

WEEK ONE: WHERE DOES MONEY COME FROM?

LESSON GOALS:

To help students understand:

- that money can be earned through work, received as a gift, or borrowed.
- God's perspective on working, receiving and borrowing.

TIME FRAMES:

Starter Activity and Questions	5 minutes
Starter Game	5 minutes
Question #1	10 minutes
A Different Perspective	5 minutes
God's Perspective	20 minutes
Games	10 minutes
Final Wrap-Up	5 minutes
Total:	1 hour

SYMBOLS:



The pencil represents areas where students will be asked to answer questions on paper.



The eyeglasses represent areas where students will need to look up verses in their Bibles.

SUPPLIES NEEDED:

Copies of Week 1 Handouts
Copies of the "Track It" sheet
Blank scratch paper for questions

FUN MONEY FACTS:

These fun money facts have been provided as an opening activity for your group. You can turn these into challenge questions for your group to answer or simply share this fun information. In my experience, boys prefer to talk about money facts rather than follow the story that occurs on the next page. If you are leading a girls' group – you may want to skip the money facts and move onto the story. Each week, we will provide two options for a starter activity. Trivia or the story. Feel free to choose whatever works best for your group.

Courtesy of The Buck Book – by Anne Akers Johnson copyright 1993

If you accidentally burn, shred or soak your bill, the people at the office of Currency Standards will sort through the remains in search of redeemable money. If they can account for 51% of the bill, they'll give you a replacement. Once, several hundred dollars were retrieved from the belly of a cow.

It costs 4.1 cents to make a \$1. It also costs 4.1 cents to make a \$100 bill.

It used to be that currency was issued as Gold or Silver certificates and you could actually cash your certificate in for whatever kind of metal was described. Since 1968, those have been gone and you only see Federal Reserve Notes. These dollars are only backed by a promise and our faith in them as legal tender.

When a dollar bill finally wears out, they are sent to the nearest Fed'l Reserve Bank which sorts the good and the bad and the counterfeit. Counterfeit bills are sent to the secret service for investigation. The tired bills are pulverized and then buried. They used to be burned, but that is now banned due to environmental issues.

Before paper money, Americans traded buckskins, that is where the name 'buck' comes from today.

If you made a stack of the worn \$1 bills that are destroyed every year, the stack would be 200 miles high into the sky. Mt. Everest is only 5 miles tall.

A STORY: THE ALLOWANCE

Read the following story to your students or ask one of your students to read it aloud.

It was Saturday and Jake and Cari were excited. Saturday was a great day because it was “Allowance Day.” Today, Jake and Cari would receive their allowance for the week.

“How are you going to spend your allowance, Cari?” Jake asked while they were eating breakfast.

“I don’t know yet,” Cari answered. “I think Mom agreed to take me to the mall this afternoon with Sheila. I’m sure I can find something I want to buy there. What about you?”

“Robbie and I are biking over to JJs, the candy shop today. He bet me that I couldn’t finish one of those giant gobstoppers in less than two hours, so I’m going to buy a couple to prove him wrong.”

Later, Mom wandered into the family room with a serious look on her face and asked the kids to come and sit on the couch.

“Do you guys remember when Dad and I told you that we were going to give you an allowance each week?”

Cari and Jake looked at each other and nodded.

“Well, do you remember what Dad and I told you had to happen in order for you to receive that allowance?”

Jake and Cari glanced at each other. They both knew what the other was thinking. They were both thinking their allowance was in trouble.

Cari started out, “Umm, let me think. You and Dad agreed to give us an allowance if we agreed to keep our rooms clean and help with the dishes when asked.”

“Exactly.” Mom went on to explain that she had kept track that week and Jake and Cari hadn’t kept their end of the bargain.

Mom continued, “Remember, Thursday night, Cari? I asked if you would help me with the dishes after dinner, but you told me you had too much homework and couldn’t help. And Jake, didn’t Dad ask you to help him with the dishes on Tuesday, but you said you were meeting Robbie and didn’t have time?”

“I don’t think you guys realize the amount of time your Dad and I work in order to earn money for this family. When we decided to give you an allowance, we were willing to give you some of that money, but that meant you had to do some work too. I don’t think you guys did your part this week. Therefore, I have some bad news – no allowance.”

STARTER QUESTIONS: (5 MINUTES)

Take a few minutes to allow students to respond to the following questions. This is an area where students are tempted to get off track telling stories – watch your time carefully. Also, be considerate of the fact that allowances might be a sensitive issue, especially for students who don't receive one. Skip the first question if your group did not read the story.

Q. Have any of you ever had a situation like Jake and Cari? What happened in your situation?

Q. Do you get an allowance?

Q. Are there chores you need to complete to get an allowance? What are they? How do you feel about them?

Q. Do you think an allowance should be earned or is it a gift?

Q. What is Money?



STARTER GAME: How Much Does _____ Cost? (5 MINUTES)

Ask students to tell you how much each of the following items cost. These are simply some suggested items. Use the last two spaces to let the group pick an item to discuss.

We recommend writing answers on a chalkboard or posterboard. Allowing students to take turns writing answers on the board will help maintain focus. This is a good opportunity to learn if your students are aware of expenses or if Mom and Dad buy everything. This will also give you insights into their purchasing decisions. Are they 'name-brand' focused or do they shop sales?

Be aware of time on this question as well. Students (especially girls) may be tempted to tell stories about their different shopping experiences.

Ask students to guess how much each item costs.



A shirt costs \$_____

Roller blades cost \$_____

Renting a movie costs \$_____

A new CD costs \$_____

_____ costs \$_____
(allow the group to select an item)

_____ costs \$_____
(allow the group to select an item)

CHALLENGE QUESTION:

The following question is a thought question for your students. Our goal in this lesson is to have students grasp that money costs time. Allow students to struggle with this question a bit. If they can't determine an answer, move on and tell them we'll cover this in the lesson.

How much does \$5 cost? _____

QUESTION #1: WHERE DOES MONEY COME FROM? (10 MINUTES)



Give students Handout #1, entitled, "Where does money come from?" Brainstorm with the students ways that they could get money. While answers may vary, try to direct the students to the following three: Earn by working, Receive as a gift, Borrow. (Students may add that money can also be stolen. While true, we are going to focus in this lesson on legal means of getting money.)

Write these three on a chalkboard if available and ask students to fill them in on their handout in the spaces provided. After brainstorming all three, take a look at each one individually. Use the questions below to have a group discussion about where money comes from.

1. EARN it through work or chores.

Q. Have you earned money?

Q. What did you have to do?

2. RECEIVE it as a gift.

Q. Have you ever received money as a gift?

Q. Why did someone give you a gift of money?

3. BORROW it.

Q. Have you ever borrowed money? Why?

Q. Do you think it's okay to borrow money?

After you feel students understand these three points, lead them into the following wrap-up question. They can write the answer to the question in the space provided at the bottom of their handout.

