

QUESTION #1:

WHERE DOES MONEY COME FROM?

1.

2.

3.

THESE ALL EQUAL:

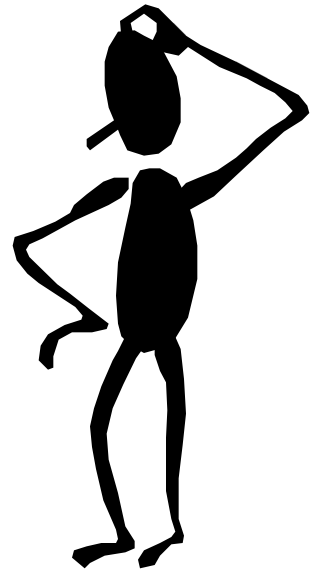
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------

LEARN THE WORD

DEFINITION MATCH

Match the appropriate word on the left with the appropriate 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. |



WORD SEARCH

Find the words located on the bottom of the page in the square below.
Words can be horizontal, vertical or diagonal.

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

TIME

BORROW

WORK

TRACK IT

TRACK IT							
	COLUMN ONE		COLUMN TWO		COLUMN THREE	COLUMN FOUR	
Date	Income	(From)	Giving	(To)	Saving	Spending	(On)
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
	\$		\$		\$	\$	
TOTALS:	\$		\$		\$	\$	

TRACK IT

TRACK IT								
	COLUMN ONE		COLUMN TWO		COLUMN THREE	COLUMN FOUR		
Date	Income	(From)	Giving	(To)	Saving	Spending	(On)	
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
	\$		\$		\$	\$		
TOTAL	Add up the total amount of money earned and put that number here as income.		Add up the total amount of money given and put that number here.		Add up your savings and put that number here.		Add up the total spending and put that number here.	
	\$		\$		\$	\$	\$	
PERCENTAGE OF INCOME			Total giving divided by total earned equals % of income.		Total saving divided by total earned equals % of income.		Total spending divided by total earned equals % of income.	
			%		%		%	

QUESTION #2

WHAT CAN I DO WITH MONEY?

What are three ways that money can be used?

Word Scramble:

1. _____

GEITVI

2. _____

TVAESI

3. _____

SNEPTI

God's Perspective on #1:

Why do this? _____

How much? _____

To whom? _____

How? _____

God's Perspective on #3:

What are the Three Questions?

1) _____

2) _____

3) _____

God's Perspective on #2:

Why do this? _____

How much? _____

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?



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:

WEEK 2 - HANDOUT #3

QUESTION #3

WHOSE MONEY IS IT, ANYWAY?

Pretend you are a debater who has to be prepared to argue both sides of a debate. Look at the following question and try to answer Why AND Why not?

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

WHY?

WHY NOT?

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

Deuteronomy 10:14

Psalm 24:1-2

Deuteronomy 8:17-18a

Now, which do you think is correct?

LEARN THE WORD:

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 = ?			

■ ⊗ & ▨ @ □ * ■ ✧ % ★

Try to write down what you think the definition of this word is:

Now, write down the definition the leader gives:

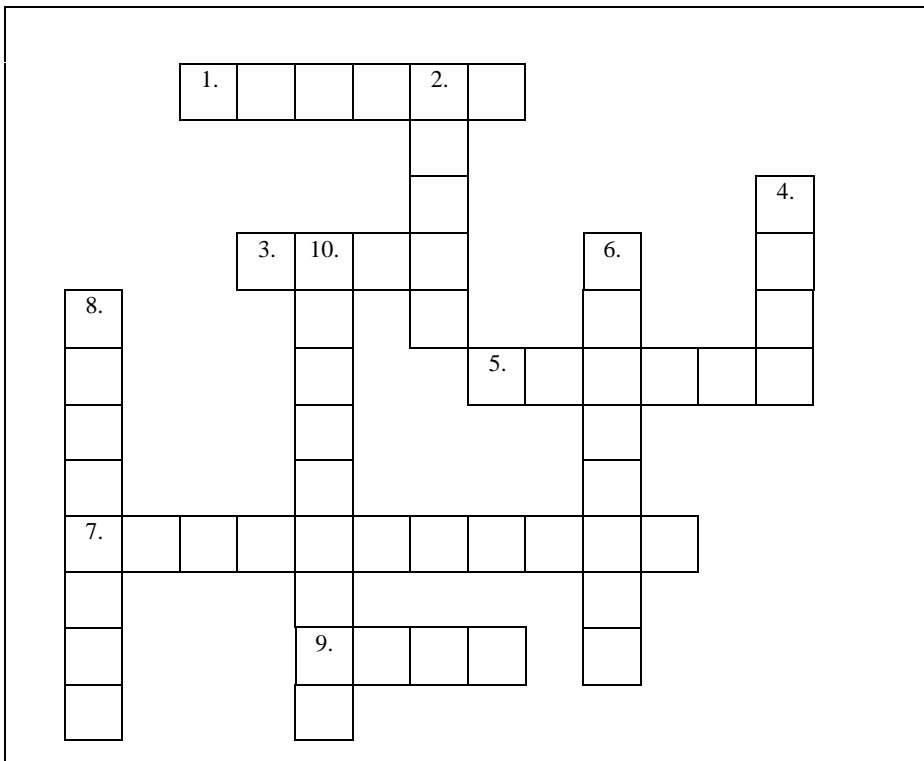
CROSSWORD PUZZLE

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 _____.



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.

SKIT #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.

STARTER QUIZ

Take a few minutes to try to answer the following multiple choice questions.

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