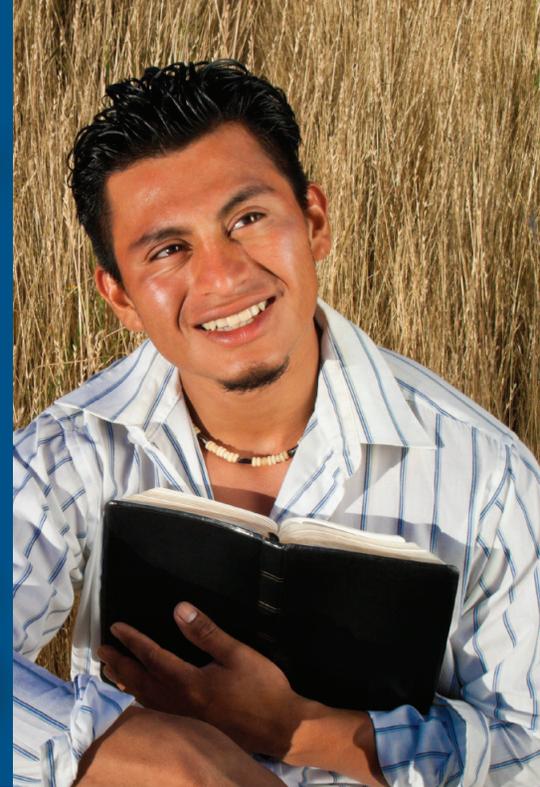




# Money, Money, Money

Money has a strange effect on humans. We want as much money as possible. We strive for better jobs and pay rises, or we long for more pocket money, or our first real job. Some people will do anything to have more money. They will steal, murder, lie... So how do we relate to money as Christians? We need money so we can have a home, food and clothes. But then what? How does God want us to use the money he gives to us?

# 18



## Before you start:

1. Prayerfully read through the whole lesson at least twice
2. Gather all the materials you need for each section (see right)
3. Work with another team member and plan who will manage each section of the session.

## Leadership Personal Preparation:

What does money mean to you? In what remarkable ways has God taken care of your financial needs over the years? Was someone ever financially generous towards you? What effect did that have in your life? What experiences do you have of being personally blessed after being generous towards others?

If the Holy Spirit invites you to do so, be ready to tell the story of your experience during the welcome or the conclusion. Otherwise use the inspiration of your personal experience to fill you with enthusiasm for today's session.

## You will need:

### Icebreaker:

- Mixed foreign coins (at least 2 from each country)
- Attractive, roomy bag to contain the coins
- Or** Currency/country cards (copy one card per person)
- see resources

### Mission Possible:

- Gold foil-wrapped chocolate coins - at least 3 per person
- Clear plastic sandwich bags

### Word Search:

- Copies of Word Search studies - 1 set of studies per person
- Large sheets of flip chart paper
- Marker pens
- Pencils
- Circular templates (saucers work well)
- Scissors
- Glue sticks
- Sheets of yellow paper, etc
- Sticky tack

### Family Focus Time:

- Drinks and cups
- Family Discussion Cards - 1 card per family
- 1 copy of the 'Gift Promise' sheet per family

### Praying Together:

- CD player and CD of soft worship music

### Jesus and Me (JAM) Session:

- One set of 'Jesus and Me' Journal Pages per participant

### Take-away Menu (optional):

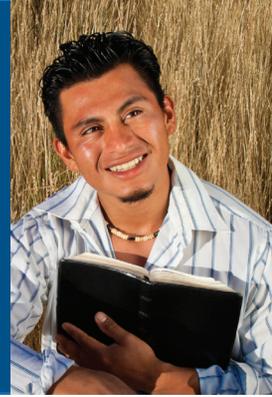
- Tithe envelopes

## By the end of the session, the group members will:

- Know that all their money is a gift from God.
- Feel gratitude to God for his incredible generosity
- Respond by asking God to help them use their financial resources wisely and lovingly



# 18 KID for Teens: Leaders Guide: Money, Money, Money



## Welcome and Prayer – 5 mins

### Say:

“ Some people say money makes the world go round. That’s not exactly true, but money has become a very important part of our culture, our lives and our world.