Wrap-up Question:

Q. If money is earned, received as a gift or borrowed, someone (either you or the person giving the gift or loaning the money) had to do what?

Answer: WORK. In each situation, someone is required to give up their time by working to earn money. Students can earn money by spending time working. They can receive gifts purchased with someone else's money earned with someone else's time. Or they can borrow money. Here, they are promising that they will spend future time working to earn money to repay the loan.

A DIFFERENT PERSPECTIVE: (5 MINUTES)

Now that we understand that money comes from work, let's take another look at the Starter Game. Now, ask students how much those items cost in hours of their time. To help them think this through, assume that they earn \$3 per hour. For a visual effect, you can add this new number to the dollar amount written on the chalkboard or posterboard. You might want to have a calculator available to help with the math calculations.

Ask students to guess how much each item costs in hours of work.

A shirt costs	_____ hours of work
Roller blades cost	_____ hours of work
Renting a movie costs	_____ hours of work
A new CD costs	_____ hours of work
_____ costs	_____ hours of work
_____ costs	_____ hours of work
Five dollars costs	_____ hours of work

Q. Does this change your thinking about how you may want to use your money?

Q. Do you think it's important to work while you're in middle school? Why or why not?

GOD'S PERSPECTIVE: (20 MINUTES)



In this section we will look at God's perspective on working for money, receiving money as a gift, and borrowing money. When applicable, ask students for their response to the question first. Then ask students to look up the recommended scripture to see God's perspective. We recommend having students read the passage aloud. Unless specified, all verses are in the NIV. We have provided some alternate translations to let the students hear the verses expressed in a different way.

GOD'S PERSPECTIVE ON WORK

Q. When do you think God created work? Before or after the fall? What is your reasoning?



Read Genesis 2:15

The Lord God took the man and put him in the Garden of Eden to work it and take care of it.

Answer: God created work BEFORE the fall.

Q. There is a saying that goes like this, “God provides food for the birds of the air, but He doesn’t throw it into their nests.” What does this mean? Do you think this statement is true? Why or Why not?

Q. What do the following verses say about work?



Read Proverbs 19:15

NIV version: Laziness brings on deep sleep, and the shiftless man goes hungry.

CEV version: If you are lazy and sleep your time away, you will starve.

Answer: God expects us to take care of our needs by working.



Read 2 Thessalonians 3:10b

We gave you this rule: “If a man will not work, he shall not eat.”

Answer: We must work, or we will not eat.



Read Colossians 3:23

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

Answer: When we work, God is watching. We need to remember that we are really working to serve God, not our bosses.

GOD’S PERSPECTIVE ON RECEIVING

Q. What are some things that you receive?

Answer: Gifts, Money, Food, Shelter, Clothes, Vacations

Q. What is your attitude towards these things that are given to you? Why?

Answer: Students might say they are grateful for these things. Others may say they expect/deserve them. Explore why students feel this way.



Read Luke 15:11-13

"There was a man who had two sons. The younger one said to his father, 'Father, give me my share of the estate.' So he divided his property between them.

"Not long after that, the younger son got together all he had, set off for a distant country and there squandered his wealth in wild living.

Q. What was the son's attitude toward receiving?

Answer: He believed he deserved it. He demanded it from his father.

Q. What type of decisions did he make with the money he had been given?

Answer: Bad decisions - He chose to spend the money on "wild living".

Q. What would have been the correct response of the son when he received this gift? What would have been your response?

Answer: Everyone should be grateful for gifts given. They should try to use those things wisely in respect to the person that gave it to them.

GOD'S PERSPECTIVE ON BORROWING MONEY

Q. What is the result of borrowing money?

Answer: Debt

Q. What is debt?

Answer: Debt is when you owe money to someone else. Debt is getting ahead of God by getting stuff NOW that we can't afford.

Q. What does the following verse say about debt?



Read Proverbs 22:7

The rich rule over the poor and the borrower is servant to the lender.

Answer: There is a consequence to debt: we have to work for the lender until the debt is paid off.

DEFINITION MATCH:(5 MINUTES)



Have students turn to Handout #2, entitled “Learn the Word – Definition Match.” Give students a few minutes to try to match the correct definitions. Then, take time to go over these definitions to make sure students understand the correct answers.

Match the word on the left with the correct definition on the right.

- | | |
|-----------------|--|
| ___ Earnings | A. Something that is given voluntarily, without expecting anything back. |
| ___ Credit Card | B. Amount of money you owe to someone else. |
| ___ Debt | C. The person who loans money to another and expects it back. |
| ___ Lender | D. Coins or bills accepted as a way to pay for goods and services. |
| ___ Money | E. A plastic card that can be used to borrow money. |
| ___ Gift | F. The cost of borrowing money. |
| ___ Interest | G. Money received for work completed. |

Correct Answers:

- | | |
|--------------|---|
| Earnings: | G |
| Credit Card: | E |
| Debt: | B |
| Lender: | C |
| Money: | D |
| Gift: | A |
| Interest: | F |

WORD SEARCH: (5 MINUTES)

Give students a few minutes to complete the Word Search located on Handout #3.

T	H	C	C	N	O	P	B	D	R	S	M	T	K	L
R	E	A	R	N	I	K	O	S	A	C	O	H	M	R
F	V	X	E	B	C	F	R	R	S	P	N	V	R	O
A	R	M	D	F	R	S	R	F	O	R	E	T	H	D
W	K	K	I	R	I	S	O	R	R	S	Y	T	I	E
P	P	J	T	E	F	B	W	R	F	E	R	N	F	B
M	A	A	M	O	R	S	N	S	T	L	D	J	X	T
O	E	F	Y	C	A	M	T	I	A	R	E	B	E	L
N	G	Q	S	C	C	R	I	S	G	A	B	M	N	D
R	I	T	A	R	H	T	K	R	E	O	V	B	T	J
T	V	Q	U	I	C	E	M	S	K	A	J	J	O	N
G	E	S	H	E	R	E	C	T	I	G	R	A	G	E
R	V	S	A	O	R	C	T	K	L	F	T	O	K	R
E	A	L	L	O	W	A	N	C	E	K	A	I	T	E
A	S	N	H	I	U	R	C	H	R	C	M	N	M	Y
S	G	T	C	E	N	I	Z	I	D	M	K	V	N	E
F	L	I	A	N	K	S	T	M	C	H	L	E	O	R
C	F	D	F	A	O	R	G	B	W	O	R	K	A	R
B	W	E	N	T	I	P	T	S	H	T	I	O	R	Q
A	T	C	H	O	R	E	S	O	F	R	E	D	P	U

CREDIT

GIFT

RECEIVE

EARN

GIVE

JAKE

DEBT

CARI

MONEY

PAYCHECK

CHORES

ALLOWANCE

BORROW

WORK

TIME

FINAL WRAP-UP: (5 MINUTES)

Q. Is there anything you learned today that surprised you?

Give students a chance to think through what they've learned today. To get the conversation started, challenge them to explain to you the relationship between money and work. Also, ask them to give you the three sources of money.



