Gives to Us so We Can Give Back to Him.

Leader Instruction: Read these final verses and questions to learn some of God's reasons for giving to His people.

Read 2 Corinthians 9:6-8

What does the last part of verse 8 tell us about why God is willing to meet our needs at all times?

Answer: God acknowledges our giving and meets all our needs so that we can go on giving.

Read 2 Corinthians 9:11

What does the end of this verse suggest is God's main reason for wanting us to be generous on every occasion?

Answer: God wants us to be generous so that the people we help will give thanks to Him.

A Bonus Question: How much to give?

Leader Instruction: Be aware that after learning God's principles about giving, students still want concrete answers regarding how much they are truly expected to give. If asked, refer to the following verses.

Read 1 Timothy 6:18

Recommended Leader Comment: *Always remember that God looks at attitude when it comes to giving. He wants that to be one of generosity and willingness to share. Nowhere does it say that people should stop giving at a certain percentage.*

Practical Application (15 minutes)

Tips for giving:

What can you do to make sure you give?

G – Get in the rhythm of setting money aside.

I – Invite others to join you in giving. Make a giving plan with your friends – see below.

V – Visual reminders can help, i.e. a special giving bank, a note in your wallet, etc.

E – Encourage accountability with your small group. Ask each other how you're doing.

Ways to give:

What can your small group do to “practice giving” together?

Think through whom you want to help: Do you want to give to people in need? Do you want to give to people in ministry?

Some thoughts:

Short-Term Project – Plan to make a one-time collection at your small group. The money can be given to a number of organizations such as: your own church, a missionary, a local organization such as a food pantry or homeless shelter or an international aid organization such as World Vision, Compassion International, etc.

Around Thanksgiving and Christmas there are numerous giving opportunities such as Operation Christmas Child or Project Angel Tree.

Long-Term Project: Raise money over an extended period of time to give to an organization of your choice. Set a monetary goal that you want to reach. This could be enough money to buy household supplies for needy families in your area, or it could be to purchase a goat or chickens for a family in another country through World Vision, Compassion, etc.

Longer Term Project: Sponsor a child as a small group. This will require the most dedication because a certain amount of money will need to be raised EACH month.

Names and Website information for the above organizations are listed on following page.

Name and Website information

(Please note, this is not an extensive list, but just a few ideas to get your group started. Check with your church if they have any projects they are promoting as well.)

Amor Ministries

www.amor.org

Donations can be made to Amor Ministries to support various projects they host in Mexico. Money can be given to their home building program, education program or food program. One-time donations are accepted or monthly donations can be arranged as well. Visit their website to learn more.

Compassion International

www.compassion.com

or in Canada, www.compassion.ca

Through Compassion, a small group can sponsor a child in another country. Through a monthly donation, a child will receive food, education opportunities, health care and spiritual teachings.

Compassion also accepts one-time donations for specific projects. Visit their website to learn more.

Food for the Hungry

www.fh.org

Through Food for the Hungry, a small group can sponsor a child in another country. Through a monthly donation, a child will receive food, education opportunities, health care and spiritual teachings. Food for the Hungry allows groups to e-mail their sponsored child.

Food for the Hungry also accepts one-time donations. These are used for disaster relief aid and community development. Visit their website to learn more.

Operation Christmas Child

www.samaritanspurse.org

or in Canada, www.samaritanspurse.ca

Visit Samaritan's Purse and click on Operation Christmas Child to get involved in this worthy cause. Through Samaritan's Purse, a small group can put together a gift-filled shoebox that will be delivered to a needy child in another country. Visit their website to learn more.

Project Angel Tree

www.pfm.org

Visit Prison Fellowship Ministries website and click on Angel Tree to take part in this exciting opportunity. Through Prison Fellowship, a small group can purchase Christmas gifts for children of prisoners in their area. If desired, the group can personally deliver the gifts to the children. Visit their website to learn more.

World Concern

www.worldconcern.org

Through World Concern, a small group can sponsor a child in another country. Through a monthly donation, a child will receive food, education opportunities, health care and spiritual teachings.

World Concern has a gift catalog for one-time purchases. Choose from many different items such as a goat, a vaccine, veterinary services, malaria prevention and several more. Visit their website to learn more.

World Vision

www.worldvision.org

Through World Vision, a small group can sponsor a child in another country. Through a monthly donation, a child will receive food, education opportunities, health care and spiritual teachings.

World Vision also accepts one-time donations for specific projects. More specifically, World Vision has a “gift catalog”. Viewers can browse and select a gift to purchase for a family or village in another country. This can be a goat or chickens, a share of a well or vegetable seeds. Visit their website to learn more.