Money has a strange effect on humans. We want as much money as possible. We strive for better jobs and pay rises, or we long for more pocket money, or our first real job. Some people will do anything to have more money. They will steal, murder, lie... So how do we relate to money as Christians? We need money so we can have a home, food and clothes. But then what? How does God want us to use the money he gives to us?

What does money mean to you? What does it mean to God, and how can God’s perspective on money, and the way we use our money, make a powerful difference to our lives and the lives of others? Today we’re going to explore some of these important issues.

”

## Icebreaker - 8 mins - choose one of the following activities:

### Coin Icebreaker

*You will need:*

- Mixed foreign coins (at least 2 from each country)
- Attractive, roomy bag to contain the coins

Collect together some non-valuable foreign coins. It doesn’t matter how many coins you have from each country or even if some coins are the same. But you do need to have more than one coin from at least four countries. You can also use coins from your own country if necessary.

- Place the coins in an attractive roomy bag so that people can put their hand in the bag and pull out a coin.

- When everyone has a coin ask them to find everyone else who has a coin from the same country as theirs.

### Card Icebreaker

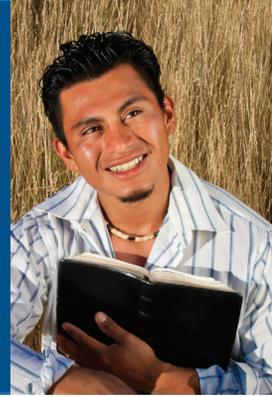
*You will need:*

- Currency/country cards (from the resources section)
- Copy enough cards so that you have at least one card per person.
- Cut them apart and stack them with their partners. When you know how many people will be present, count the cards you need, making sure that you have an even number of cards. Ask a team member to stand in if you need to round up the numbers in the group to make an even number.
- Drop the correct amount of cards into a bag and give it a good shake.
- Give each person a card – it will be either the name of a coin or the name of a country that uses the coin.
- Invite people to go around the group and find a person who has the country which uses the coin on their card, or a person who has the coin that the country on their card uses for currency.





# KID for Teens: Leaders Guide: Money, Money, Money



## Mission Possible – 10 mins

*You will need:*

1. Gold foil-wrapped chocolate coins - at least 3 per person
  2. Clear plastic sandwich bags
- Randomly call each person forward and give them a small, clear plastic bag. Some will have several chocolate coins and some will have none.
  - See how long it takes for someone to realise that people have been given unequal sums of 'money'.
  - Divide the group into two separate groups – those who have no coins and those who have coins.
  - Ask the 'no coins' group to discuss together what it felt like to have been given no coins at all when they knew that some people had been given several coins.
  - Ask the group with the coins to discuss how they want to solve the problem of 'financial inequality'.
  - It is important to leave the groups to work out their own plan. Hopefully they will decide to share out all the coins – but there are no guarantees!
  - Whatever the outcome, bring the two groups back together and move into the feedback questions.

## Feedback Questions:

How did those who were given empty bags feel when they realised that other people had been given coins in their bags?

How did those who were given coins feel when they realised that people had been given different amounts of coins and that some people had no coins at all?

How did the group with the coins decide what to do with them?

What was the result of their choice?

How did everyone feel at the end of the exercise?

Ask people to find a partner and to describe something that they learned from this experience, or how this activity made them feel.

## Word Search – 25/35 mins

*You will need:*

1. *The supplies as listed on page 1 under the title 'Word Search'*
- Ask each pair from the end of the previous Feedback time to find another pair so that they make a group of four people.
  - Ask each group to number the people in their group from 1-4, so that each person has a different number.
  - Then form 4 groups of all the 1s, 2s, 3s, and 4s, and ask them to explore the study that corresponds to their group number, so the 1s will explore study 1, etc.
  - Allow the groups at least 20 minutes for their study and poster activity.
  - Call everyone back to the main group to show the posters they have made of their different thoughts and discoveries.

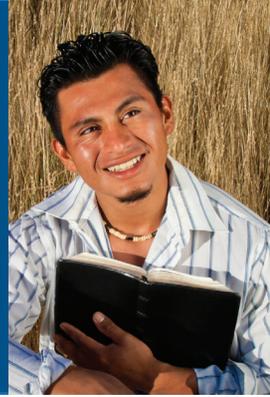
“Give, and it will be given to you. A good measure, pressed down, shaken together and running over...”