Small Group Challenge:

Provide students with a slip of paper and ask them to write down any questions they have about money that they want you to answer the next week. This is an opportunity for students to bring up topics they might have questions about. However, if students don't have any questions, that's okay. Collect papers.

Hand out a "Track It" sheet to each student. Explain that students will start keeping track of their income and expenses on the "Track It" sheet. Instruct students to begin writing down everything they spend money on and what they do to earn money in the appropriate columns as described below. Remind them to bring it back next week.

Column One has spaces for students to write down any income they earn during the week. They can write down how much they earn and where it comes from.

Column Two allows the student to write down any money the student gives away that week and to whom it is given.

Column Three is to be used for any savings the student sets aside during that week.

Column Four has spaces to write down how the student spent money. How much and on what?

Finally, challenge students to find one Bible verse this week that has to do with money. Write it down and bring it to Small Group next week.

WEEK TWO: WHAT CAN I DO WITH MONEY?

LESSON GOALS:

To help students understand:

- that money can be spent, saved or given away.
- God's perspective on spending, saving and giving.

TIME FRAME:

Starter Activity and Questions	5 minutes
Review	5 minutes
Question #2	5 minutes
God's Perspective	35 minutes
Final Wrap-Up	10 minutes

Total: 1 hour

SYMBOLS:



The pencil represents areas where students will be asked to answer questions on paper.



The eyeglasses represent areas where students will need to look up verses in their Bibles.

SUPPLIES NEEDED:

Copies of Week 2 Handouts
Additional Track It sheets for newcomers
Copies of The Giving and Savings Goals Challenge
Scrap Paper for Questions

STARTER TRIVIA:

The following trivia questions are available as an opening activity for your group.

Or, your group can turn the page and read more about Jake and Cari. The brother and sister that were introduced last week.

The Environmental Protection Agency estimates for gas milage on 1999 cars vary widely.

Q1. Which of these cars should go the farthest on one tank?

Navigator 13 city/ 17 highway MPG – 30 gallon tank
 Metro 44 city/ 49 highway MPG – 10.3 gallon tank
 Century 20 city/ 29 highway MPG – 17.5 gallon tank

Hint: Suppose you only drive in the city? Only drive in the highway?

ANSWER:

For highway driving, the Navigator would go farthest.

Car	Highway MPG	Tank (Gal)	Approx Distance
Century	29	17.5	508
Metro	49	10.3	505
Navigator	17	30	510

For city driving, the Metro would go the farthest.

Car	City MPG	Tank (Gal)	Approx. Distance
Century	20	17.5	350
Metro	44	10.3	453
Navigator	13	30	390

Q2: Assuming gas costs \$1.94 per gallon – how much does it cost to fill each gas tank?

ANSWER: Century \$33.95, Metro \$19.98, Navigator \$58.20

Q3: Is a discount of 30% off the original price, followed by a discount of 50% off the sale price, the same as a discount of 80% from the original price?

ANSWER: No

Original Price	30% off	Cost on Sale	50 % off sale price	Final
\$100	30% x \$100 = \$30	\$100 - \$30 = \$70	50% x \$70 = \$35	\$70 - \$35 = \$35

Original Price	80% off	Final Cost
\$100	80% x \$100 = \$80	\$100 - \$80 = \$20

A STORY: A LITTLE ‘CHANGE’ IN PLANS

Read the following story to your students or ask one of your students to read aloud.

Dad came into the family room while Jake and Cari were finishing up their breakfast.

“Hey guys – I have to congratulate you on doing such a great job on your chores. Way to go!”

Jake and Cari smiled and got ready to receive their allowance. Normally, Mom or Dad would always give each of them a crisp \$5 bill for their allowance. Jake would typically race immediately to his room to put the money into the wallet he got from Grandma last Christmas. Cari would race to her secret hiding space (that everyone knew was behind her old dollhouse in her room) and put her money there.

This week, however, things were a little different. Dad handed Jake and Cari each an envelope. They heard a jingle as they shook their envelopes and wondered what was going on.

Jake quickly tore open his envelope and spilled the bills and coins onto the coffee table.

“Let’s see, here’s three one-dollar bills and eight quarters. What’s going on, Dad? Why did you give us all this change?”

Cari had quickly counted the coins and bills and added, “It’s still \$5, but Jake’s right – why did you give us all this change? Did you run out of five-dollar bills?”

“No, we didn’t run out of five-dollar bills,” Dad replied. “But your mom and I were talking about your allowance and we realized a mistake we had been making.”

“You guys made a mistake? What do you mean?” Cari asked.

“Well, we always try to tell you guys how important it is to use money that you earn wisely. And we also tell you how important it is to save part of your money and to give part of your money.”

Jake and Cari nodded their heads. Yes, they had heard that conversation many, many times. So many times in fact, that they could probably recite parts of it.

Dad continued, “Even though we tell you how important it is, we don’t see you do much about it. When the offering plate passes at church on Sunday, I can only imagine what’s going through your heads. You don’t want to give up your entire five dollars so you decide to wait until you spend some of it and then you’ll have change. However, by the time you get to church the next time, it’s all been spent.

“And when I offer to bring you to the bank to put money in your savings accounts, you always say, ‘Next time, Dad.’ That typically means you already spent everything.

“Your mom and I decided that giving you a five-dollar bill makes it too easy to just spend all of it. So instead we’ve given you several bills and coins. Now you’ll have money ready for the offering plate tomorrow if you want to give. I’m also leaving for the bank in a few minutes if anyone wants to come with me.”

STARTER QUESTIONS: (5 MINUTES)

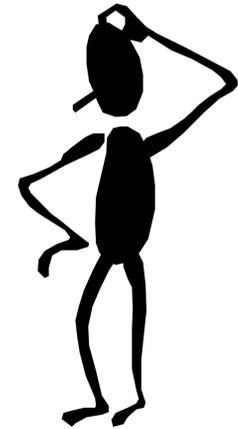
Take a few minutes to let students respond to the following questions. Challenge the students to be realistic about their giving and saving estimates. If you did not read the story, skip question #1.