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

Goal:

To help students learn:

- God's perspective on Spending and Saving
- Important questions to ask before Spending
- Tips for setting up a savings plan

Outline for the Lesson:

Opening Activity.....10 minutes
Quiz – Are you a Spender or a Saver?

Bible Study35 minutes
8 Biblical Principles about Spending and Saving

Practical Application.....15 minutes
Tips for setting up your own savings plan

Student handouts are available with the appropriate Scripture references to help students follow along.

Opening Activity (10 minutes)

Leader: Hand out copies of the Spender vs. Saver Quiz to your students.

Give them a few minutes to answer the questions and then use the answer key on the following page to help students determine if they are a spender or a saver.

Are you a Spender or a Saver?

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?

Before sharing the Answer Key, have everyone participate in the following All-Play.

All-Play

Share one of your answers with the group and explain why you answered that way.

Answer Key

If you answered with mostly 'A's:

You are a saver. You like to plan ahead for future events and you are careful to only spend money when you have a plan for how you're going to spend it. Be careful that you don't focus so much on saving that you never have any fun, but keep on this track!

If you answered with mostly 'B's:

You are a spender. You know what you like to have and you go out and get it! You might want to consider planning ahead a little bit more in order to make sure that you don't spend too much. Think about creating a budget and starting a savings account.

If you answered with both 'A's and 'B's:

You like to save and spend. Keep the two of these in balance and you should do okay.

All-Play

Did your score reflect how you see yourself? Why or Why not?

Bible Study (35 minutes)

Leader: Begin each section by reading the Principle to the group. Students are invited to fill in the blank on the handout forms and follow along with the Scripture verses. Encourage students to take turns reading the Scripture passages aloud.



The paper icon represents areas where students will write answers down on their handouts.

PRINCIPLE #1: We Should Enjoy the Gift without Forgetting the Giver

Read Deuteronomy 6:10-12

What does God warn the Israelites could happen as they become rich and satisfied?

Answer: God warns them that when they become rich, satisfied and self-sufficient, they may forget that God rescued them from a land of slavery.

From your own experience, when do you think about God more – when things are going well... or when they aren't going so well? Why?

What can you do to help yourself remember you are dependent on God at all times?

PRINCIPLE #2: The Best Things in Life Aren't Things

Read Ecclesiastes 2:4-11

What was Solomon's conclusion after getting riches and seeking pleasures?

Answer: Solomon decided there was no lasting value in any of the "things" he had gotten.



What should be the focus of our lives?

Possible answers: our relationship with God, laying up treasures in heaven, serving God with our time and talents, using our gifts to meet the needs of others.

**PRINCIPLE #3: We Should Not Become Attached
to Earthly Treasures**

Read 1 Timothy 16:17-19

Read Matthew 6:19-21



Define Earthly Treasures versus Heavenly Treasures. Make a list of examples of each.

(Optional: Write the list on a chalkboard or posterboard)

How do these verses affect your thinking as a high school student today?

How can you be storing up “treasures in heaven”?

Possible answers: treat others fairly and with respect, give of ourselves and our money, always remember that everything we have is a gift from God (Principle #1) and live our lives that way.

PRINCIPLE #4: If It Stands Between You and God – Get Rid of It

Read Hebrews 12:1

What things in your own life can come between you and God?

How will you demonstrate your willingness to give up these things?

PRINCIPLE #5: God Looks at the Heart

Leader: Ask the All-Play question and then proceed to the other questions.

All-Play

Is it okay for a
Christian to own an
expensive car? Why
or Why not?

What do you know about Job?

Answer: Job was a rich man from the Old Testament who had a lot of material wealth. God allowed him to be tested by Satan during which all his material wealth and loved ones were taken away from him. However, Job refused to blame God and God blessed him.

Read Job 1:1-3 and Job 1:8

What are the words found in both passages that explain why God was impressed with Job?

Answer: Job was “blameless and upright”, “feared God”, “shunned evil”

Do you think it was okay for Job to be a follower of God AND rich? Explain your answer.

Does this mean it’s okay to own lots of material possessions?

Important note to leader: There is no easy answer to this question. For starters, it is important for students to know that they can only answer this question for themselves, not for others.

In answering the question for themselves, students need to examine their own motives and ask the question, “Would God be pleased with this decision?”

“God cares about the condition of our hearts, not so much what is parked in our driveway.”

PRINCIPLE #6: Set Aside Money for the Future

Read Proverbs 6:6-8

What does the ant do that is commended in this passage?

