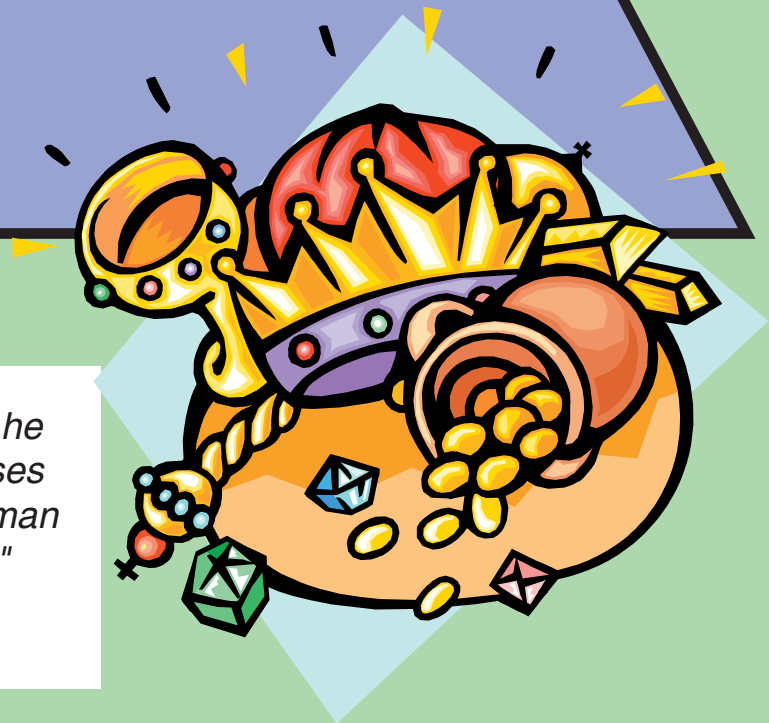




# tewardship of our possessions



*"For what will it profit a man if he gains the whole world, and loses his own soul? Or what will a man give in exchange for his soul?"  
Mark 8: 36,37*





# STEWARDSHIP

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## OF OUR POSSESSIONS

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### Introduction

Scripture depicts the position of a steward as one of great responsibility. A steward is the supreme authority for all under the master and has full responsibility for all the master's possessions, household affairs, and even raising the children. As Christians, we acknowledge that God is the owner of everything and that our purpose in this life is to glorify God. Ronald Alan Knott in his Preface to the book *Over & Over Again*, outlines the three claims upon which the concept of Christian Stewardship is based.

- 1.) God owns us, and everything about us---our bodies, our time, our opportunities, our talents, our possessions, our relationships---every thing.
- 2.) God entrusts us with the management of all those resources to bring the highest return on His investment---a return that is measured in glory to His name and in blessings to others.
- 3.) As a tangible symbol or model of our acceptance of the first two claims He has certain specific expectations about the use of our means.

### Purpose

Sadly, many Christians today are not experiencing "the life that is truly life" (1 Timothy 6:19) which comes from the practice of stewardship. How sad it would be if the young people of our church today, our future world leaders of tomorrow, were not to know first hand of the wonderful blessings that result from the discipline of being good stewards. It is my prayer that this study on stewardship will be a catalyst for helping young people realize the great things God can do when we follow these principles and entrust our every need and care to him. It is never too early to start to impress upon young minds the Lord's precepts. "Teach them to your children, talking about them when you sit at home and when you walk along the road, when you lie down and when you get up. Write them on the doorframes of your houses and on your gates, so that your days may be many in the land that the Lord swore to give your forefathers, as many as the days that the heavens are above the earth" (Deuteronomy 11:19-21).

### Focus

While the practice of stewardship encompasses many aspects of our lives, I recognized that I could not adequately cover all of them in this one unit. So I chose to present in one lesson a broad overview of the concept of stewardship and narrow the focus of the following lessons to one specific aspect of Stewardship---our possessions.



# We Belong to God!

**W**e belong to God; we are His sons and daughters—His by creation, and His by the gift of His only-begotten Son for our redemption. “Ye are not your own; for ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God’s.” The mind, the heart the will, and the affections belong to God; the money that we handle is the Lord’s. Every good that we receive and enjoy is the result of divine benevolence. God is the bountiful giver of all good, and He desires that there shall be an acknowledgement, on the part of the receiver, of these gifts that provide for every necessity of the body and the soul. God demands only His own. The primary portion is the Lord’s and must be used as His entrusted treasure. The heart that is divested of selfishness will awaken to a sense of God’s goodness and love, and be moved to a hearty acknowledgment of His righteous requirements.

**R. & H., Dec. 8, 1896.**

**Counsels on Stewardship p. 72.**



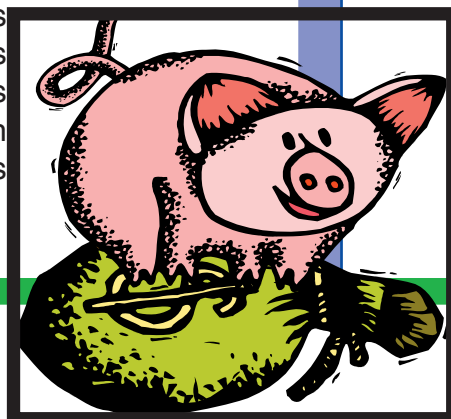
# STEWARDSHIP

## OF OUR POSSESSIONS



### Format

This unit on stewardship is comprised of six lessons, worship stories, and two culminating events. Each lesson is divided into four major sections: the Attention Grabber, Bible Exploration, Treasure Chest Activity Page, Wrap-Up, and Personal Application. In addition, each lesson has an independent project which students can work on individually or in small groups to extend their learning on the lesson topic. A Teacher Resources Section contains material to expand the teachers knowledge and understanding of the topic, a series of inspirational stories which can be used for worships or to supplement lessons, resource materials for each of the six lessons, and an indexing of lesson activities according to subject.



### Lesson Outline

Lesson 1 Stalwart Stewards.....	p. 5
Lesson 2 Powerful Possessions .....	p. 10
Lesson 3 Righteous Robbers .....	p. 15
Lesson 4 Cultivating Contentment .....	p. 20
Lesson 5 Money Management.....	p. 25
Lesson 6 Generous Givers.....	p. 30
Teacher Resources Section .....	p. 35





## Lesson 1

# STALWART STEWARDS

### What this lesson is about

God owns us, and everything about us---our bodies, our time, our opportunities, our talents, our possessions, our relationships---everything. He entrusts us with the management of all those resources to bring the highest return on His investment---a return that is measured in glory to His name and in blessing to others.

### Scripture Studied

Matthew 25:14-30; 1 Chronicles 29:11-12; Psalm 24:1; James 1:17; Deut 8:18; Proverbs 3:9, 10; Eccl 8:6; 1 Cor 6:15, 20; 1 Peter 4:10; Exodus 20:3; Leviticus 19:18; Matthew 22:37-39; 1 Corinthians 4:1-2; John 15:8.

### Key Passages

**1 Chronicles 29:11-12** Yours, O Lord, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O Lord, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all.

**Matthew 25:21** 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!"

### Lesson Objectives

During this lesson your learners will:

1. Compare and contrast the experiences of the three servants in the Matthew 25 parable.
2. List the characteristics of a good steward.
3. Apply principles found in the parable to their lives today.
4. Use Scripture to derive three important principles of stewardship.
5. Make a personal commitment to begin becoming a good steward.

### Materials Needed:

Copies of Teacher Resource pages for Lesson One  
Copies for each student of Treasure Chest Activity Page



Lesson 1



# Stalwart Stewards: Lesson Plan

Before you begin class make sure you have a copy for each student of the check found in the Teacher Resources for Lesson One. The checks should be made out for a variety of different amounts ranging from \$100.00 to \$1,000,000. You will also need to cut the Teacher Resources page two into strips along the dotted lines. Finally, make sure that there is one copy of the Treasure Chest Activity page for each student.

## Attention Grabber

Give each student a check (see above instructions) made out to them, personally. Tell students, *a wealthy businessman, a friend of the school, who is going away on an extended trip for the year, has just given each one of you this money.* Explain that the money is not to be spent on themselves. They are to wisely use the money so that when the friend returns in a year,

Mr. Benevolent Benefactor 7 Golden Street Celeste, NJ 00777		Date: _____
Pay To The Order of	_____ \$ <input type="text"/>	
		Dollars
<b>Treasures</b> <small>nk</small>		
Memo _____		

they will be able to give him or her even more money. Ask students to think about some of the ways they could put this money to good use so as to get a return on it? Give students five minutes to brainstorm and write down ideas. Then have students disclose the amount of money they were given, as well as

their investment plan. It may be interesting to note and discuss if the amount of money each student was given made a difference in the ways in which they invested it.

Transition to the lesson exploration by saying, *As part of our Bible Exploration today, you will be studying a parable that Jesus told which involved a very similar set of circumstances.*



## Exploring The Bible

## Lesson 1

**Step 1:** Divide students into cooperative groups of threes. Have each group read Matthew 25:14-30 aloud together. After reading the parable, group members should follow the directions to complete Section One of the Treasure Chest Activity Page.

**Step 2:** Discuss the parable with the whole class using the graphic organizer as a guide. Then pair students up. Have each pair write a job description for the now vacant position of the third servant.

**Step 3:** Share these job descriptions. As students read their descriptions, begin compiling (on the board) a list of characteristics for a good steward. When all have finished reading have students look over the list on the board. Ask if there are any other characteristics of a good steward they might want to add. If students have some difficulty, try having them think of the characteristics a poor steward might exhibit and then ask them what the opposite of those characteristics would be.

**Step 4:** Discuss with students what they think the characteristics of a modern day steward would be. Would they be different or the same? Then explain that the application of this parable, to our lives today, is based on three foundational concepts of stewardship.

**Step 5:** Explain to students that they will be using their Bibles to discover what these three principles of stewardship are. Regroup students into their cooperative groups of three. Give each group an envelope with the text strips (found in Teacher Resources for Lesson One). Ask students to follow the directions for Section Two of their Treasure Chest Activity Page. After students have read the corresponding texts and categorized them on their activity page, lead a discussion on their findings helping them to derive the basics of the three principles listed below.