Q. Do you understand why Dad gave Jake and Cari three ones and eight quarters? Why?

Q. If your allowance was \$5 per week, how much would you use to help others?

Q. If your allowance was \$5 per week, how much would you save?

Q. Which is easier – to give before you start spending your allowance or after?



REVIEW: (5 MINUTES)

Answer any questions students wrote down last week.

Review last week's lesson:

Q. Where does money come from?

1. Earned through work
2. Received as a gift
3. Borrowed

Q. What is the definition of debt?

Answer: Debt is money you owe to someone else.

QUESTION #2: WHAT CAN I DO WITH MONEY? (5 MINUTES)



Provide students with the Week 2 Handouts. Encourage students to complete the Word Scramble to come up with the three ways money can be used. During the God's Perspective section, we are going to look more closely at these different ways. Although students are probably aware of these methods, encourage them to think through how this affects their day-to-day life.

Q. What are three ways that money can be used?

Give it away

Save it

Spend it

GOD'S PERSPECTIVE: (35 MINUTES)

Let's look individually at each one of these ways money can be used.

GOD'S PERSPECTIVE ON GIVING:

Q. Why should we give some of our money away?



Read Proverbs 3:9-10

Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

Answer: Giving allows us to show our respect (honor) to God. By giving, we show God that we know he has given us everything we have.

Q. Why should we give our 'firstfruits'? What does this mean?

Answer: Giving 'firstfruits' simply means we give to God first, not last. This makes sure that we have money to give to God and don't accidentally use it all on ourselves.

Q. How much of our money should we give away?

Leaders: Be aware that students may answer this question with the "Sunday School" response of 10%. While 10% is a great starting point for giving and is taught in the Old Testament, we want to challenge the students to think past this answer. The following verse gives the broad answer that we are called to "give generously". Explore what this means in your students' lives.



Read 1 Timothy 6:18-19

Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

Answer: We should give generously.

Q. What does it mean to "give generously"? How can you give generously in your own life?

Answer: Giving generously often calls for a sacrifice on the part of the giver. Challenge students to think through ways that they could give generously. For example, giving up buying a pop once a week and saving the money for the collection plate.

Q. Who should receive our gifts? Why?



Read Luke 3:11

"The man with two tunics should share with him who has none, and the one who has food should do the same."



Read Proverbs 19:17

He who is kind to the poor lends to the Lord, and he will reward him for what he has done.

Answer: We are called to help those who are less fortunate. By doing this, we are serving God.

Q. What are some ways to give?

Answer: We can give at youth group, at church, to help a poor family, to a charity, to sponsor a child, etc. (Please note: This is not a full list. Encourage students to be creative.)

GOD'S PERSPECTIVE ON SAVING:

Q. Do you think God wants us to save? Why?



Read Luke 14:28-30

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? For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, saying, 'This fellow began to build and was not able to finish.'



Read Proverbs 21:20

In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.

Answer: Yes, God tells us to plan ahead and save.

Q. What are some reasons to save?

Answer:

- Saving money allows us to buy the things we will need in the future. For example, a youth group trip, a bike, college education, etc.
- Saving money also allows you to pay cash for the things you need and avoid having to borrow money.

Q. How much should you save?

Answer: Enough to pay for your future needs.

GOD'S PERSPECTIVE ON SPENDING:

Have students go to the NEEDS VS. WANTS section of their handout packet. Ask them to circle the answer they believe is correct. After everyone is finished, go through the questions and discuss everyone's answers.

NEEDS VS. WANTS



Compare the following items and decide if each is a NEED or a WANT.

Is a cell phone a NEED or a WANT?

Is air-conditioning at home a NEED or a WANT?

Is someplace warm and dry to sleep at night a NEED or a WANT?

Is a winter jacket in Michigan a NEED or a WANT?

Are new clothes every school year a NEED or a WANT?

Is popcorn at the movie theater a NEED or a WANT?

Is hot lunch at school a NEED or a WANT?

Is eating lunch every day a NEED or a WANT?

Is a new bike a NEED or a WANT?

Are new roller blades a NEED or a WANT?

Is a car when you turn 16 a NEED or a WANT?

Q. Does God promise to take care of all our wants or all of our needs?



Read Isaiah 58:11

The Lord will guide you always; he will satisfy your needs in a sun-scorched land and will strengthen your frame. You will be like a well-watered garden, like a spring whose waters never fail.



Read Philippians 4:19

And my God will meet all your needs according to his glorious riches in Christ Jesus.

Answer: God promises to meet all of our needs.

Q. What are the conditions to the promises in the above verses?

In order to answer this question, we'll need to look at each verse in context.



Read Isaiah 58:9-11

Then you will call, and the LORD will answer; you will cry for help, and he will say: Here am I. "If you do away with the yoke of oppression, with the pointing finger and malicious talk, and if you spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday. The Lord will guide you always; he will satisfy your needs in a sun-scorched land and will strengthen your frame. You will be like a well-watered garden, like a spring whose waters never fail.

Answer: Help others, don't be mean, don't gossip, help the hungry and oppressed.



Read Philippians 4:14-19

Yet it was good of you to share in my troubles. Moreover, as you Philippians know, in the early days of your acquaintance with the gospel, when I set out from Macedonia, not one church shared with me in the matter of giving and receiving, except you only; for even when I was in Thessalonica, you sent me aid again and again when I was in need. Not that I am looking for a gift, but I am looking for what may be credited to your account. I have received full payment and even more; I am amply supplied, now that I have received from Epaphroditus the gifts you sent. They are a fragrant offering, an acceptable sacrifice, pleasing to God. And my God will meet all your needs according to his glorious riches in Christ Jesus.

Answer: Give to missionaries, help those in need.

Conclusion: Spending money is okay, but we need to think through WHY we are spending. Being able to work, to earn the money to buy the things we need is a blessing from God. However, as we make our money decisions we have to keep our need to give and our need to save in balance with our desire to spend.

Since spending seems to come more naturally than giving or saving, it's important to stop and think before making a spending decision. Ask yourself the following questions and then make your decision.

The Three Spending Questions:

1. Am I buying this impulsively? (Did I plan to buy this ahead of time?)
2. Am I buying this to impress others?
3. Will buying this stop me from having enough money to buy what I need later?

FINAL WRAP-UP (5 MINUTES)

Give students a chance to think through what they learned today. Challenge them to explain any new ideas they have about giving, saving and spending.

Q. Is there anything you learned this week that surprised you?

Small Group Challenge:



Remind students to continue to fill out their “Track It” sheets.

Hand out the Giving and Saving Goals sheets. Tell students to go home and use these sheets to think through how much they want to give and save each week. Ask them to sign it and ask their parents to sign as witnesses.