Answer: The ant works for its food and stores some of it away knowing that winter is coming.

Read Proverbs 21:20

What does this verse say about a man who “devours all he has”?

Answer: That man is “foolish”.

All-Play
What % of earnings should you save?

A Caution from Ecclesiastes 5:13

What does this verse say about the dangers of hoarding (saving too much)?

Answer: Saving more than you need can be dangerous because your focus is on money and not on God. People can become prideful of savings or obsessed with the idea of saving.

Do you set aside money right now? How? If not, what can you do?

What can you do to prevent a prideful/obsessive approach to saving?

Answer: Always make sure you are giving in addition to saving (as discussed in the last lesson) so that your focus is not only on yourself.

PRINCIPLE #7: If You Fail to Plan, You are Planning to Fail

Leader Comment:

We're going to talk next about the idea of setting up a budget. Make sure students understand that budgeting is simply the process of creating a spending plan. If you don't follow a spending plan, you may run into money problems. When that happens, you're more likely to stop giving and stop saving.

Let's look at what the Bible says about setting up a spending plan.

Read Genesis 41:34-36

What was Joseph's advice to the people of Egypt?

Answer: Joseph's advice was to take the excess crops from the good years and store them away to have food for the people during the famine to come.

Read Luke 14:28-30

What key words teach about planning?

Answer: "Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it?"

Group Activity



How would you apply these verses if you were going to buy a car?

Answer: Direct students to their handout page. Ask students to brainstorm the costs of owning a car and fill these in the left column of their form.

Next, challenge students to estimate the costs for buying and owning a car. See below for example.

Cost Categories	6 year old car
Initial Purchase	\$3000
Loan Payment	none
Gas	\$50/month
Oil Changes	\$15/month
Maintenance	\$25/month
Repairs	\$150/ month
Car Insurance	\$150/month

Therefore, before buying a car it's important to realize there are more expenses than just the initial purchase and it's important to plan ahead.

Read Proverbs 19:21

What does this verse teach us to remember as we develop plans?

Answer: This verse teaches that ultimately it is God's will that occurs. That is why it is so important to seek God's will in our decisions.

Leader Comment: Planning ahead is important, but also important to remember that God is truly in control.

How can we learn to live in God's will?

Possible Answers: Pray, be open to where he wants us to go.

PRINCIPLE #8: Seek Counsel



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

Proverbs 12:15

The way of the fool seems right to him, but a wise man listens to advice.

Proverbs 15:22

Plans fail for lack of counsel, but with many advisors they succeed.

Proverbs 19:20

Listen to advice and accept instruction, and in the end you will be wise.

Proverbs 1:5

Let the wise listen and add to their learning, and let the discerning get guidance.

Proverbs 11:14

For lack of guidance a nation falls, but many advisors make victory sure.

Who can you go to when you are trying to make a purchase decision?

Possible Answers: Parents, Older siblings, Teacher, Youth Leader, Friends, People who have made a similar purchase. Students can also be taught about consumer reports for an objective opinion/comparison about items.

Practical Application (15 minutes)

After taking the time to learn God’s perspective on Spending and Saving, it’s time to put some of what we’ve learned into practice.

1. Questions To Ask Before Spending

Prior to the lesson, make copies of the “Questions to Ask” slip. (If possible, print on colored paper and laminate.) The original copy is located in the back of this section.

Give each student a “Questions to Ask” slip.

Review the questions with the students. Then ask the All-Play.

1. Am I buying this impulsively?
2. Am I buying this to impress others?
3. Will buying this stop me from having enough money to buy what I need later?

All-Play

Which question do you think will be the hardest for you to answer honestly?

Challenge students to carry this paper in their wallet or purse and refer to it when they are making a purchase.

2. The Saving Goals Challenge

Direct students to the Saving Goals Challenge form in their handout.

Challenge them to think through the amount of their earnings they want to save. And the amount of money they want to give away. They should have someone else in the group sign their paper as a witness.

That witness is now their accountability partner. Challenge the students to ask their accountability partner weekly how they are doing on their goals. Ideally, factor in 5 minutes each week for the students to do this during small group time.

Send the paper home with the students and ask them to place it someplace they will see it on a regular basis. Maybe on a closet door, bedroom wall or bathroom mirror.