- 1) **God owns us, and everything about us---our bodies, our time, our opportunities, our talents, our possessions, our relationships---everything.**

Everything belongs to the Lord: 1 Chronicles 29:11-12, Psalm 24:1

Possessions: James 1:17; Deut 8:18;

Bodies: 1 Cor 6:15, 20

Time: Eccl 8:6

Talents & Abilities: 1 Peter 4:10

Relationships: Exodus 20:3; Leviticus 19:18; Matt. 22:37-39

- 2) **He entrusts us with the management of all those resources to bring the highest return on His investment---a return that is measured in glory to His name and in blessing to others.**

2 Corinthians 4:1, 2; John 15:8, 12

- 3) **As a tangible symbol or model of our acceptance of the first two claims He has certain specific expectations about the use of our means.**

Proverbs 3:9, 10 & 2 Quotes (see Teacher Resources Lesson 1)



# Lesson 1

## Wrap-Up

The Bible says that everything on earth belongs to the Lord. So what specific things can you name that we should be good stewards of? What are our choices when it comes to stewardship? What is the result when we are good stewards for God? What are the results when we are not?



## Personal Application

Have students reflect on these questions in their Stewardship Journals. Make a list of the areas in which you feel you are being a good steward? Write down one area you feel you need to work on. What specific actions will you take to begin working on this area? Don't forget to ask God to help you as you seek to do His will.

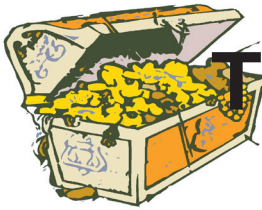
## Project

Write a "modern day" short skit based on the parable told by Jesus in Matthew 25:14-30. For example, a wealthy business person who owns a chain of stores must leave the country, so he places the stores in the hands of three of his top managers.... Use your imagination but remember, no matter who the characters are or where your parable is set, the lesson the story teaches should be the same as the one told in Matthew.





# Lesson 1



# Treasure Chest Activity Page



## Section 1

**Directions:** With your group read aloud the parable found in Matthew 25:14-30. After you have read, each member of the group should choose a servant and find the answers to the questions given in the chart. Write your answers in the boxes under the servant you have chosen. When everyone in your group has finished answering their questions, get together and share your findings. Make sure you fill in the remainder of the chart with the information shared by other group members .

### Parable of Three Servants

Questions	Servant #1	Servant #2	Servant #3
Where did their authority as stewards come from?			
What were their responsibilities?			
What materials and resources were given to each servant?			
What did the servant do with it?			
How were they to be held accountable?			
What words would you use to describe the relationship between the master and the servant?			
What blessings did the Master give to the faithful stewards?			
What qualities do you think you see in this servant?			

## Section 2

**Directions:** Take out the text strips from your envelope and divide them up among group members. Next, you will work together to read all the texts lettered A. Once you have read all the "A" texts, work together to come up with a definition for the first principle of stewardship. Repeat the above steps for text strips lettered B & C.

### Three Principles of Stewardship

Principle #1:
Principle #2
Principle #3



## Lesson 2



# Powerful Possessions

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### **What this lesson is about**

As Christians we feel we can trust God for our eternal existence, but when it comes down to our daily needs many of us act as if we are on our own. Money and our material possessions play a powerful role in our lives, a role that can have eternal significance.

### **Scripture Studied**

Genesis 19:1-26; Luke 18:18-25; 1 Timothy 6:17-19; 1John 2:15-17

### **Key Passages**

**1 John 2:15-17** Do not love the world or the things in this world. If anyone loves the world, the love of the Father is not in him. For all that is in the world---the lust of the flesh, the lust of the eyes, and the pride of life---is not of the Father but is of the world. And the world is passing away, and the lust of it; but he who does the will of God abides forever.

### **Lesson Objectives**

During this lesson your learners will:

1. Examine the role possessions played in the lives of two Biblical characters.
2. Discuss the ways in which our attachment to our possessions can become a hinderance to our eternal salvation.
3. Apply the lessons learned from these two stories to their lives today.
4. Use Scripture to discover the antidote for selfishness and materialism.

### **Materials Needed:**

Copies of Teacher Resource pages for Lesson 2.

Copies for each student of Treasure Chest activity page.



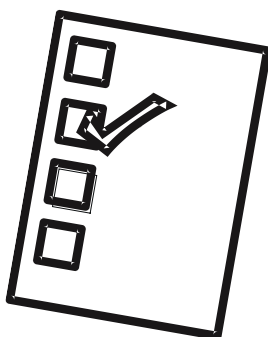


## Lesson 2

# Powerful Possessions: Lesson Plan

### Attention Grabber

Ask students to take out a sheet of paper and make a list of their top ten most valued possessions. When they have finished explain, *You will have the opportunity to take a long trip to a far off exotic land. However,*



*you must leave all but one of these valued possessions behind. The item you choose must be able to fit into your suitcase. Don't worry, should you choose to go, I promise you will be very happy you did and that there will be a special reward. Allow time for students to make their selection. Have students circle the item they selected on their list.*

Provide time for students to share their lists and explain why they made their selection. Ask those who are willing to take the risk of going on this trip to raise their hands. If there are students who say they would not be willing, ask them to share why they decided against going? Give students a chance to talk about why it is so difficult to narrow down valued possessions to ten, let alone one!

Transition to the exploration part of this lesson by saying, *The Bible has a lot to say about the value we place on the things that we possess. Today you will be exploring the powerful role possessions can play in our lives and the spiritual implications that result.*



## Lesson 2

### Exploring The Bible

**Step 1:** Divide students into cooperative groups of four. Hand out the Treasure Chest Activity Page and make sure each group has a copy of the two corresponding readings found in the Teacher Resources for Lesson Two. Allow enough time for all groups to complete the assigned activity. Circulate among the groups to monitor discussions and ensure on-task behavior!

**Step 2:** Bring students back together for a discussion of the questions. Especially, focus on the spiritual consequences involved in putting our possessions first. Add additional insights, drawing on material from Insight for Teachers found in the Teacher Resources for this lesson.

**Step 3:** Have students turn in their Bibles and read 1 John 2:15-17. Discuss the meaning of this verse with students, emphasizing the point that it is not the possessions themselves or the fact that someone has many possessions that is the root of the problem. In fact, it is possible that someone who has a lot of possessions could give them up easier than someone with one very valued possession. The root of the problem is our desires.

**Step 4:** Ask students the following two questions.

1. *What do these stories say to us today?* When our desire for what we have in this world is stronger than our desire to follow Christ and to live our lives for him, we have a spiritual issue. Greed can interfere with finding the full life that God offers. This was the hard lesson that Lot and his children and the Rich Young Ruler had to learn.

2. *What kind of an attitude do you think God wants us to have toward temporary things such as money, beauty, fame?* Ultimately, our security lies with God. While these things have a place in a person's life they should not become the primary focus. If we seek His kingdom and trust Him to supply our needs we will not have to worry about these things.

Transition to the Wrap-Up by saying, *thankfully there is an antidote that can help us overcome the power of possessions.*



## Lesson 2

### Wrap-Up

Tell students in order to find out what the antidote is, they will need to complete Section Two on their Treasure Chest Activity Page by looking up 1 Timothy 6:17-19.

Answer: BE RICH IN GOOD DEEDS, GENEROUS AND WILLING TO SHARE



### Personal Application

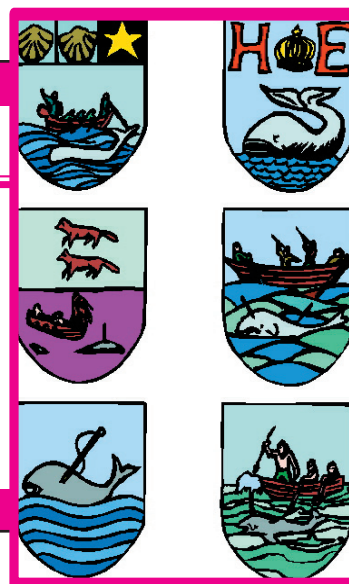
Have students reflect on these questions in their Stewardship Journals. What things do you consider to be a high priority in your life right now? What actions can you start taking today, that will help keep you out from under the power of possessions?

How can you apply the antidote found in 1 Timothy 6:17-19 to your life?



### Project

A motto is a sentence or phrase used as a guiding principle. Based on what you have learned in this lesson on Powerful Possessions, write a motto that reflects how you would like to live your life. Then create a "coat-of-arms" poster with your motto inscribed on it.





# Lesson 2 Treasure Chest Activity Page



*For what will it profit a man if he gains the whole world, and loses his own soul?*

## Section 1

**Directions:** Within your group, divide into pairs. Each pair will take one of the stories in the chart below, read the accompanying Bible text and handouts, then answer the questions on the chart. When you finish get back together with your other team members to share your findings. Remember to record the findings of the other members in the appropriate boxes.

<b>Lot and His Wife</b> Genesis 19:1-26		<b>Rich Young Ruler</b> Luke 18:18-30	
Describe what life was like in Sodom & Gomorrah		What made it so difficult for the Young Ruler to follow Christ?	
What made it so hard for Lot's wife to leave Sodom?		If He kept all the commandments, why were his riches keeping him from entering the Kingdom of Heaven?	
Why was looking back such a serious act?		What spiritual consequences did the ruler's decision have?	
What did this one act reveal about the heart of Lot's wife?		What could the Rich Young Ruler have gained had he made a different decision? (Read verses 29 & 30)	

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## Section 2

**Directions:** To discover the antidote, unscramble these words found in 1 Timothy 6:17-19

EB ICHR NI OODG EEDDS, EEOUGNRS DAN ILINWGL OT AEHRS





## Lesson 3

# Righteous Robbers

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### What this lesson is about

One tenth of all the material things we acquire we give back to God in acknowledgment of His ownership of everything and our dependence on Him for all that we have, need, and desire.

### Scripture Studied

Psalm 24:1; 96:8 James 1:17; Deuteronomy 8:18; 14:22; Genesis 28:22; Leviticus 27:30; Malachi 3:8 , 10; 2 Chronicles 31:11, 12; Nehemiah 10:37, 38; Numbers 18:21; 1 Corinthians 9:13, 14; 2 Corinthians 9:7; Acts 20:35; Luke 3:38.

### Key Passages

Malachi 3:10 NKJV "Bring all the tithes into the storehouse, that there may be food in My house, and prove Me now in this, says the Lord of hosts, If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it."

Malachi 3:10 ICB "Bring to the storehouse a tenth of what you gain. Then there will be food in my house. Test me in this," says the Lord of heaven's armies. "I will pour out more blessings than you have room for."

### Lesson Objectives

During this lesson your learners will:

1. Look up Bible texts pertaining to the concept of tithing.
2. Discuss the principles of tithing found in the scriptures.
3. Calculate ten percent of a given amount of money.
4. Identify three principles of tithing.
5. Evaluate their personal tithing commitment.