THE SAVING AND GIVING GOALS CHALLENGE

I WANT TO SAVE MONEY FOR:

IN ORDER TO GET THESE THINGS, I AM GOING TO:

I WANT TO GIVE MONEY TO:

IN ORDER TO DO THIS, I AM GOING TO:

Signed:

Witnesses:

OLD TESTAMENT TITHES AND OFFERINGS

THE TITHE:

Leviticus 27:30

" 'A **tithe** of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD ; it is holy to the LORD .

Leviticus 27:32

The entire **tithe** of the herd and flock-every tenth animal that passes under the shepherd's rod-will be holy to the LORD .

Deuteronomy 12:6

there bring your burnt offerings and sacrifices, your **tithes** and special gifts, what you have vowed to give and your freewill offerings, and the firstborn of your herds and flocks.

(Whole Chapter: **Deuteronomy 12** In context: **Deuteronomy 12:5-7**)

OFFERINGS:

Burnt Offering – voluntary act of worship, expression of devotion, commitment, surrender to God.

Grain Offering – Voluntary act of worship – recognition of God's goodness, devotion to God

Fellowship Offering – Voluntary act of worship, thanksgiving, fellowship

Sin Offering – mandatory atonement for specific unintentional sin, confession of sin, forgiveness of sin, cleansing

Guilt Offering – Mandatory atonement for unintentional sin requiring restitution, cleansing, restitution, fines.

WEEK THREE: WHOSE MONEY IS IT, ANYWAY?

LESSON GOALS:

To help students understand:

- that God owns everything including our money.
- the concept of stewardship.

TIME FRAME:

Starter Activity and Questions	5 minutes
Review	5 minutes
Question #3	10 minutes
God's Perspective	15 minutes
A Group Activity	10 minutes
Another Group Activity	5 minutes
Games	5 minutes
Final Wrap-Up	5 minutes
Total:	1 hour

SYMBOLS:



The pencil represents areas where students will be asked to answer questions on paper.



The eyeglasses represent areas where students will need to look up verses in their Bibles.

SUPPLIES NEEDED:

Copies of Week 3 Handouts
Copies of Skit #1 and Skit #2
Additional Track It sheets for any newcomers
Scratch paper for questions

STARTER TRIVIA

The following riddles are an optional opening activity. Or, the story of Jake and Cari continues on the following page.

RIDDLE #1:

Elmer Johnson went to the hardware store to make a purchase for his house. He asked the store clerk, "How much will one cost?"

The clerk thought for a moment and said, "Three dollars."

Elmer Johnson, who looked a little puzzled said, "Well then, how much will twelve cost?"

"Six dollars," replied the clerk.

Elmer Johnson scratched his head and said, "If I were to purchase two hundred, how much would that cost?"

"That," said the clerk, "will cost you nine dollars."

What was Elmer Johnson buying?

Answer: He was buying house numbers.

RIDDLE #2:

What does this mean?

Y\$O\$U\$R\$P\$O\$C\$K\$E\$T

Answer: Money in your pocket

RIDDLE #3:

How can you give someone \$63 using six bills, without using any one dollar bills (or any change)?

Answer: 1 - \$50 bill, 1 - \$5 bill, 4 - \$2 bills

RIDDLE #4:

If five thousand, five hundred five dollars is written as \$5,505, how should twelve thousand, twelve hundred twelve dollars be written?

Answer: It should be written as \$13,212.

CARI'S SHOPPING DECISION:

Read the following story to your students or ask one of your students to read aloud.

Saturday morning has come again to the Vine household. Jake is busy talking about the past few weeks saying, "I can't wait to get my allowance today! I think I worked really hard for it this week. I made my bed *almost* every day and I helped with the dishes one night."

Cari went on to exclaim, "You think you did a lot of work? I actually made my bed every day, helped Dad with the dishes THREE nights and I even picked up the stinky socks that you left in MY room so that I wouldn't get in trouble for it."

"Sheila and I agreed that we would wait to go to the mall until today, since I didn't have any money two weeks ago. I can't wait to go to the jewelry store and buy some new earrings and maybe another belt."

"Another belt?" Jake was shocked. "How many belts does a girl need to own? Don't you have over ten already?"

"Well, yeah, but Sheila was telling me about this new style of belt that's really cool and as long as I have the money, I can do whatever I want, right? Like Mom said a few weeks ago, we EARN money with our time so I EARNED the money to buy a new belt!"

As Cari finished her sentence, Mom entered the family room. She had that look on her face again, that serious look that meant Jake and Cari were in trouble.

Jake looked at his mom and put his very best smile on his face and immediately offered to help with any chores she might need completed. He didn't want a repeat of that week with no allowance.

"No, Jake. I've got everything under control, but thanks for asking. I was actually coming in here to tell you guys how much I appreciated you remembering to do all your chores and even offering to help with the dishes. You definitely earned your allowances!"

"But," Mom began.

"No, no buts, please," Jake interrupted.

"Yes, there is a 'but'," Mom replied. "I just overheard you and Cari as I was walking in and I'm a little concerned about how you're planning to spend your money, Cari. Do you really think the best use of your allowance money is to buy yet another belt?"

"Well, like you said, Mom, we did EARN our money so I thought that meant I could use it however I want to. And right now, I want to buy a new belt. You and Dad use the money that you EARN however you want to, don't you?"

"Not exactly, honey. Your dad and I take the money we earn very seriously. Not only does it take up a lot of our time in order to earn that money, but we also know that we are responsible for how we spend our money."

STARTER QUESTIONS: (5 MINUTES)

Take a few minutes to let students respond to the following questions. Be sure to challenge students as to WHY they answer the way they do. If you did not read the story with your students, skip question #1.

Q. What do you think of Cari's decision about how to spend her money?

Q. How do you decide how to spend your money?

(Use the next two questions to help students understand that just like parents have rules for how their children can spend the money their parents give them, God also has rules for how we can spend the money that he gives us.)

Q. If your parents give you a \$5 allowance, can you do with it whatever you want?

Q. If you earn \$5 doing chores, can you do with it whatever you want?



REVIEW: (5 MINUTES)

Q. Where does money come from?

Answer: Earned through work, Received as a gift or Borrowed.

Q. What are the three things you can do with money?

Answer: Give it, Save it or Spend it.

QUESTION #3: WHOSE MONEY IS IT ANYWAY? (10 MINUTES)



Give students this week's handout. Ask students to write down their answers to the following questions. Ask them to share their answers and discuss them as a group. Look up the Bible verses together and discuss how the Bible answers the questions.