- Luke 6:38 (NIV)





# 18 KID for Teens: Leaders Guide: Money, Money, Money



## Family Focus – 15 mins

*You will need:*

1. *Drinks and Cups*
2. *Family Discussion Cards*

- Let everyone re-assemble into their family groups, collecting a drink on the way.
- Give each family a discussion card.

## Praying together – 10 mins

*You will need:*

1. *1 copy of the 'Gift Promise' sheet per family*

- Invite each family to partially complete their 'Gift Promise' sheet as each person thinks of interesting ways to spend at least £1 (or local equivalent) to help or bless someone else in some way.
- People do not have to say how much they will give. This is just between them and God.
- Ask each person in the family to pray for guidance about how they should use their money to help someone else in a direct way (i.e. not just putting money in a charity box).
- Encourage each family to complete their promises by the end of the week and to spend time talking together at home about how they used their money.
- Ask them to think about the effect this activity had on them personally, as well as the possible effect of their gift on those who were helped.

## Jesus and Me (JAM) session – 5 mins

*You will need:*

1. CD player and CD of soft worship music
2. One set of Journal Pages per participant

- Give out the 'Jesus and Me' journal pages for this week.
- Allow at least five minutes for people to make a start on their pages so that they will be encouraged to complete their projects during the week ahead.

## Take-away Menu

*You will need:*

1. Tithe envelopes
- Give each person a tithe envelope as a reminder that all of our money comes from God.
  - Our tithes are like a thank you card to God for the money he gives to us.
  - Our offerings are extra gifts we give because we love him and we want to love other people by sharing our resources with them, too.

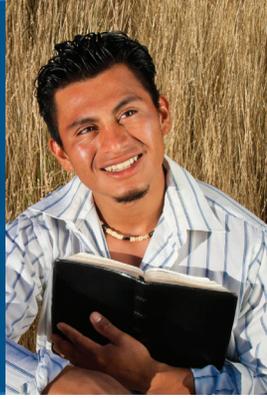
## Closing Prayer



<i>Malawi</i>	<i>Kwacha</i>
<i>IRAN</i>	<i>Rial</i>
<i>THAILAND</i>	<i>Baht</i>
<i>ISRAEL</i>	<i>SHEKEL</i>
<i>JAPAN</i>	<i>Yen</i>
<i>DENMARK</i>	<i>Krone</i>
<i>Samoa</i>	<i>Tala</i>
<i>Papua New Guinea</i>	<i>Kina</i>
<i>PARAGUAY</i>	<i>Guarani</i>
<i>Nicaragua</i>	<i>CÓRDOBA</i>



# 18 Handout: Word Search: Living Generously Money, Money, Money - A



## Read 2 Corinthians 8:10-15 and 9:1-15, Luke 6:38 and Proverbs 11:24-25

List all the reasons given in these texts, why it is so important for Christians to be generous:

What might we gain when we're generous?

What might we lose when we're not generous?

When might it be wrong to be too generous?

"I found that whenever I gave something away, I received even more in return! I never gave something away and found myself out of pocket or in need. In fact God always provided more than enough for my needs."

**Make a poster to share your Word Search discoveries. Cut large circles out of yellow paper and stick them onto a sheet of flip chart paper. Write one reason for being generous in each 'coin' circle.**

**Or, find another creative way to share what you have learned with the rest of the group.**

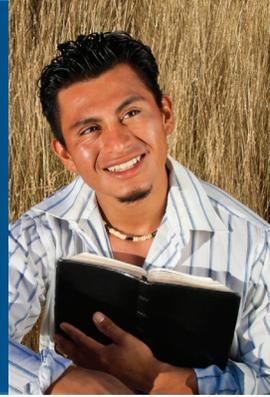




# 18

Handout: Word Search: The Meaning of Money

## Money, Money, Money - B



The Widow's Coin - Luke 21:1-4  
The Bigger Barns - Luke 12:13-21  
The Rich Young Man - Luke 18:18-25

Read these three stories. Then compare and contrast them.