### Materials Needed:

Copies of Teacher Resource pages for Lesson 3.

Copies for each student of Treasure Chest Activity Page.





## Lesson 3

# Righteous Robbers:

## Lesson Plan

Before class begins tape the "Agree" and "Disagree" signs to opposite walls of the room.

### Attention Grabber

Begin by having students stand in the middle of the room. Point to the two signs hung on opposite walls of the room and say, *When I make a statement you will show me your position on that statement by moving to the side of the room that has the sign you agree with. If you are undecided stay in the middle of the room.* Tell students you will do a couple practice statements to make sure they understand the directions. Keep this activity light hearted and fun, don't wait too much time in between statements. You want to keep the kids moving. Give them enough time to choose a side and get there. Ask students the following practice questions:

*The color of the walls are (name the color of your walls).*

*Your teacher does not mind if you turn in your homework late.*

*A child should be seen but not heard.*

Now that students know what to do, ask them a few harder questions! If you have kids who stand in the middle, ask them to explain why they neither agree or disagree.

- A person who breaks into someone's house and takes their valuables is a robber?
- A person who forces a cashier to give them money from the cash register is a robber?
- A person who takes money from a bank is a robber? *(If you have some kids who are really on the ball, you might find this to be a trick question!)*
- A person who doesn't give their parent the change back from the \$10 bill they gave them to pay for some school supplies at WalMart is a robber?
- A person who slips a five-dollar bill from their parents wallet without permission is a robber?
- A person who earns \$100 and spends the entire amount on themselves is a robber?
- A person who earns \$1,000,000 and spends it on themselves is a robber.
- A person who is given \$10 by Grandma, puts one dollar in the offering plate at church, and spends the rest of the money is a robber.
- A person who does not pay tithe robs God.

Thank students for participating in this activity and transition to the exploration by saying, *Sometimes we may not be sure what is right or wrong in a situation, but there is one place we can always go to find answers. That place is the Bible. Explain that in today's lesson they will be searching the Bible to see what it has to say about how a person might be robbing God.* Ask them to take their seats.





## Exploring the Bible

**Step 1:** Tell students, *You will be using your Bibles to find out what the Scriptures teach us about how a person might be robbing God.* Divide students into small groups of three or four and give each group an envelope with a set of Concentration Game Cards, the game instructions, and answer sheet (Teacher Resources Lesson 3). Instruct students to follow the directions for set-up and play the game in their group.

**Step 2:** After all groups have had a chance to play the game through at least once, bring them back together. Begin your discussion by sharing the following with students:

*God calls Christians to a different outlook and attitude towards money and possessions. In His Word, he has provided specific guidelines to help direct our lives and the financial decisions we make so that we may enjoy the blessings promised. There are more than 1600 references to money, possessions, and man's attitude towards them in the Scriptures. Money is discussed in frequency second only to love in the New Testament. And of the parables spoken by Jesus 2/3 of them dealt with money or possessions.*

If it is discussed with such frequency it must be an important principle for us to incorporate into our lives. Continue to lead a discussion based on the following questions and drawing on information found in the Insights for Teachers (see Teacher Resources Lesson Three).

Why do you think the Bible emphasizes stewardship of our possessions?  
 Why is being unfaithful in paying tithe like robbing God?  
 Why does God ask us to pay tithe to Him?  
 How can the act of paying tithe be a witness for Christ?  
 What does Proverbs 3:9 mean when it says "Honor the Lord with your wealth, with the first fruits of all your crops...."?  
 What do we pay tithe on? What about a young person who may not have a regular job, do they need to pay tithe? What would be considered your increase?  
 How do you figure out how much tithe to pay?

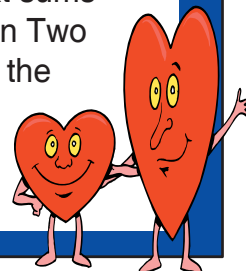
**Step 3:** Hand out Treasure Chest Activity Page for Lesson Three. Demonstrate for students how to figure out one tenth or 10% of a given amount of money. Give students a chance to practice using Section One of the activity page.



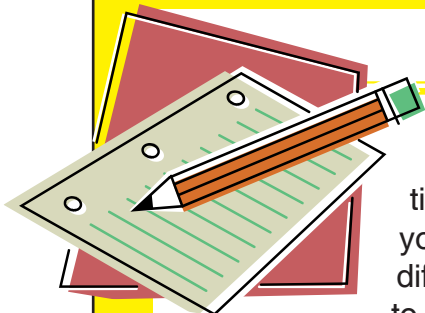
## Lesson 3

### Wrap-Up

Finish by reading Malachi 3:8-12 with students. Explain that this text sums up the three basic principles of tithing. Have students look at Section Two of their activity page (see answers below). Work with students to fill the missing words of the three principles listed. Remind students that no matter what the amount we give it is important to do so freely with a cheerful heart. (Luke 3:38)



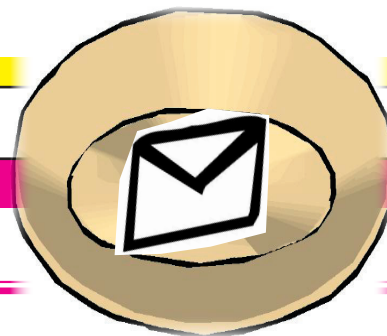
### Personal Application



Ask students to reflect on these questions in their Stewardship Journals. What has been your commitment to tithing in the past? Based on what you have discovered in your study of the Bible do you feel that you need to do things differently? Write a pledge to God committing your resources to Him.

### Project

Select a paycheck which represents two weeks of income. Then using a tithe envelope, figure out the the amount of money which would be given in each category.



#### Three Principles of Tithing

1. When we don't pay tithe we are robbing God.
2. Paying tithe shows that we trust God to take care of us and bless us.
3. The blessings that we receive are a witness to God.



Lesson 3

# Treasure Chest Activity Page



## Section One

**Directions:** Diligent Dan has been working hard doing odd jobs for his neighbor over the summer. Each time Dan gets paid he takes out his tithe money first. Help Diligent Dan figure out how much tithe he should pay out of his earnings.



When you are finding one tenth or 10% of a given amount of money, simply move the decimal one place to the left and drop the last number.

\$10.00	→	10.00	→	\$1.00
\$ 8.00	→	8.00	→	\$0.80
\$ 9.75	→	9.75	→	\$0.97

**Hint**



*Bonus: If Dan turns in a tithe envelope containing \$2.36, How much money is he paying tithe on?*



## Section Two

### Three Principles of Tithing



1. When we don't pay \_\_\_\_\_ we are \_\_\_\_\_ God.
2. Paying \_\_\_\_\_ shows that we \_\_\_\_\_ God to take \_\_\_\_\_ of us and bless us.
3. The \_\_\_\_\_ that we receive are a \_\_\_\_\_ to God.





## Lesson 4

# Cultivating Contentment

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### What this lesson is about

The desire for more material possessions and wealth can often lead a person down a path of sorrow and even ultimately affect their faith. Cultivating a spirit of contentment speaks to our faith and trust in God to provide for our needs.

### Scripture Studied

Luke 12:13-24; Philippians 4:12, 19; 1Timothy 6:6-10

### Key Passage

1 Timothy 6:6-10 But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people eager for money, have wandered from the faith and pierced themselves with many griefs.

### Lesson Objectives

During this lesson your learners will:

1. Write and illustrate a modern day version of the Luke 12:15-24 parable.
2. Compare the cultivation of a plant with the cultivation of contentment.
3. Examine what the Scripture says about the importance of cultivating an attitude of contentment.
4. Identify three Biblical principles of contentment.
5. Apply the principles of contentment to personal experience.

### Materials needed

Copies of Teacher Resource pages for Lesson 4

Cut out "Keys to Contentment"

Copies of the Treasure Chest Activity Page for Lesson 4





# Lesson 4

## Cultivating Contentment:

### Lesson Plan

Before you begin this lesson make sure you read the *Tale of the Fisherman's Wife* found in the *Teacher Resources* for this Lesson and decide if you want to read it or tell it to your students.

### Attention Grabber

Begin by asking students to take out a sheet of paper. Say to them, *I want you to imagine that you have just met a person who has promised to make your top five wishes come true. What would they be? Write them down on your sheet of paper.* When they are finished have students turn their pieces of paper over on their desks. Next, read or tell the tale of *The Fisherman and His Wife* (see *Teacher Resources* for Lesson 4).



After you have finished reading the story, have your students identify the lesson of this story. Hopefully, they will recognize this is a tale about the importance of contentment. Ask students what they think the Fisherman's Wife learned about being satisfied with the things you have?

Ask students to take a look at the list they made earlier, Do any of the things they have listed really represent needs, or would they put them into the category of the Fisherman's Wife? Explain to students that the attitude of being content is a choice we make and many times it is not an easy attitude to cultivate. Yet it is so important that God made it a part of the Ten Commandments. Tell students that during the lesson they will be studying what the Bible has to say about the importance of cultivating the attitude of contentment.



## Exploring the Bible

## Lesson 4

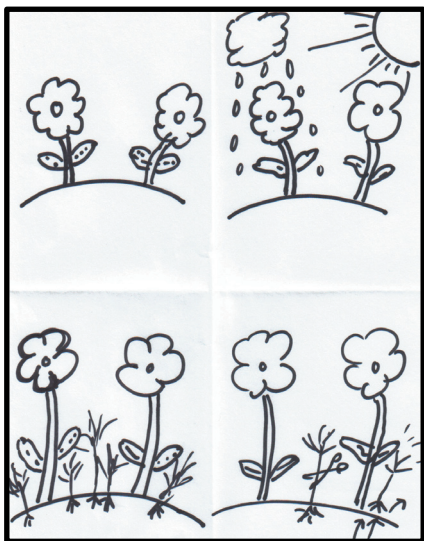
**Step 1:** Pair students up to work on the Treasure Chest Activity Page. Go over directions to ensure students understand the activity. If students are not sure what is meant by modern day parable give them an example such as, *A certain well to do man had some stocks...*

**Step 2:** Bring students back together to have them share their stories. Then lead a discussion based on the following questions:

What was the Rich Fool busy planning? What did he neglect to plan for?

How does this apply to our lives today? What are some things that young people become focused on? What should we be planning for?