Q. Is the money you have really yours? Why or Why not?

Q. Whose money is it?



Read Deuteronomy 10:14, Psalm 24:1-2 and Deuteronomy 8:17-18a

To the Lord your God belong the heavens, even the highest heavens, the earth and everything in it. Deuteronomy 10:14

The earth is the Lord's, and everything in it, the world, and all who live in it; for he founded it upon the seas and established it upon the waters. Psalm 24:1-2

You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth... Deuteronomy 8:17-18a

Answer: Everything belongs to God – the heavens, the earth and everything in it, because he made it. Even the things we earned belong to God because he gave us the ability to work.

Q. If the money we have really belongs to God, how should that determine what we do with it?

Answer: We need to make sure that whatever we do with it is okay with God.

GOD'S PERSPECTIVE (10 MINUTES)



Give students a minute to decipher the word at the bottom of their handout. Then work together to discuss the questions.



Use the following key to decipher the next word.

A = @	F = ❖	K = <	P = ★	U = +						
B = #	G = ^	L = //	Q = ✓	V = ✱						
C = \$	H = ✧	M = []	R = □	W = ■						
D = *	I = %	N = >	S = ■	X = ✕						
E = &	J = ♣	O = ▲	T = ⊗	Y = ∅						
				Z = ?						
<u> </u>										
■	⊗	&	■	@	□	*	■	✧	%	★

Q. Does anyone know what this word means?

Answer: Stewardship is the idea of taking care of something that doesn't belong to us.

Steward is an old word that means servant or caretaker or manager.



Read Matthew 25:14-30, the Parable of the Stewards

"Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money.

After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.'

His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' "The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.'

His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' "Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.'

His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.'

'Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

Q. What does this parable tell you about our responsibility to take care of stuff God has given us?

Answer: It is clear from this parable that God expects us to carefully use the things he has given us and that Stewardship does NOT mean Ownership.

Q. What are the things that God has given us to take care of as stewards?

Answer:

- Time (every breath we take is a gift from God)
- Talent (academic ability, athletic ability, musical ability, etc.)
- Treasure (money and the things we can buy with money.)

Q. How are you using these things?

A GROUP ACTIVITY (15 MINUTES)

Divide your group into two teams. Give one group Skit #1 and the other Skit #2. Tell the students to read through the story together and then decide how they will act it out for the other group. They will have 5-7 minutes to prepare their skit. After the Skit #1 team has performed their skit, review the Skit #1 questions with the group. Repeat for Skit #2.

Skit #1 – The Bike

Characters needed:

Mike

Scott

Johnny – the little brother

Mike was excited because he was leaving for camp in a few hours. He and his best friend Scott had been going to camp together for three years. This year, they were in the Wilderness Cabin meaning they were going to learn how to build their own shelter and cook on an open fire.

They were discussing how great it was going to be when Johnny, Mike's little brother walked up. Johnny was 3 years younger than Mike and looked sort of depressed. Mike asked what was wrong and Johnny said he was sad because Mike was going away for a whole week!

Mike decides that he knows just what will make Johnny feel better. He tells Johnny that he can use his bike while he's gone. Johnny has to be very careful and put air in the tires, wash it off if it gets dirty, and try to keep it looking nice.

Johnny promises to take good care of it and Mike leaves for camp.

Mike returns a week later and finds his bike lying on its side next to the garage. The tires are flat, the chain has fallen off, and the handlebars even look bent.

Mike asked Johnny what happened and Johnny explained that he had taken the bike over this great jump at the park, but a tire popped on the landing and the chain fell off. Instead of fixing it, Johnny just decided to wait until Mike got home and let him do it.

Q. How do you think Mike would feel?

Q. How does this relate to the way we treat what God has given us?

Answer: God feels the same way when we fail to use the things he has given us wisely. God blesses us with our time, talent and treasure and He expects us to use them and enjoy them, but he also expects us to not misuse them by wasting them.

Q. How are we supposed to use what God has given us?

Answer: We are to take care of them and use them wisely.

Q. What does God promise if we use what he has given us wisely?

Answer: God promises to reward us.

Skits #2 – The Stereo

Characters needed:

Tom

Jim

One day, Tom, a senior in high school, decided to go to the local stereo shop and check out their latest systems. While he was there, he ran into his buddy Jim. They started talking about the different stereo systems and how much Tom wanted one, but couldn't afford it.

Jim had a great idea. He had just learned that if you were 18, the store would give you a store credit card and they would even give you 10% off your first purchase using that credit card.

Jim went on to explain that Tom could buy an \$800 stereo system and he would only have to scrape together 25 bucks a month for the payment. He could have the stereo paid off in a little over 2 years, but he could have the stereo now!

What Tom and Jim didn't realize or consider in their calculations was the fact that interest would be charged since Tom wasn't paying for everything with cash. If Tom only paid \$25 a month it would actually take over 3 and a half years to pay it back. He would also pay an additional \$320 in interest. Suddenly, that great deal wasn't such a great deal anymore.

Q. Would you buy the stereo if you were Tom?

Q. Is buying something on credit a good use of God's money? Why or why not?

Read for the students Proverbs 17:18 from the Message.

It's stupid to try to get something for nothing, or run up huge bills you can never pay.

Answer: When we buy something with a credit card because we don't have the cash we are getting ahead of God.

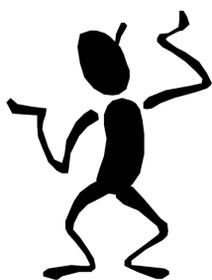
GROUP DISCUSSION:

Q. Why is it important that we, as Christians, have a stewardship attitude?

Answer:

1. It's a way to show respect to God, our Master.
2. It's a way to avoid bad financial choices.
3. God will bless us if we do.
4. It helps us to be less self-centered and more God-centered.

ANOTHER GROUP ACTIVITY: HOW MUCH DOES IT REALLY COST? (5 MINUTES)



This activity is optional. However, if you have extra time, it's a great opportunity to have students comprehend the additional cost that interest can create when you buy things on credit.

If you buy a \$5000 car with a 36-month loan that charges 12% interest, how much will it cost in the end?

- A. \$5100 B. \$5580 C. \$6444 D. \$6746

If you have a \$2000 credit card balance and make the minimum payments how long will it take to pay off your balance?

Answer: 32 years. (Total repayment will be \$10,000)

CROSSWORD PUZZLE (5 MINUTES)



Give students time to complete the following Crossword Puzzle located in their Handout Packet. Review the answers when completed.

Across

1. Another word for having money (Deuteronomy 8:17-18).
3. A way to carry money around – the opposite of credit.
5. If we buy something using a plastic card, we are using _____.
7. An 11-letter word that means taking care of someone else’s stuff.
9. Rhymes with share.