What can we learn from them about the value of money and wealth in God's kingdom?

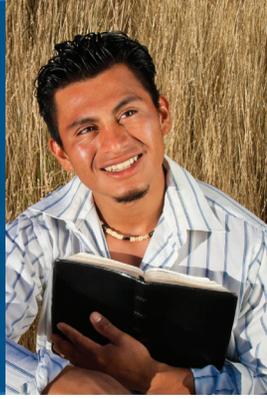
**Make a poster to share your Word Search discoveries. Cut large circles out of yellow paper and stick them onto a sheet of flip chart paper. Write one lesson you have learned about money in each 'coin' circle.**

**Or, find another creative way to share what you have learned with the rest of the group.**





# 18 Handout: Word Search: The Proverbs: Money, Money, Money - C



Explore the following Proverbs to discover some important wisdom about money.

Proverbs 11:4

Proverbs 11: 24-25

Proverbs 13:11

Proverbs 16:8

Proverbs 18:16

Proverbs 22:1

Proverbs 22:9

Proverbs 28:22

Ecclesiastes 5:10

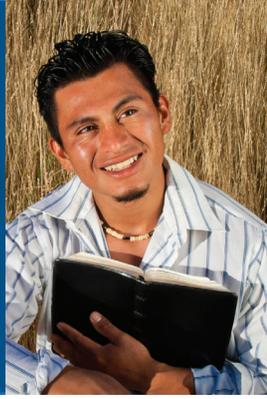
Make a poster or diagram to share your Word Search discoveries. Cut large circles out of yellow paper and stick them onto a sheet of flip chart paper. Write the different 'wisdoms' you have learned about money in each 'coin' circle.

Or find another creative way to share what you have learned with the rest of the group.





# 18 Handout: Word Search: God's generosity Money, Money, Money - D



Read the following verses:

Colossians 1:16

Deuteronomy 10:14

Psalms 50:10

Psalms 50:12

Haggai 2:8

What do these verses tell us about God?

Read 1 Chronicles 29:10-18. What do these verses tell us about our possessions?

How do these verses change our attitude toward the things we think we own?

What does God ask from us, as a thank you for his generosity? And how does he use this to bless us again?

Leviticus 27:30

Deuteronomy 14:22-23

Malachi 3:6-12

**Make a poster or diagram to share your Word Search discoveries. Cut large circles out of yellow paper and stick them onto a sheet of flip chart paper. Write what you have learned about money and possessions in each 'coin' circle.**

**Or find another creative way to share what you have learned with the rest of the group.**



LESSON 18 -

*FAMILY Discussion CARD*

If I had a thousand pounds to spend on helping someone else, I would...

A time when God, in an amazing way answered my prayer about money, was...

I would like to spend less money on...and more on...

Something new I have discovered about God and money today, is...

LESSON 18 -

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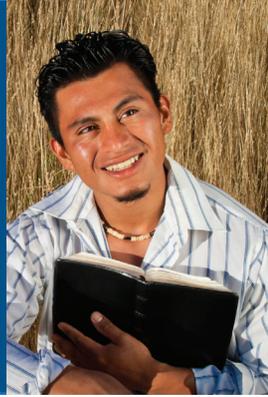
Something new I have discovered about God and money today, is...



# 18

## KID for Teens: Handout: Money, Money, Money

# Gift Promise Sheet



Fill in the chart below and record your actual activities and results after they have been completed

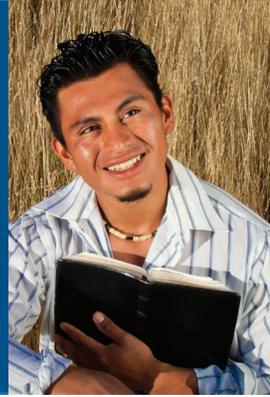
PERSON'S NAME	WHAT THEY PLAN TO DO WITH THEIR GIFT...	WHAT ACTUALLY HAPPENED...	POSSIBLE EFFECT ON THE PERSON WHO RECEIVED THE 'GIFT' OR HELP	EFFECT ON THE PERSON WHO GAVE





# 18 Handout: Jesus and Me Journal Lesson 18

## Money, Money, Money



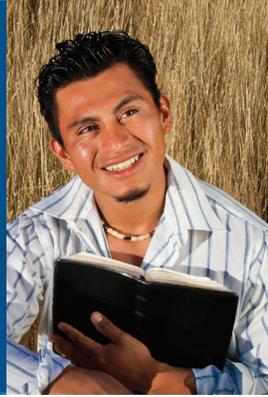
Write some of your new insights, discoveries and ideas about money in these coins. What does each of these ideas tell you about God?