**Step 3:** Tell students that God realized the desire for material things would have an adverse affect on our faith in Him. Use this simple drawing to illustrate the concept that a spirit of contentment must be cultivated and that the root of the problem often is covetousness. On the board draw a simple diagram of a flower garden. Then ask students, What would



you need to grow a beautiful flower garden? Expand the drawing using their suggestions (see illustration). Next, ask students if they think making sure there is good, sun, soil, and water is enough to ensure a beautiful flower garden? What might they need to remove? Wait until you hear the response of "weeds." Then explain that if you simply take a pair of scissors and cut off the weeds it would not do much good. Because simply cutting off the weed does not solve the problem, you have to get to the root in order to keep the weeds from spreading. Draw the analogy between this illustration and contentment. In order to cultivate the spirit of contentment in our lives we need the nourishment we get from studying our Bibles and developing our relationships with God. We also have to be vigilant about allowing the weed of covetousness to grow unchecked because it will

begin to choke out the spirit we are trying to cultivate. God in his wisdom addressed this issue when he gave the tenth commandment.

**Step 4:** Have students look up Exodus 20:17, 1 Timothy 6:6-10 and Hebrews 13:5. Then comment briefly on the meaning of the texts and the parable of the Rich Fool drawing on material presented in the Insights for Teachers. (See Teacher Resources Lesson Four).



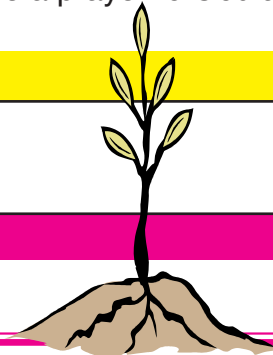
## Lesson 4

*Wrap-Up*

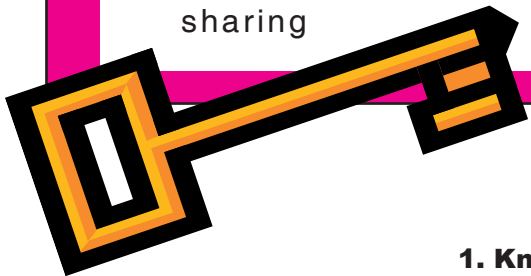
Ask students to suggest ways that we might cultivate the spirit of contentment. Tell students there are three keys to contentment. Tape the first key up on the board. Together, look up the text, discuss its meaning, helping students to generalize the principle. Once they have identified the principle, write it on the key. (See the principles listed below). Repeat with the remaining two keys.

*Personal Application*

Have students reflect on these questions in their stewardship journals. What weeds do I need to uproot in my own life? What desires do I have that might be getting in the way of my relationship with God. What can I do to cultivate contentment? Write a prayer to God asking Him to help you in this area.

*Project*

Sometimes we need a different perspective to help us appreciate the things that we do have. Log on to the Adventist Development and Relief Agency website. <http://www.adra.org> and go to the personal experiences link. Then go to the personal stories archives. Choose a personal experience to read. Plan on sharing this story with your class.

**3 Keys to Practicing Contentment**

- 1. Know what God requires of a good steward? 1Cor 4:2**
- 2. Do your best with God's help to follow these requirements. Philippians 4:13**
- 3. Trust God to do his part. Philippians 4:19**

Adapted from Crown Ministries Small Group Financial Study



Lesson 4



# Treasure Chest Activity Page



**Directions:** Read Luke 12:13-24. Then use the outline in the boxes below to rewrite The Parable of the Rich Fool giving it a modern day twist. Next to each scene in the story draw an illustration. (Astericks indicate the parts of the story you need to fill in).

## The Parable of The Rich Fool

<p><i>Then Jesus said to them, "Be careful and guard against all kinds of greed. A man's life is not measured by the many things he owns."</i></p> <p><i>Then Jesus told this story.</i></p>	
<p><i>* A certain well to do man had some.....</i></p>	
<p><i>* The man thought to himself, "What will I do?..."</i></p>	
<p><i>* After I have done _____</i></p> <p>_____</p> <p><i>I can say to myself. I have enough good things stored for many years. Rest, eat, drink and enjoy life.</i></p>	
<p><i>But God said to the man, "Foolish man! Tonight you will die. So who will get those things you have prepared for yourself?" This is how it will be for anyone who stores things up only for himself and is not rich toward God.</i></p>	





## Lesson 5



# Money Management

### What This Lesson Is About

As stewards of the resources God has given to us we have a responsibility to be good managers of those resources. That means learning to distinguish between our needs and our wants and following a plan for the use of our money.

### Scripture Studied

Luke 14:28-33; Proverbs 16:9; 21:20; 31:16; Galatians 6:4; 1 Corinthians 4:2

### Key Passage

1 Corinthians 4:2 NIV Now it is required that those who have been given a trust prove faithful.

1 Corinthians 4:2 KJV Moreover it is required in stewards---that a man be found faithful.

### Lesson Objectives

During this lesson your learners will:

1. Identify the importance of managing our money.
2. Differentiate between a need versus a want.
3. Practice constructing a budget.
4. Develop a personal spending plan.
5. Evaluate purchases.

### Materials Needed

\$2.00 in pennies

Two small prizes such as a bag of M&M's or a small trinket of some sort.

Copies of Teacher Resources for Lesson Five.

Copies of The Treasure Chest Activity Page.





# Lesson 5

## Money Management:

### Lesson Plan

Before teaching this lesson you will need to make plans to hide pennies for the Attention Grabber Activity, at a time when students are out of the room.

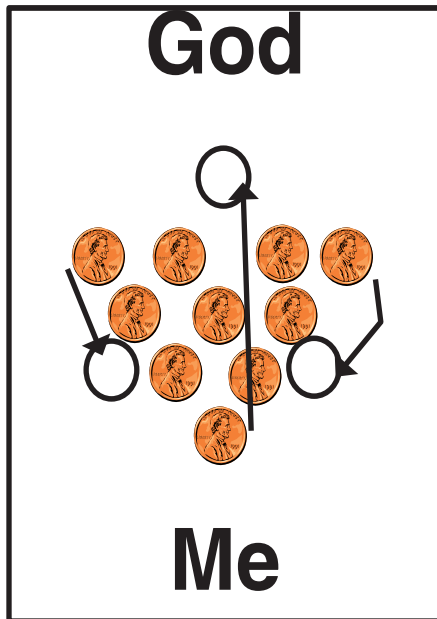
### Attention Grabber

Pair students up, hand out Treasure Chest Activity Page for Lesson Four, but have them place it face down on desk without looking at it. Then give students the following instructions: *This activity has you and your partner working together to solve a puzzle. I have hidden a number of pennies in different places around the room. You and your partner need to search the room until you collect 10 pennies. Once you have found 10 pennies come back to your desk. Turn over your*



*Treasure Chest Activity Page and follow the directions on Section*

*One. The first pair to show me how to correctly solve this puzzle wins a prize.*



Once a winner has been determined, give those teams who have not solved the puzzle a few more minutes to work it out. Then have the winning team show how the puzzle is solved and award them a prize. Make a transition to the Exploration by saying, *the way in which we manage or use our money can either point to God or point to ourselves, but it cannot do both. Faithful stewardship of our resources is a witness for God. In your study today you will discover the importance of having a plan for the use of your money, how to make a plan and follow it.*

Penny Puzzler Answer Key

penny puzzler idea adapted from Larry Burkett's *Money Matters for Kids* ©1984.



## Lesson 5

### ***Exploring the Bible***

**Step 1:** Begin by having students look up 1 Corinthians 4:2. Then say to students, *Whether you are earning a few hundred dollars a year or whether you are earning hundreds of thousands of dollars, it is extremely important if you want to be a good steward to know how much money you have to spend, and where you are spending it.*

**Step 2:** At this time, if you have the technological capabilities, use the Money Management Power Point Presentation located on this CD-ROM. If you are not able to run a power point presentation for your class then follow the steps listed below. (The following steps will help you print off the powerpoint presentation slides so that you can use them for an overhead presentation, or print them for students' viewing.)

Type in steps to printing Power Point Presentation.

**Step 3:** Form small groups of two students. Pair stronger math students with those who are less proficient. Tell students, *you will be using the math skills we've just practiced to help John and Jane work on their budgets.* Give students a copy of the "Budget Busters" worksheet found in the Teacher Resources Section for Lesson 5. Once groups have completed the worksheet, go over the problems and discuss the answers with the whole class-emphasizing the budgeting principles.

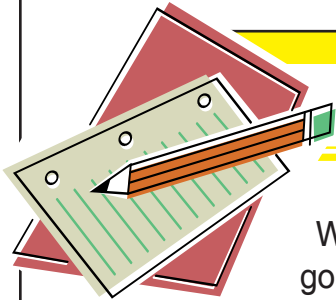
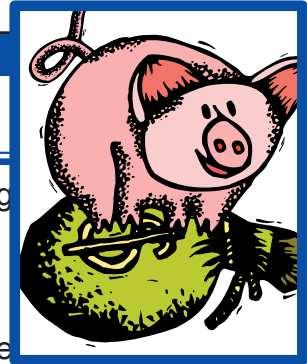
**Step 4:** Transition into the Wrap-up by reminding students that using these skills to develop a plan for the use of their money will help them to be good stewards of the resources God has given them.



## Lesson 5

### Wrap-Up

Three important things happen when we follow a plan for managing our financial resources. Direct students' attention to Section Two of the Treasure Chest Activity page. When students have broken the code, briefly go over each point. Close by encouraging students to really make a stewardship commitment by starting the practice of budgeting now!



### Personal Application

Ask students to reflect on these questions in their stewardship journal. What are my wants and what are my needs? Make a list of some financial goals you would like to work towards? For example, saving for college, spending less on disposable items, etc... Write a prayer committing your financial resources to God and asking him to guide you in your financial planning.



### Project

Use the Budgeter's Toolbox to develop your own personal financial plan. Make sure you seek the counsel and guidance of your parents.



#### Spiritual Benefits of Budgeting

1. We live as stewards of our money, not for what money can buy.
2. Our focus is on God. The proof is in the spending.
3. We become a witness for God.
4. We have a plan for our future on earth and in heaven.

Adapted from Larry Burkett's *Money Matters for Kids*.







# Generous Giver

## What this lesson is about

While tithing is the basic test of the stewardship of our possessions, what we do with what we have left tests us as well. Our use of our material possessions is a testament to our love for God and our love for our neighbor.

## Scriptures Studied

Proverbs 11:24-25; John 3:16; Acts 20:35; 1 Corinthians 13:3; 2 Corinthians 8:1,2; 9:6-11; 1 Timothy 6:18,19.

## Key Passage

Luke 6:38 Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.