Down

2. A Biblical word found in the Old Testament for giving 10% of your income.
4. Something that occurs if you use a credit card and don’t pay it back.
6. If you choose to buy something, you are _____ your money.
8. We are supposed to store our _____ in heaven (Matthew 6:19-21).
10. Parents sometimes give their kids an _____.

				1. W	E	A	L	2. T	H				
								I					
								T					
				3. C	10. A	S	H			6. S			4. D
8. T					L			E	P			E	
R					L			C	R	E	D	I	B
E					O					N			
A					W					D			
7. S	T	E	W	A	R	D	S	H	I	P			
U					N					N			
R					9. C	A	R	E			G		
E					E								

FINAL WRAP-UP: (5 MINUTES)

Give students a chance to think through what they've learned today. If students don't feel they have learned anything new, challenge them to explain what stewardship means.

Q. Is there anything you learned today that surprised you?

Ask students to write down any questions they have about money that they want you to answer next week.

Small Group Challenge:

Remind students to continue to fill out the "Track It" Chart. Check if they have any questions about filling out the chart.

Challenge students to talk to their parents about their opinion on credit cards. How do they use their credit card(s)? How do they feel about credit card payments?

WEEK FOUR: PUTTING IT ALL TOGETHER.

LESSON GOALS:

To help the student understand:

- how to keep track of income and expenses.
- how to make choices about spending, saving and giving as a Christian.

TIME FRAME:

Starter Activity and Questions	5 minutes
Review	5 minutes
Putting It Together	10 minutes
Break It Down	10 minutes
A Group Activity	15 minutes
Do it Yourself	5 minutes
Final Wrap-Up	10 minutes

Total: 1 hour

SYMBOLS:



The pencil represents areas where students will be asked to answer questions on paper.



The eyeglasses represent areas where students will need to look up verses in their Bibles.

SUPPLIES NEEDED:

Blank “Track It” sheets
Envelopes (3 for each student)

OPTIONAL SUPPLIES:

Markers, Crayons, Glue, Glitter, etc.

STARTER QUIZ

Challenge your small group to try to determine the answers to the multiple choice questions. This can be a group activity or an individual contest. If choosing to use this as a contest, blank question forms without the answers can be found in the back. Once again – this is an optional activity if your group seems to prefer trivia. The story on the following page is again a continuation of Jake and Cari’s story from last week.

Finish this proverb. Proverbs 23:5 Cast but a glance at riches and they are gone, for they will surely sprout wings and fly off to the sky like a/an.....

- A. pegasus **B. eagle** C. chicken D. dove

Who did Jesus say to pay taxes to?

- A. Soloman B. King Herod C. President Bush **D. Caesar**

Finish this proverb: Proverbs 11:28 NIV – Whoever trusts in his riches will fall, but the righteous will thrive like a what?

- A. young deer. B. soaring eagle. C. fresh flower. **D. green leaf**

In addition to his mission work, Paul also worked as a what?

- A. Carpenter B. Tax Collector **C. Tent Maker** D. Donkey
Salesman

How many friends came to visit Job when he went through all his financial/ family troubles?

- A. 1 **B. 3** C. 5 D. 0

Timothy calls people to care for whom?

- A. The old and the young **B. The widows and orphans**
C. Brothers and Sisters D. Cats and Dogs

How many day’s wages was a drachma in Bible times?

- A. 1** B. 1/2 day C. 1 week (7 days) D. 2 days

JAKE'S REQUEST:

Read the following story to your students or ask one of your students to read aloud.

Jake came running into Cari's room. "Hey Cari, how are you doing? Are you ready for our family vacation? Can I help you with anything? Do you need me to carry your bag to the car?"

Cari replied, "Don't you have your own packing to do? What do you want to help me for?"

"Well, you are my favorite sister and I just wanted to make sure that you had everything under control. I wanted to let you know that I can help if you need ANYTHING."

"Jake, you never offer to help me, unless you want something. So, what is it that you want?"

"Well, since you asked – I was sort of wondering if you have any extra money that you would loan me for our vacation. I sort of spent all of my allowance and lawn mowing money last week and I don't have anything to take on the trip to buy souvenirs."

"Why don't you ask Mom and Dad for an advance on your allowance?" Cari asked.

"If I ask Mom and Dad, I know I'm going to get a lecture about saving my money and they'll probably remind me of that verse again – you know the one – 'the servant is borrower to the lender' or something like that..."

"You mean 'the borrower is servant to the lender,' Jake, and you're right, Mom and Dad would give you a big lecture. Especially since we've known about this vacation for months and Mom and Dad have kept reminding us that we're in charge of buying our own souvenirs."

"Yeah, I thought I would have enough money to buy stuff at the video store last week AND go on vacation, but I must have goofed, cuz I just looked in my wallet this morning and there's nothing there! So, come on, Cari – would you loan a little money to your favorite brother?"

Cari thought about it and decided that this might work out pretty well for her.

"Okay, Jake – I'll give you the money, but you have to promise to make my bed for the next month, do the dishes for me whenever I'm asked, pick up my dirty clothes off the floor, AND...."

"That's not fair – I would be doing ALL of your chores and ALL of mine!" Jake exclaimed.

"Exactly – that's what it's going to cost you – unless you want to go and ask Dad for it..."

"Ask Dad for what?" Dad asked from the doorway of Cari's room. "Did I just hear you telling Jake he has to do all of your chores, Cari? And Jake, were you asking Cari for money?"

"You guys both know how your Mom and I feel about borrowing money. Come into the living room; we need to have a little chat. I have a Bible verse I want to tell you about, it goes something like this, 'the borrower is servant to the lender.' Maybe you guys need to hear a little bit more about what that means."

STARTER QUESTIONS: (5 MINUTES)

Q. Do you think Cari had a right to make Jake do her chores in return for borrowing money? Why or why not?

Q. What are some ways you keep track of your money?

Q. What should you do when you run out of money?



REVIEW: (5 MINUTES)

Q. What does God own? Why?

Answer: God owns Everything – including my money and my time. He owns everything because he made everything and it's his.

Q. What is the definition of stewardship?

Answer: Stewardship is taking care of something that belongs to someone else.

Q. Why do we use the term stewardship to describe our relationship to God?

Answer: Because God owns everything and he is in control. He is the Master and we are the Stewards.

Q. Why is using a credit card dangerous?

Answer: Because we may be spending money we do not have.

PUTTING IT ALL TOGETHER: (10 MINUTES)



Ask students to pull out their “Track It” sheet. Have them take a few minutes to put the Track It totals together on the bottom. Also encourage them to determine the percentages. If students missed a week or forgot their sheets, have them guess. (Be sure to have some blank “Track It” sheets available for students who forgot them.)