Questions to Ask Before Spending:

1. Am I buying this impulsively?
2. Am I buying this to impress others?
3. Is this purchase a need or a want?

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

Goal:

To help students learn:

- Some basic facts about credit cards and debt
- God's perspective on debt
- Questions to ask yourself before taking on debt

Outline for the Lesson:

Opening Activity.....10 minutes
Thought Questions

Bible Study.....35 minutes
4 Biblical Principles about Debt

Practical Application.....15 minutes
A Look at Financial Planning

Opening Activity (10 minutes)

Leader: Share the following Credit Card Slogans (one at a time) with the students. Ask them what they think the credit card company is trying to make them feel.

MasterCard – “Master the Possibilities with MasterCard”

Visa – “It's Everywhere you Want to Be”

American Express – “My Life. My Card”

Discover Card – “It Pays to Discover”

Possible Answers:

When you have/use a credit card you are:

Powerful

Independent

Creative

Intelligent

Free-Spirited

Carefree

Able to do anything/go anywhere

Introduction to the Lesson

All-Play

What is debt and why do people end up in debt?

Answer to All-Play: Debt is what results when you buy something and promise to pay for it later.

Read Proverbs 22:7

How does the second half of this verse relate to debt?

Answer: 'The borrower is servant to the lender' means that the borrower has to work for the person who loaned them money until the loan is repaid in full.

Debt Facts

Leader: Here is an opportunity to cover some basic facts about debt with the students. Four types of debt are covered in the following Debt Facts. Direct students to their handouts. As a group, everyone will fill in the blanks of the definition offered (underlined words need to be filled in by students) and then try to answer the multiple choice question read by the leader.

1. Define Credit Card Debt

Credit Card Debt is created when people use credit cards such as Visa, MasterCard, American Express and Discover to purchase items.

Examples of items purchased are food, entertainment and CDs.

Quiz Question #1: If you have a balance of \$2000 on a credit card that charges 18% interest and pay the minimum monthly payment, how long do you think it would take you to pay off that debt?

- A. 4 years B. 12 years C. 32 years D. Never

Answer is C. It would take 32 years to pay off that \$2000 loan. By the time you have paid off the \$2000 loan, you will have paid a total of \$10,000! This means you'll have paid \$8,000 in interest.

Quiz Question #2: Research shows that people who use credit cards typically buy _____ % more when they can charge it rather than pay cash.

- A. 7% B. 33 % C. 50% D. 1 %

Answer is B. Not only is the interest rate on credit cards really high, research tells us that people buy 33% more when they can charge it than if they had to pay cash.

2. Consumer Debt

Consumer Debt is created when people borrow money to purchase items such as cars, furniture, motorhomes or trailers, motorcycles and snowmobiles. The interest rate is typically lower than credit card debt.

Quiz Question #3: If you were to buy a \$10,000 car and finance it for 5 years at 9% interest, the car will cost you _____ more than if you paid cash.

- A. 25% B. 8% C. 40% D. no difference

Answer is A. It will cost 25% more than if you paid cash.

A danger of borrowing money to pay for these purchases is that it makes you more likely to buy more expensive things because you base your decision on the monthly payment rather than the total cost.

3. Mortgage Debt

Mortgage Debt is debt used to buy a house or condo etc. The interest rate is lower than credit cards, but this can still add a lot to the cost of a home if you're not careful.

Quiz Question #4: If you buy a \$100,000 home with an \$85,000 mortgage and finance it for 30 years at 8.5% interest, you will pay _____ by the time you officially own your home.

- A. 125,000 B. 187,000 C. \$235,000 D. \$310,000

Answer is C. \$235,000

4. School Debt

School Debt is debt used to pay for college, university or technical school.

Quiz Question #5: The average college student finishes school with...

- A. no debt at all B. \$12,000 of debt C. \$20,000 of debt D. \$40,000 of debt

Answer is B. According to the bank industry publication Credit World, the average college undergraduate leaves school \$12,000 in debt.

Leader: After the students have learned all of these facts and figures about debt, ask the following All-Play Question. After exploring the students' answers, begin the Bible Study.

All-Play
So, why do people
borrow money?

Possible Answers:

1. Lack of Contentment – I want MORE than I have now.
2. Lack of Discipline – not patient enough to save
3. Emergency situation in which I need money.
4. Other people borrow, so I can too.
5. It's easy to borrow money.

Bible Study (35 minutes)

Leader: Begin each section by reading the Principle to the group. Students are invited to fill in the blank on the handout forms and follow along with the Scripture verses. Encourage students to take turns reading the Scripture passages aloud.



The paper icon represents areas where students will write answers down on their handouts.

PRINCIPLE #1: Borrowing Money has Consequences

Read Proverbs 22:7 (again)

What are the characteristics of a servant that are also true of a borrower?