## Lesson Objectives

In this lesson your learners will:

1. Identify principles of giving found in Paul's letter to the Corinthians.
2. Discuss the importance of being a generous giver.
3. Examine God's plan for sharing with others.
4. Apply principles of giving to their own lives.

## Materials

can of soda  
clear jar  
pan  
baking soda

Copies of Teacher Resource Pages for Lesson Six  
Copies of Treasure Chest Activity Page  
1 overhead copy of the Treasure Chest Activity Page  
Overhead projector

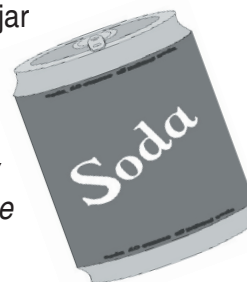




# Generous Giver

## Attention Grabber

Show students your jar with the white label. Then pour into each jar enough soda to fill almost to the top. Say to students, *I'm going to show you what happens if you are willing to experiment with giving. This jar represents those people and organizations that are supported and helped by our giving. The soda represents the 10% of our money the Lord asks us to give as tithe to support the work of spreading the gospel through pastors and teachers.*



Using a dark marker, write God's money on the white label. Then fill a           teaspoon with baking soda and say to students, *this baking soda represents another kind of giving. This is the kind of giving that we do above and beyond the 10% the Lord requires us to return. This is the kind of giving where we choose to give up some of our wants and desires to help meet the needs of others.* (For example, ADRA, Red Cross, Soup Kitchens, Community Service Center, their church, etc...) Ask students to give you examples of this type of giving then write their ideas on the jar label. Say to students, that you will show them what happens as a result of this kind of giving. (As you continue to talk, pour several teaspoons of baking soda into the jar of soda. Do this until the bubbles from the soda begin to flow down the side.)



Explain that this experiment represents what happens to us when we give. Tell students they can find the directions and the results of this experiment in their Bibles. Have them look up Luke 6:38. Read it aloud. Transition to the exploration part of the lesson by saying, A generous person cares about other people's needs as well as their own. When we share what God has given us, we are acting on behalf of God to meet people's needs. It is all His anyway and when He sees that we can be trusted He trusts us with even more. Proverbs 11:25 says "A generous man will prosper; he who refreshes others will himself be refreshed."



## Lesson 6

### ***Exploring the Bible***

**Step 1:** Explain to students that they will be looking at a letter that was written a long time ago by the Apostle Paul to the Church in Corinth. In his letter, Paul talks at length on the topic of giving, citing the example of the church in Macedonia. Hand out the Treasure Chest Activity Page for Lesson 6.

**Step 2:** Then pass around the container that you have put the text strips in (found in the Teacher Resources for Lesson 6). Have each student pull out one Bible text. If you have any left over after each student has taken one, pass it around again until they all have been claimed. Then tell students that on this strip is written a text from 2 Corinthians chapters 8 & 9. While students follow along, read down the list of giving principles listed on the activity page. Explain that each one of these principles can be identified in the texts that they have been given. Ask students to look up the text in their Bibles and read it. Then using the giving principles determine which principles apply to their given text. They may choose more than one principle. Once they have made their selection they should write the verse on the line next to the principle (i.e. vs 20).

**Step 3:** After each student has finished, put your overhead copy of the Treasure Chest Activity Page on your overhead projector. Starting with the text strip #1 have each student read their text and then identify the giving principles they felt could be derived from the text. Make a compilation of students' answers on the overhead as each text is read.

**Step 4:** Once all the texts have been compiled lead a discussion about giving, asking students the following questions:

- Why is it important to be a generous giver?
- Why do our attitudes about giving matter?
- How much should a person give?

**Step 5:** Transition into the Wrap-Up by saying, *How much we give should be a prayerful decision we make as we seek to follow God's plan for our lives. However, in the Bible God's plan for sharing with others involves three types of giving.*





## Lesson 6

### *Wrap-Up*

Have students refer to the Section Two of Treasure Chest Activity Page. Together with the students look up the texts and discuss each one.

1. Responsibility---James 2: 14-16
2. Abundance---2 Corinthians 8:14-15
3. Sacrifice---Mark 12:42-44

Close by saying that in God's eyes money has value as means of providing the necessities of life, to bless others, and to support His work.

### *Personal Application*

Ask students to reflect on these questions in their Stewardship Journals. What has been your attitude towards giving in the past? Has your attitude changed since this lesson? If so how? What wants or desires would you be willing to do without in order to be able to give? After prayerfully evaluating your past giving habits ask God to help you commit the remainder of your resources to Him and then watch out as those blessings begin to pour in.

### *Project*

If your church operates a community center, find out what kinds of needs they have and how the class could help to meet them. Students could also work individually or in small groups to develop small investment projects.



# Lesson 6

# Treasure Chest Activity Page



## Section One

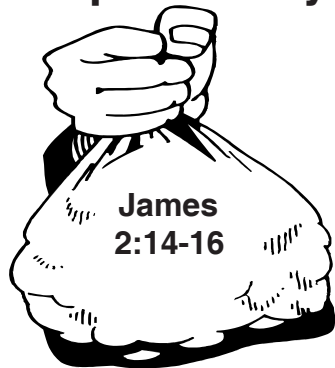
Directions: Read the Bible text given to you by your teacher. Then write the verse number next to the giving principles which can be derived from your text.

- \_\_\_\_\_ Giving is a tangible sign of our love and faith for God.
- \_\_\_\_\_ Giving helps to meet the needs of others.
- \_\_\_\_\_ Giving is evidence of our obedience to Christ.
- \_\_\_\_\_ Giving should be a premeditated act.
- \_\_\_\_\_ Giving is a spiritual gift.
- \_\_\_\_\_ Generous giving brings honor and glory to God.
- \_\_\_\_\_ God will make sure the needs of the giver are met.
- \_\_\_\_\_ God is able to bless us even greater than our giving.
- \_\_\_\_\_ If you make a promise to give, keep it!
- \_\_\_\_\_ It is evidence of our love for our brothers and sisters.
- \_\_\_\_\_ Our eagerness to give motivates and excites others to give.
- \_\_\_\_\_ Our giving can be a witness to others.
- \_\_\_\_\_ Our blessings will be increased so that our giving can be increased.
- \_\_\_\_\_ Our desire to give should come from our love for God.
- \_\_\_\_\_ Our attitude in giving should be one of cheerfulness.
- \_\_\_\_\_ Our blessings will be in proportion to our generosity.
- \_\_\_\_\_ Our returns may be spiritual gains.
- \_\_\_\_\_ Those who give generously will long be remembered.
- \_\_\_\_\_ We should give eagerly.
- \_\_\_\_\_ We should give sacrificially.
- \_\_\_\_\_ We give because God has given generously to us.

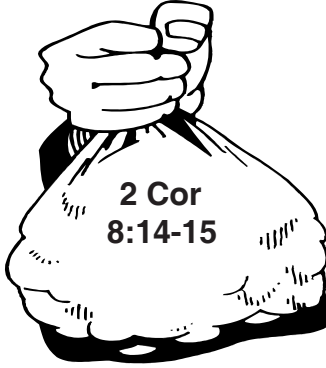
## Section Two

### We Give Out Of...

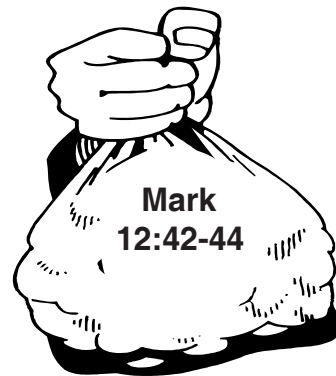
#### Responsibility

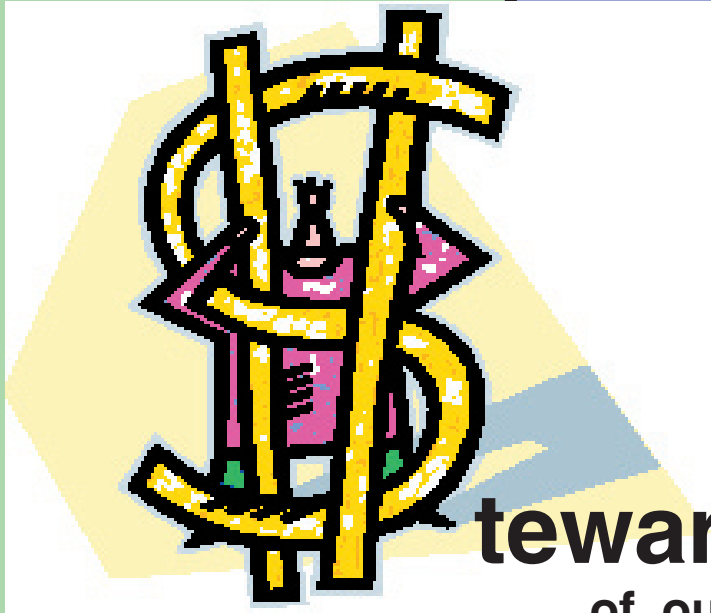


#### Abundance



#### Sacrifice





**Stewardship**  
of our possessions

***Teacher Resources Section***



# Worship Stories to Inspire You.



Reprinted from *Over and Over Again: 150 Adventists Share Faith Stories about Stewardship*. Published by the North American Division of Seventh-day Adventists, Silver Springs, Maryland. Used by permission of the publisher.



## A Step Farther In Faith

### By Elmer Malcolm

One summer when I was a teenager, my summer job took me from Virginia to Silver Spring, Maryland, where I received Bible studies for six weeks from a brick mason. I was baptized into the Adventist Church and returned to a small school in Virginia to complete my high school education.

Although I had only limited exposure to the basic teachings of the Bible, the Lord gave me the desire and strength to practice His principles in an environment where complete ignorance of Seventh-day Adventist beliefs prevailed. Deprived of association with fellow believers for the school year and challenged by a hostile environment, I found that the Lord kept His promise to strengthen, guide, and comfort. Someone introduced me to the Voice of Prophecy Bible lessons, and they became my Sabbath study and worship. Odd jobs provided some income, which gave me the obligation and privilege to tithe. Since I had no knowledge of the storehouse principle, I sent 10 percent of my income as a donation to the Voice of Prophecy. Two years after high school I returned to Maryland to



enroll at Columbia Union College. I attended the Silver Spring Seventh-day Adventist Church, where I had been baptized.