INCOME:

Q. Was your income more or less than you thought?

Q. Was it hard to keep track of your income? Why?

GIVING:

Q. What did you learn from tracking your giving?

Q. Did you give as much as you would like to give?

Q. What percentage of your income do you think you should give that would please God?

SAVING:

Q. What did you learn from tracking your savings?

Q. Did you save as much as you would like to save?

Q. What percentage of your income do you think you should save?

SPENDING:

Q. What did you learn from tracking your spending?

Q. What did you spend your money on in the past three weeks?

Q. Did you spend any money on things you were not planning to spend money on?

Q. Is there anything you spent money on that you wish you had not?

Q. How can you make sure that you have enough money for the things you need?

Answer: The Envelope System

THE ENVELOPE SYSTEM:

Be sure to bring three blank envelopes for **each** of your students. Optional activity for female small groups: Bring markers, crayons, glue, glitter, etc and allow the girls to decorate the envelopes. I would recommend saving this activity for the end of the night IF you have time.

STEP ONE: Ask students to write the following categories on the blank envelopes provided.

The categories are: Giving, Saving, Spending



STEP TWO: Ask students to look at their Giving Goals and decide how much they want to put into that envelope each week. We recommend students use a 'percentage of income.' Students can see what percentage they are presently giving by looking at their percentage in Column Two of the Track It sheet. Encourage students to think through what percentage of their money they want to give each week and write this on the envelope.

Q. Why do we set aside money for giving first?



Read Proverbs 3:9

Honor the Lord with your wealth, with the firstfruits of all your crops;

Answer: God tells us to give to him first.

STEP THREE: Look at your Saving Goals and decide how much you want to put into that envelope each week. We recommend students use a ‘percentage of income.’ Students can see what percentage they are presently saving by looking at their percentage in Column Three of the Track It sheet. Encourage students to think through what percentage of their money they want to save each week and write this on the envelope.

STEP FOUR: The remaining money can go into your spending envelope.

STEP FIVE: Each time you earn money, put the correct amount in each envelope. Then use the money from your spending envelope whenever you want to buy something. If there is no money in the envelope – you can’t spend any money!

A GROUP ACTIVITY: (15 MINUTES)

Students will be given a chance to think through money decisions for an imaginary person before they have to tackle their own situation. Work through this story with the group by reading about Jody and answering the questions throughout. Students can be assigned different paragraphs to read. If you like, ask a student to keep track on the chalkboard of all of Jody’s income opportunities and expenses. This will be helpful to refer to as you discuss her situation.

I would like you to meet Jody. Jody earns \$5 per week doing chores around the house. Jody also has an arrangement with the neighbors that she baby-sits one night a week for four hours. She earns \$12. Occasionally, she gets other babysitting jobs and earns an extra \$10. Jody’s birthday is in August and Grandma Smith always gives her \$10 to buy a gift for herself.

Q. What is Jody’s weekly income?

Answer: Ideally, students will only count the guaranteed income, which is \$17. They might include the additional babysitting money. If so, ask why? Here is a good chance to discuss whether or not anyone should count on “occasional income” when making money decisions.

Ever since Jody started earning money, her parents told her she is in charge of some of her own spending money. Finding ways to spend the money she has earned doesn’t seem to be a problem for Jody.

Jody’s school recently started selling cappuccinos in the morning for just 50 cents per cup. Jody loves French Vanilla and buys a cup every morning. When she’s feeling generous she sometimes

buys a cup for some of her friends who forget their money. That usually happens about once a week.

Jody also loves to chew gum. She's actually known around school as the girl who always has gum and is always willing to share. Jody often goes through 2-3 packs of gum per week. This usually costs her about \$3.

Jody's mom doesn't approve of cafeteria lunches so she packs Jody a lunch every day with a healthy sandwich, piece of fruit, two cookies, a juice box and note that says she loves her. Every day, Jody opens the lunch, reads the note, gives the sandwich, fruit and juice box away to someone else and goes to the cafeteria to buy pizza or chicken nuggets to have with her two cookies. This costs Jody about \$2 per day.

On the weekends, Jody and her friends like to meet at the mall. Most of the time, they simply window shop, but occasionally they find a shirt or something else they just *have to buy!* Typically, Jody finds something she *just has to buy* about every other week. She usually spends \$7 when she buys something.

In addition to all this, Jody and her friends always exchange gifts at Christmas and Jody buys those herself too. That costs her about \$25.

Q. How much money does Jody spend each week?

Answer: \$2.50 on Cappuccino
 \$3.00 on gum
 \$10.00 of cafeteria food
Total: \$15.50

Plus Every other week she spends \$7.00 (which equals
\$3.50 every week)

New Total: \$19.00 each week.

If you can't tell, Jody is headed into trouble. She is already spending \$2 more each week than she is guaranteed to earn AND she's not saving any money for Christmas presents or giving any money to charities.

Recently, Jody learned her youth group is raising money to adopt a family in the Philippines. Jody's youth leader asked every student to promise to save \$2 each week for 8 months to help support the family. Jody agreed.

Jody also wants to buy a stereo for her room. The stereo she wants costs \$100. Her parents told her that if she saves \$60 they would pay the rest.

Jody's parents also had a talk with her a couple of weeks ago about college. Even though Jody is only twelve, they warned her that college is going to be very expensive and she's going to have to help pay for it.

Q. What do you think Jody should do to meet all her goals?

Answer 1: Cut Spending.

Jody can choose to only buy 2 cappuccinos per week. This would save \$1.50. Jody can also decide to eat the lunch her mom packs her 4 days per week, saving her \$8. Or, if Jody is very brave, she could tell her mom she doesn't eat the lunches her mom packs for her and see if Mom will pay for cafeteria food. By saving just \$9.50 each week, Jody would have money to give to the church project, her stereo savings and Christmas gifts for friends.

Answer 2: Increase hours of work.

Jody can ask for more consistent babysitting jobs. If Jody always earned an extra \$10 a month, that money could also be saved towards Christmas presents, a stereo and college.

Answer 3: Increase income through an additional job.

Jody can ask her parents if she can get a paper route to earn extra money.

DO IT YOURSELF: (5 MINUTES)



Take the time to have students look at their own 'Track It' sheets.

Q. Are there any changes you need to make in order to meet your spending, saving and giving goals?

FINAL WRAP-UP: A REVIEW OF THE THREE GREAT QUESTIONS. (10 MINUTES)

QUESTION #1: Where Does Money Come From?

Answer: Earn it by working, Receive it as a gift, or Borrow it.

Q. What does God say about each of these?

QUESTION #2: What Can I Do with Money?

Answer: Give it, Save it, Spend it.

Q. What decisions have you made about what to do with your money?



QUESTION #3: Whose Money Is It, Anyway?

Answer: God's

Q. What does this mean for us today?