Answer: A servant has lost some freedoms. The servant is required to serve the master. A borrower has also lost some freedom. The borrower is required to work to earn money to repay the debt.



What are some reasons a Christian should NOT borrow money?

Do NOT borrow money in pursuit of contentment.

Do NOT borrow money if the loan is driven by pride.

Do NOT borrow money because everyone else is doing it.

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

Do NOT borrow money long term.

Do NOT borrow money if you do not have a way to repay it.

**PRINCIPLE #2: Borrowing Money to Fund a Lifestyle
Demonstrates a Lack of Trust in God**



Look up these verses as a group and ask the students to finish the following statements.

Read Philippians 4:6-7

Borrowing money is inconsistent with these verses because:

Answer: We fail to allow God to provide in His time for our requests.

Read Matthew 6:25-34

Borrowing money is inconsistent with these teachings because:

Answer: We fail to trust God to meet our needs.

Read Philippians 3:5-6

Borrowing money is inconsistent with these teachings because:

Answer: We do things our own way instead of trusting God and His ways.

What do all of the above verses have in common?

Answer: All teach us to trust in God.

**PRINCIPLE #3: Borrowing Money as a Way of Life Demonstrates
an Inability to be Content with What God has Given Us**



Look up these verses to help finish the following statements:

Read Philippians 4:11-13

Borrowing money is inconsistent with these verses because:

Answer: If I'm spending more than I earn, I haven't learned to be content.

Read 1 Timothy 6:6-11

Borrowing money is inconsistent with these verses because:

Answer: If I'm spending more than I earn, I'm not focused on righteousness, godliness, faith, love, etc.

Read Hebrews 13:5-6

Borrowing money is inconsistent with these verses because:

Answer: If I am not free from the love of money, I am not trusting God to care for me.

What do all of the above verses have in common?

Answer: All teach us to be content with what God has given us.

**PRINCIPLE #4: If We Choose God as our Master,
He Will Take Care of Us**

Read Psalm 55:22 and Psalm 32:10

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

Answer: God promises to sustain those who trust in Him. (55:22)

God promises that the righteous will not fall. (55:22)

God promises his unfailing love will surround those who trust in Him. (32:10)

Read Proverbs 30:7-9. Note that the author prays that God will protect him from both poverty *and* riches.

Why does the author want to be protected from poverty? Do you think, in today's world it's more likely that a person would steal or go into debt with credit cards?

Why does the author want to be protected from riches? Do you think, in today's world rich people often disown God? Why?

Practical Application (15 minutes)

Leader: One of the best ways to avoid debt is to have a spending plan.

By creating a spending plan as high school students and learning to live on the money they have, students will be taking a big step towards avoiding debt in the future.

Ask students to take out the financial planning form in their handout. As the leader, guide the students through each section of the form.

Start by filling out their monthly income, reviewing any income received from jobs, allowances, gifts or other opportunities to receive money. If students do not earn money on a regular basis, try to add up the amounts earned and divide by twelve to determine an average. Always estimate conservatively.

Next, look at the student's monthly expenses.

The first section is giving. Ask students to fill in the amount they give the church or charities. Next, ask students if they are happy with their giving. (They do not need to answer this aloud.) Next, ask students if they think God is happy with their giving. (Again, no need to answer aloud.) However, challenge students to write down a new goal for giving if they feel they should.

Next, fill in the students' savings goals. These can be taken from last week's Savings Goals if available.

After finishing savings goals, move to Personal Items and ask students to fill in the categories below. Remind them to brainstorm any other areas of spending they have under this category.

Continue on through the Automobile, Entertainment and Miscellaneous categories, filling in the blanks.

When filling in these categories, it is important to brainstorm expenses that might not occur every month, such as car maintenance, repairs, prom, vacation... Be sure to plan for these expenses by estimating the yearly expense and dividing by twelve.

Ask each student to add up their monthly expenses and compare to their monthly income. If expenses exceed income, some decisions need to be made. Remind students that Giving and Saving should not be options for areas to cut costs!

Students can refer back to their Savings Goals that they established the previous week to fill in the Savings sections.

After all the sections are complete, add up the totals to see if expenses are greater than or less than income. If expenses are greater than income, some changes need to be made.

Another good test is to see what percentage of money is being spent where. By dividing each category total (Giving, Savings, Personal Items, Wheels, Fun Stuff and Extras) by the student's total income, it can be determined what percentage of the income is being spent on that category.

My Personal Financial Plan

MONTHLY INCOME

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

TOTAL INCOME	\$
--------------	----

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	\$