One day a professor in my Bible class, speaking of the generosity practiced by some Israelites, suggested 20 percent as a giving guide for tithes and offerings to the church. Although I was totally responsible for all my living and educational expenses, I adopted the plan. The Lord blessed me with faith, confidence, and endurance. I was able

to pay for my college education and during those years I also paid for a new car. Following marriage, my wife and I were impressed to increase our giving to 25 percent. As time progressed and the family increased (two children), so did our contributions. In the early years of my ministry as a pastor, my wife was not employed out of the home. However, with the Lord's blessing we were able to increase our giving up to 35 percent of my salary.

Through the years it has been a satisfying experience to be able to tithe, give generously to the local church and worldwide church needs, and have additional funds to support special projects as the Holy Spirit directs.

### I know

from experience how abundantly God would supply the church needs and govern our wants if we took a step farther in faith.



The Lord has kept His promises to us by supplying all our needs.

Why this frank testimony, a testimony that some readers may feel has turned from praise to boasting? Today, perhaps as never before, we have marvelous opportunities to advance the Lord's work throughout the world. And yet there is a continual lack of resources to meet the opportunities.

Many members seem to have forgotten, or never have been taught, that tithe---the first 10 percent---is only the beginning, and not the end, of a faith relationship with the Lord. I was blessed to learn that lesson early in my life.

Some members, perhaps, feel that the local church would grow if only more of the tithe could be used locally. At the same time, I often see among us a passion for the best cars, recreational vehicles, the latest electronic equipment, and all the other charming devices of our age. And then I see only a tithe or maybe an occasional tip to the Lord's work---a work we claim to love and yet a work chronically malnourished for means. I know from experience how abundantly God would supply the church needs and govern our wants if we took a step farther in faith.

Faithful is he that calleth you, who also will do it. 1 Thessalonians 5:24.

**Elmer Malcolm, now living in New Market, Virginia, retired in 1997 as president of the Northern New England Conference of Seventh-day Adventists in Portland, Maine. He is a member of the Freeport, Maine, Seventh-day Adventist Church.**



# I Can Do That

by Pauline Lewis

I became a member of the Adventist Church in my late twenties and began to tithe. The Lord blessed from the beginning. When I had no money to buy my daughter a spring coat, a nice lady gave us not one, but two, new coats.

A few years later a man from the conference came to the church to talk about stewardship. He spoke about the idea of returning a double tithe. *I thought, I can do that.* Then he told how the children of Israel sometimes gave 25 percent or more. And I thought, *I can do that.*

At the time I was a housewife and a baby-sitter. The company where my husband worked was about to close, and he would lose a good job. So now came testing time. Would I return the full tithes and offerings that God had already prompted me to give? I decided to give the full amount and put



my trust in the Lord.

My husband worked what he thought was his last week and was able to put in a lot of overtime.

Then the office lady said, “I don’t know why, but you are to work one more week.” The pay for that week was almost double his normal salary. After finishing that week and thinking he would now be laid off, he went to the office to pick up his check. The lady said, “I can’t understand what is happening. You are to work next week too.” At the end of the third “extra” week, the plant finally closed, and my husband was given three weeks’ pay for vacation. We paid all our bills and went to Florida to visit my parents. When we got home, my

husband quickly found a job and went to work the following Monday.

I know all these blessings came because I decided to be faithful to my commitment to the Lord.

“The Lord is my portion,” says my soul, “therefore I have hope in Him.” Lamentations 3:24, NASB.

Pauline Lewis is a retired colporteur in St. Joseph, Missouri. She is a member of the Three Angels Seventh-day Adventist Church in St. Joseph.

Would I return the full tithes and offerings that God had already prompted me to give?



# Concrete Blessings

by Denzil D. McNeilus

My father started a business called McNeilus Truck & Manufacturing in the early 1970s. Throughout many years of hard work and the Lord's blessings the company flourished. McNeilus Truck & Manufacturing became incorporated with McNeilus Companies, a privately held family business.

In our first years the primary business was the manufacture of concrete-mixer bodies. Our company was considered in ninth place out of nine manufacturers. My father, with strong conviction, incorporated tithes and offerings into the operation of the company. At the start of the business we were able to give these only at the company's year end. Throughout the year we tried to give to various projects as needed.

Soon, as a family, we felt impressed to do more. With much thought, prayer, and careful consideration we took a step of faith and decided to change our system of giving. We decided that, for every individual concrete mixer and mixer truck sold, the company would give a specified amount to the church. We committed to this plan, and our business grew far above our expectations. So we doubled the amount we had initially set. Our company grew again.

We again doubled the amount given. As our company continued to grow and diversify we developed new products. Our first priority on any new product was to decide what our tithe and offering for that item would be. So

as the company grew so did the amount we gave to the Lord's work. When we eventually sold the company we were the largest concrete-mixer manufacturer in the world.

We truly believe that God blessed our company and families so that we may continue to support the Great Commission. I can't begin to list all the blessings. God watched over us and blessed us with good health so

that we were able to work the long days needed. He blessed us with patient, faithful spouses who support us through good and hard times. He blessed us with healthy, beautiful children who were born to us or entered our lives through adoption. But most important, He blessed

us with the honor of being used by Him. As God continues to bless us in our various work, we are committed to deepening our stewardship relationship with Him.

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again. Luke 6:38.

Denzil D. McNeilus is a businessman in Dodge Center, Minnesota. He is a member of the Dodge Center Seventh-day Adventist Church.

We truly believe that God blessed our company and families so that we may continue to support the Great Commission.





# The Money In The Top Dresser Drawer

by Richard Barron

One day, as was usual during my senior year in college, I went home, after my morning classes to enjoy lunch with my wife and two children. As we ate I asked, "What are we having for supper tonight?"

She replied, "This lunch we're eating is the last food we have in the house."

"That's no problem," I told her. "After my afternoon classes, I'll take you to the market."

"I paused a bit and then said, "It's not a problem. We'll simply use the money in the top dresser drawer."

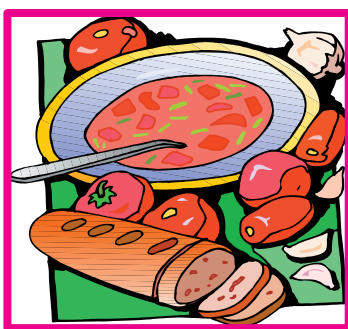
She looked at me as if I had lost my mind. "That's tithe. That's the Lord's money!" she exclaimed.

Well, of course I knew that. But I had no problem using it now. My children needed to eat. I had Scripture on my side, and I quoted: "If any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel" (1Timothy 5:8).

So in between bites, I told my wife matter-of-factly that I was not an infidel and that we would use the tithe money to purchase food for the family.

"Infidel or not, we will not spend the Lord's money!" she declared.

We had, as they say, a few words.



I vigorously defended my position. She, with equal vigor, insisted that even though, as the mother of these children, she was more

concerned about their welfare than anyone, she

nevertheless was determined to be obedient to God in this matter. "God's tithe comes first, before any other considerations!" she maintained.

So, seated at the table eating my basic lunch, I finally agreed with my wife that we would never use His tithes for our personal needs. That afternoon I decided to put my trust in the Lord and to let Him care for us. Then I bowed my head and apologized to Him for having entertained the thought of using that which was holy unto Him.

As we resumed our meager meal someone knocked on our door. I opened it to find a fellow student, a close friend of ours. "Hello," he said, "I stopped by on my way to the market. I have to shop for my family. Why don't you come along?"

"Thank you very much for being so thoughtful, but much as I need to go, this is a bad time. We're, uh, a little short on money."

I'll never forget his next words.

"That's why I've come by! I have some money, and you are welcome to use what you need to buy groceries!"

Praise the Lord!

Bring ye all the tithes into the storehouse,...and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing. Malachi 3:10.

Richard Barron is associate director of the Youth Department at the General Conference of Seventh-day Adventists in Silver Spring, Maryland. He is a member of the Emmanuel-Brinklow Seventh-day Adventist Church in Brinklow, Maryland. This story originally appeared in More College Faith (Berrien Springs, Michigan: Worthy Books, 1997).

**"God's tithe comes first, before any other considerations!" she maintained.**



# How Much?

by Elizabeth Sterndale

I began my nursing career early in the 1950s. My father insisted that I buy a car so I wouldn't be standing on the street corner at 11:00 p.m. waiting for a bus. He further insisted that the car must be new because in his view no woman should have "car trouble" anytime day or night. My father had never owned a new car.

My salary was \$200 a month for a 5<sup>1/2</sup>-day week. The car payments were \$100 dollars a month. Tithe, room, and board, clothes and other necessities of life left me with no excess. I was barely making it. When my mother persuaded me to drive her someplace, she bought the gas.

I had grown up attending church in a building that was a remodeled row house. Now our congregation had outgrown our building. The leadership called a business meeting to decide what to do. Many people came; but many, too, stayed home. Who would give to a building fund? And how much? The building committee's presentation impressed me. Their



She was from a family of means. She said my pledge was a generous donation from someone just starting out. She called it a sacrifice.

report showed considerable faith that we could meet a big challenge. I decided to make a monthly pledge. But how much?

It was the end of November and I remembered that the other nurses at work had told me that we'd probably get the usual annual raise of \$5 at the end of the month.

With this in mind, I wondered how much I should give to the building fund.

I already was short on my monthly budget. On the pledge form I wrote \$5. Then I crossed it out. The church had a real need. I wrote \$20 and turned it in to the treasurer. I had pledged \$20 a month for two years.

The next day was payday-the day we would get our annual raise. As

I busied myself in the clinic preparing for the patients who would soon begin to arrive, I was followed down the hall by the hospital administrator. She was a nurse whose uniform was starched so stiff I didn't need to turn to see who was behind me. Quietly she invited me into a private cubicle and she spoke very seriously.

"We have appreciated the work you have done this year," she said. "I know that when you go on coffee break today, everyone will be discussing their pay raise. I am asking you not to



open your check. That way you will not have to tell how much of a raise you received. We wanted to reward you for your faithfulness." Then she was gone.

Coffee break came and by the administrator's order we had to have the break. It was law. Her law. We all picked up our checks at the office, but I headed for my locker without opening my check. It seemed to burn in my hand, but I didn't open it.

True to form, when I rejoined the others on break, the topic was all about the raise.

"How much did you get, Liz?"

"I don't actually know. I just put the check in my locker."

"Well, don't bother to look. We got the same old \$5 raise that comes every year. Pity they can't give us more just once."

After work, with my check still unopened, I drove my rider to the bus. That helped with my gas money too. She complained all the way about the usual \$5 annual raise.

That Sabbath at church a member of the building committee complimented me on my \$20 per month pledge. She was from a family of means. She said my pledge was a generous donation from someone just starting out. She called it a sacrifice.