# 18 Handout: Jesus and Me Journal Lesson 18

## How do I use the money God gives me?



Divide the following 'Pie' into sections that illustrate how much money you spend on different things. Label each section. There are some suggested spending areas at the bottom of the page.

If you are not sure how much you spend, make a guess and then make a realistic 'Pie' at the end of the month when you have written down exactly how much you have spent.



- Tithe
- Food
- Books
- Pension
- Clothes
- Learning
- Accommodation
- Gifts for other people
- Going out/entertainment
- Offerings and church projects
- Items for the house/your room
- Bills (water, electricity, gas, etc)
- Helping other people / charities
- Transportation (and car expenses)

**After seeing this money-pie I would like to make the following changes to my spending:**

- 1.
- 2.
- 3.

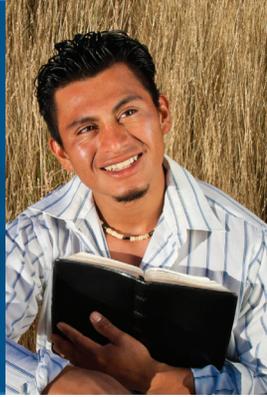
**Pray and ask God how else he would like you to use your money so that you can show his love to others.**





# 18

## Handout: Jesus and Me - Journal Lesson 18 What does money mean to you?



"I CAN BUY WHATEVER I WANT, WHEN I WANT TO."

"IT MAKES THE WORLD GO ROUND."

"IT'S ALL A GIFT FROM GOD."

"I CAN USE MY MONEY TO MAKE OTHER PEOPLE HAPPY."

"IT'S JUST PAPER AND METAL. IT'S NOT THAT IMPORTANT."

"I'M SAVING UP FOR SOMETHING SPECIAL."

"IT HELPS ME TO HELP OTHER PEOPLE."

"WITHOUT MONEY I AM NOTHING."

"IN GOD WE TRUST."

"IT'S A NECESSARY EVIL – I DON'T LIKE MONEY,  
BUT I NEED IT TO LIVE."

What else does money mean to you?

What do you think money means to God?

If someone gave you £100 to spend in any way you like, what would you do with it?





WHAT EFFECT MIGHT YOUR GIFTS HAVE ON THE LIVES OF THOSE WHO WILL RECEIVE THEM?

WHAT EFFECT, MIGHT BEING INVOLVED IN THIS PROJECT, HAVE ON YOU?

WHAT ARE SOME OF THE OTHER POSITIVE SIDE EFFECTS THAT MIGHT HAPPEN WHEN YOU SHARE GOD'S LOVE WITH OTHERS BY BEING GENEROUS?





*Other ideas  
and  
Experiments*

**These activities might help you to develop different attitudes toward money and possessions:**

- Take £10 cash (or £5) at the beginning of the week and don't spend any more than that on non-essentials for yourself.
- If you usually use credit cards try not using them for a whole month. Use cash instead, as it is much easier to see how much you are spending.
- Try not to buy anything new – look for interesting things in charity shops, car-boot sales, [www.freecycle.org](http://www.freecycle.org), [www.gumtree.com](http://www.gumtree.com), or swap and share with friends.
- Whenever you buy something, buy two of them and give one away to a charity or someone else in need.
- Whenever you hold money in your hands, look at it and tell yourself, this is precious, it is God's money.
- Pray about your money and your spending and ask God to show you where you need to make changes so you can use your money to share his love with others.
- Remember that God blesses those who give generously.
- Make sure you take care of your own financial commitments and the needs of your family. It is not right to be so generous that you put your own family at risk. God expects us to be wise and balanced in our use of his money.