"Well, to be honest, I really didn't give anything," I said. "You see, between the meeting on Wednesday night and today, I've been given \$20 per month raise."

God knew on Wednesday night

how much of a raise I would get. He knew that \$20 was what I needed to give. Tears came to my eyes as I realized that I almost had pledged only \$5.

Give and it shall be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you. Luke 6:38, NIV.

Elizabeth Sternadale retired in 1996 as director of the office of women's ministries at the North American Division of Seventh-day Adventists in Silver Spring, Maryland. She lives in Burtonsville, Maryland, and is a member of the Triadelphia Seventh-day Adventist Church.



# Teacher Resources Lesson 1

Mr. Benevolent Benefactor  
7 Golden Street  
Celeste, NJ 00777

Date: \_\_\_\_\_

Pay To The \_\_\_\_\_ \$   
Order of \_\_\_\_\_

\_\_\_\_\_ Dollars

**Treasuries**  
A division of Crown Bank

Memo \_\_\_\_\_

Mr. Benevolent Benefactor  
7 Golden Street  
Celeste, NJ 00777

Date: \_\_\_\_\_

Pay To The \_\_\_\_\_ \$   
Order of \_\_\_\_\_

\_\_\_\_\_ Dollars

**Treasuries**  
A division of Crown Bank

Memo \_\_\_\_\_

Mr. Benevolent Benefactor  
7 Golden Street  
Celeste, NJ 00777

Date: \_\_\_\_\_

Pay To The \_\_\_\_\_ \$   
Order of \_\_\_\_\_

\_\_\_\_\_ Dollars

**Treasuries**  
A division of Crown Bank

Memo \_\_\_\_\_



## Teacher Resources Lesson 1

**Directions:** Use this page with Lesson 1-Bible Exploration. Make one copy of this page for each small group. Cut texts apart and place them in an envelope along with the two quotes.

<b>A. 1 Chr 29:11-12</b>	<b>A. Psalm 24:1</b>
<b>A. Jas 1:17</b>	<b>A. Deut 8:18</b>
<b>A. 1 Cor 6:15, 20</b>	<b>A. Eccl 8:6</b>
<b>A. 1 Peter 4:10</b>	<b>A. Exodus 20:3</b>
<b>A. Lev 19:18</b>	<b>A. Matt 22:37-39</b>
<b>B. 2 Cor 4:1-2</b>	<b>B. John 15:8,12</b>
<b>C. Prov 3:9-10</b>	

**C.** We are God’s stewards, entrusted by Him with time and opportunities, abilities and possessions, and the blessings of the earth and its resources. We are responsible to Him for their proper use. We acknowledge God’s ownership by faithful service to Him and our fellowmen, and by returning tithes and giving offerings for the proclamation of His gospel and the support and growth of His church. Stewardship is a privilege given to us by God for nurture in love and the victory over selfishness and covetousness. The steward rejoices in the blessings that come to others as a result of his faithfulness.

–Fundamental Beliefs, 20.

**C.** God has laid His hand upon all things, both man and his possessions; for all belong to Him. He says, I am the owner of the world; the universe is Mine, and I require you to consecrate to My service the firstfruits of all that I, through My blessing, have caused to come into your hands. God’s word declares, “Thou shalt not delay to offer the first of the ripe fruits.” “Honor the Lord with thy substance, and with the firstfruits of all thine increase.” This tribute He demands as a token of our loyalty to Him.



## Teacher Resources Lesson 2

### The Rich Young Ruler

A young man came to Christ, and said, "Good Master, what good thing shall I do, that I may have eternal life?" Jesus bade him keep the commandments. He replied, "All these things have I kept from my youth up: what lack I yet?" Jesus looked with love upon the young man, and faithfully pointed out to him his deficiency in keeping the divine law. He did not love his neighbor as himself. His selfish love of riches was a defect, which, if not remedied, would debar him from heaven. "If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come and follow Me."

Christ would have the young man understand that He required nothing of him more than to follow the example that He Himself, the Lord of heaven, had set. He left His riches and glory, and became poor, that man, through His poverty, might be made rich; and for the sake of these riches, He requires man to yield earthly wealth, honor, and pleasure. He knows that while the affections are upon the world, they will be withdrawn from God; therefore He said to the young man, "Go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come and follow Me." How did he receive the words of Christ? Was he rejoiced that he could secure the heavenly treasure? Oh, no! "He went away sorrowful: for he had great possessions." To him riches were honor and power; and the great amount of his treasure made such a disposal of it seem almost an impossibility.

This world-loving man desired heaven; but he wanted to retain his wealth, and he renounced immortal life for the love of money and power. Oh, what a miserable exchange! Yet many who profess to be keeping all the commandments of God are doing the same thing.

Here is the danger of riches to the avaricious man; the more he gains the harder it is for him to be generous. To diminish his wealth is like parting with his life; and he turns from the attractions of the immortal reward, in order to retain and increase his earthly possessions. Had he kept the commandments, his worldly possessions would not have been so great. How could he, while plotting and striving for self, love God with all his heart, and with all his mind, and with all his strength, and his neighbor as himself? Had he distributed to the necessities of the poor as their wants demanded, he would have been far happier, and would have had greater heavenly treasure, and less of earth upon which to place his affections. . . .

*Counsels on Stewardship p.210-212*



## Teacher Resources Lesson 2

### Lot and His Wife

Fairest among the cities of the Jordan valley was Sodom, set in a plain which was “as the garden of the Lord” in its fertility and beauty. Here the luxuriant vegetation of the tropics flourished. Here was the home of the palm tree, the olive, and the vine; and flowers shed their fragrance throughout the year. Rich harvests clothed the fields, and flocks and herds covered the encircling hills.

Art and commerce contributed to enrich the proud city of the plain. The treasure of the East adorned her palaces, and the caravans of the desert brought their stores of precious things to supply her marts of trade. With little thought or labor, every want of life could be supplied, and the whole year seemed one round of festivity.

The profusion reigning everywhere gave birth to luxury and pride. Idleness and riches made the heart hard that has never been oppressed by want or burdened by sorrow. The love of pleasure was fostered by wealth and leisure, and the people gave themselves up to sensual indulgence. There is nothing more desired among men than riches and leisure, and yet these gave birth to the sins that brought destruction upon the cities of the plain. Their useless idle life made them a prey to Satan’s temptations, and they defaced the image of God and became satanic rather than divine.

In Sodom there was mirth and revelry, feasting and drunkenness. The vilest and most brutal passions were unrestrained. The people openly defied God and His law and delighted in deeds of violence. Though they had before them the example of the antediluvian world, and knew how the wrath of God had been manifested in their destruction, yet they followed the same course of wickedness.

And now the last night of Sodom was approaching. Already the clouds of vengeance cast their shadows over the devoted city. But men perceived it not: While angels drew near on their mission of destruction, men were dreaming of prosperity and pleasure. The angels revealed to Lot the object of their mission: “We will destroy this place, because the cry of them is waxen great before the face of the Lord; and the Lord hath sent us to destroy it.” The strangers whom Lot had endeavored to protect, now promised to protect him from the wicked city.

The mob had wearied themselves out and departed, and Lot went out to warn his children. He repeated the words of the angels, “Up, get you out of this place; for the Lord will destroy this city: But he seemed to them as one who mocked.” They laughed at what they called his superstitious fears. His daughters were influenced by their husbands. They were well enough off where they were. They could see no evidence of danger. Everything was just as it had been. They had great possessions, and they could not believe it possible that beautiful Sodom would be destroyed.



## Teacher Resources Lesson 2

### Lot and His Wife, cont.

Lot returned sorrowfully to his home and told the story of his failure. Then the angels bade him arise and take his wife and the two daughters who were yet in his house and leave the city. But Lot delayed. He did not realize the terrible necessity for God's judgments to put a check on sin. Some of his children clung to Sodom, and his wife refused to depart without them. The thought of leaving those whom he held dearest on earth seemed more than he could bear. It was hard to forsake his luxurious home and all the wealth acquired by the labors of his whole life, to go forth a destitute wanderer.

Again the solemn command was given to hasten, for the fiery storm would be delayed but little longer. But one of the fugitives ventured to cast a look backward to the doomed city, and she became a monument of God's judgment. While her body was upon the plain, her heart clung to Sodom, and she perished with it. She rebelled against God because His judgments involved her possessions and her children in the ruin.

Although so greatly favored in being called out from the wicked city, she felt that she was severely dealt with, because the wealth that it had taken years to accumulate must be left to destruction. Instead of thankfully accepting deliverance, she presumptuously looked back to desire the life of those who had rejected the divine warning. Her sin showed her to be unworthy of life, for the preservation of which she felt so little gratitude.

Adapted from: *Patriarchs & Prophets* by Ellen G. White. Chapter 14, The Destruction of Sodom, pgs. 153-167.





## Teacher Resources Lesson 3

### Insights for Teachers

#### **The Great Deception**

Satan has been very successful in indoctrinating Christians with worldly attitudes and approaches towards possessions and financial management and by so doing he is able to slow the spread of the gospel throughout the world. God calls Christians to a different outlook and attitude towards money and possessions. In His Word, he has provided specific guidelines to help direct our lives and the financial decisions we make so that we may enjoy the blessings promised. There are more than 1600 references to money, possessions, and man's attitude towards them in the Scriptures. Money is discussed in frequency only second to love in the New Testament. And of the parables spoken by Jesus 2/3 of them dealt with money or possessions.

For some reason we human beings feel we can trust God for our eternal existence, but when it comes to this life and its needs we are on our own. While the concept of stewardship in general centers around the principle of everything that we have belongs to God and our use of it is to bring honor and glory to him, the specific concept of stewardship of our possessions centers around the concepts that God will supply our needs and that our returning of tithe is a testimony of our faith in Him. Tithing is a testimony of our faith in God and his ability to supply all of our needs. Edward Reid, in his book *It's Your Money Isn't It?*, outlines four specific reasons why tithing is so important and the spiritual implications of it.

#### **The tree of knowledge of good and evil is equivalent to tithing.**

From the very beginning God developed a stewardship relationship with man. Adam and Eve were placed in the Garden of Eden and provided with everything they needed for their happiness. In the garden grew a host of trees beautiful to see as well as good for food. And they were to enjoy all the fruits of them except for one which he reserved. This tree was a visible way in which Adam and Eve could show their allegiance and dependence on God. It was a test of their gratitude and loyalty to Him. Similarly, the Lord has given us all of Heavens' riches through the gift of Jesus. He has placed in our possession all the bounties of this earth and He asks us to acknowledge Him as the Giver of all these good things by returning to Him one tenth of the possessions he has given to us. And just as the devil appeared in the tree to deceive Eve and cause her to doubt God's authority and her dependence on Him, today, Satan is still trying to dupe us into rejecting God's authority, distrusting His goodness, and disbelieving the principles laid out in his Word.



## Teacher Resources Lesson 3

**Tithing is our part of the covenant relationship with God.** A covenant relationship is an agreement made between two or more people. God who gave us his only Son made an agreement with us. He would bless and provide for us if we would but give to Him our tithes and offerings. “Return to me, and I will return to you, Says the Lord of hosts. But you said, In what way shall we return? Bring all the tithes into the storehouse, that there may be food in My house, and prove Me now in this, Says the Lord of hosts, If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.” Malachi 3: 7,10.

**Failure to be faithful in tithing is robbery of God** (Malachi 3:8, 9). “God lays His hand upon all man’s possessions, saying: I am the owner of the universe, and these goods are Mine. The tithe you have withheld I reserve for the support of My servants in their work of opening the Scriptures to those who are in the regions of darkness, who do not understand My law. In using my reserve fund to gratify your own desires you have robbed souls of the light which I made provision for them to receive. You have had opportunity to show loyalty to Me, but you have not done this. You have robbed Me; you have stolen My reserve fund. ‘Ye are cursed with a curse’” (Testimonies, vol. 6, p. 387).

**Tithing is an act of worship.** God asks us to bring our tithe to the storehouse as an act of worship. Jesus commended the widow who gave her last mite because He understood that she brought her offering as an act of worship. Despite the fact that this was being given to a corrupt establishment, one who’s leaders were even at that very time plotting His demise. Giving our tithes and offerings is a means of showing our gratitude to God our Creator.



## Teacher Resources Lesson 3

**AGREE**



# DISAGREE



## Teacher Resources Lesson 3

# Concentration Card Game

Page 1

**Directions for Teacher:**

Copy one set of game cards (two pages) for each group of students who will be playing. Make sure that the printing cannot be read through the back of the paper. It would probably be best to copy cards on cardstock or glue them onto a piece of construction paper before cutting out.

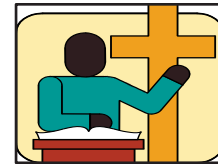
Cut out the individual cards, the box with the game instructions, and the answer sheet.

Place cards, game instructions, and answer sheet in an envelope.

What was the plan for the use of tithe in the New Testament days?



1 Corinthians 9:13-14.



How can a man rob God?



Malachi 3:8



What does God promise will happen when we give our tithes?



Malachi 3:10



What do we tithe?

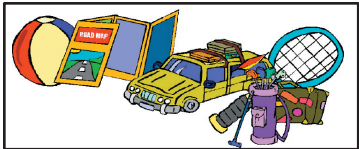
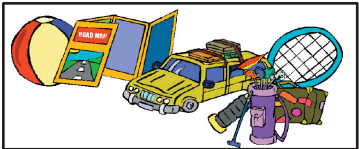












Proverbs 3:9



# Teacher Resources Lesson 3

Concentration Card Game- page 2

<p>To Whom do our possessions belong?</p> 	<p>Psalm 24:1</p> 	<p>Where does God ask us to bring His tithe?</p> 
<p>What is God the source of ?</p> 	<p>James 1:17</p> 	<p>2 Chronicles 31; 11, 12; Nehemiah 10: 37, 38.</p> 
<p>We use the word tithe for the translation of the Hebrew word marrah. What does this word literally mean?</p> 	<p>Deuteronomy 14: 22 Genesis 28:22</p> 	<p>In Old Testament days what was tithe used for?</p> 
<p>To Whom does all tithe belong?</p> 	<p>Leviticus 37:30</p> 	<p>Numbers 18:21</p> 

## Teacher Resources Lesson 3

### Concentration Card Game- page 3

**Concentration Card Game Instructions:** Shuffle the cards and place them facedown in an orderly fashion. The first player turns up any two cards. If the cards match then the player reads the question, looks up the Bible text and reads it aloud. If the player correctly answers the question (have another teammate check the answer sheet) then he or she gets to keep the cards and take another turn. If the cards do not match or if the player cannot answer the question if they do match, the player must turn both cards facedown again. Then it is the next player's turn. The game is over when all the cards have been collected. The player with the most cards wins. If you finish early you may play another round.

### Concentration Card Game Answer Sheet

Psalm 24:1	The Lord
James 1:17	Every good and perfect gift.
Deuteronomy 8:18	Wealth.
Deuteronomy 14:22 & Genesis 28:22	Marrah literally means one tenth.
Leviticus 27:30	To the Lord.
2 Chronicles 31: 11,12; & Nehemiah 10: 37,38	To the storehouse of the temple of the Lord/God.
Numbers 18:21	To the Levites who were priests for their work in the temple.
1 Corinthians 9:13-14.	To those who preach the gospel.
Malachi 3:8	By not paying tithes and offerings.
Malachi 3:10	He will pour out so many blessings we won't have room for them.
Proverbs 3:9	Our wealth, the firstfruits of all your crops.



## Teacher Resources Lesson 4

### Insights for Teachers

By the parable of the foolish rich man, Christ showed the folly of those who make the world their all. This man had received everything from God. The sun had been permitted to shine upon his land; for its rays fall on the evil and on the good. The Lord had caused vegetation to flourish, and the fields to bring forth abundantly. The rich man was in perplexity as to what he should do with his produce. His barns were full to overflowing, and he had no place to put the surplus of his harvest. He did not realize that God had made him a steward of His goods that he might help the needy. He had a blessed opportunity of being God's almoner, but he thought only of ministering to his own comfort.

This man's aims were no higher than those of the beasts that perish. He lived as if there were no God, no heaven, no future life; as if everything he possessed were his own, and he owed nothing to God or man.

While the rich man is looking forward to years of enjoyment, the Lord is making far different plans. The message comes to this unfaithful steward, "Thou fool, this night thy soul shall be required of thee." Here is a demand that money cannot supply. The wealth he has treasured can purchase no reprieve. In one moment that which he has toiled through his whole life to secure becomes worthless to him. "Then whose shall those things be which thou has provided?"

The only thing which would be of value to him now he has not secured. In living for self he has rejected that divine love which would have flowed out in mercy to his fellow men. Thus man has chosen the earthly rather than

the spiritual, and with the earthly he must pass away.

"So is he that layeth up treasure for himself, and is not rich toward God."

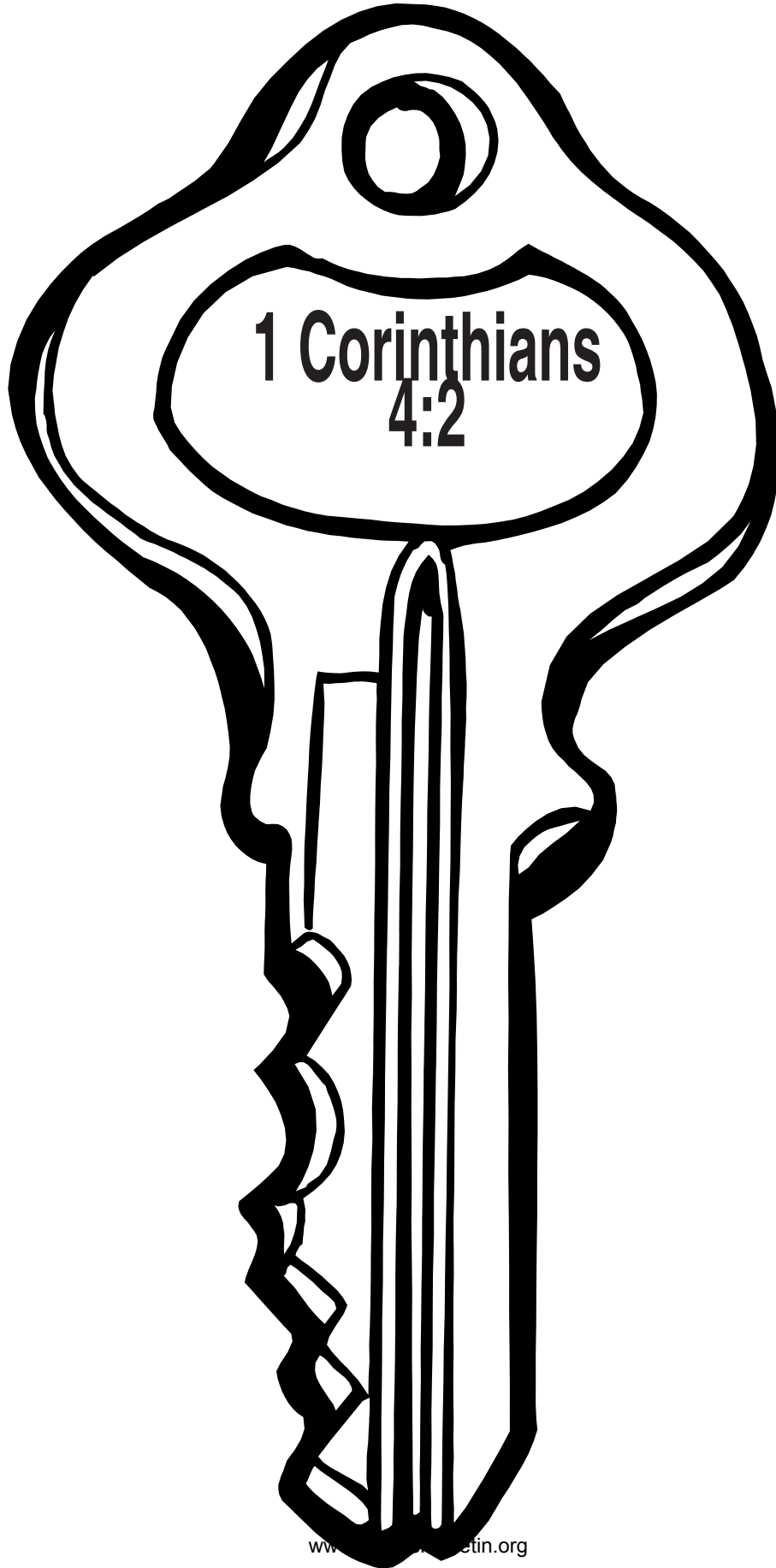
To live for self is to perish. Covetousness, the desire of benefit for self's sake, cuts the soul off from life. It is the spirit of Satan to get, to draw to self. It is the spirit of Christ to give, to sacrifice self for the good of others.

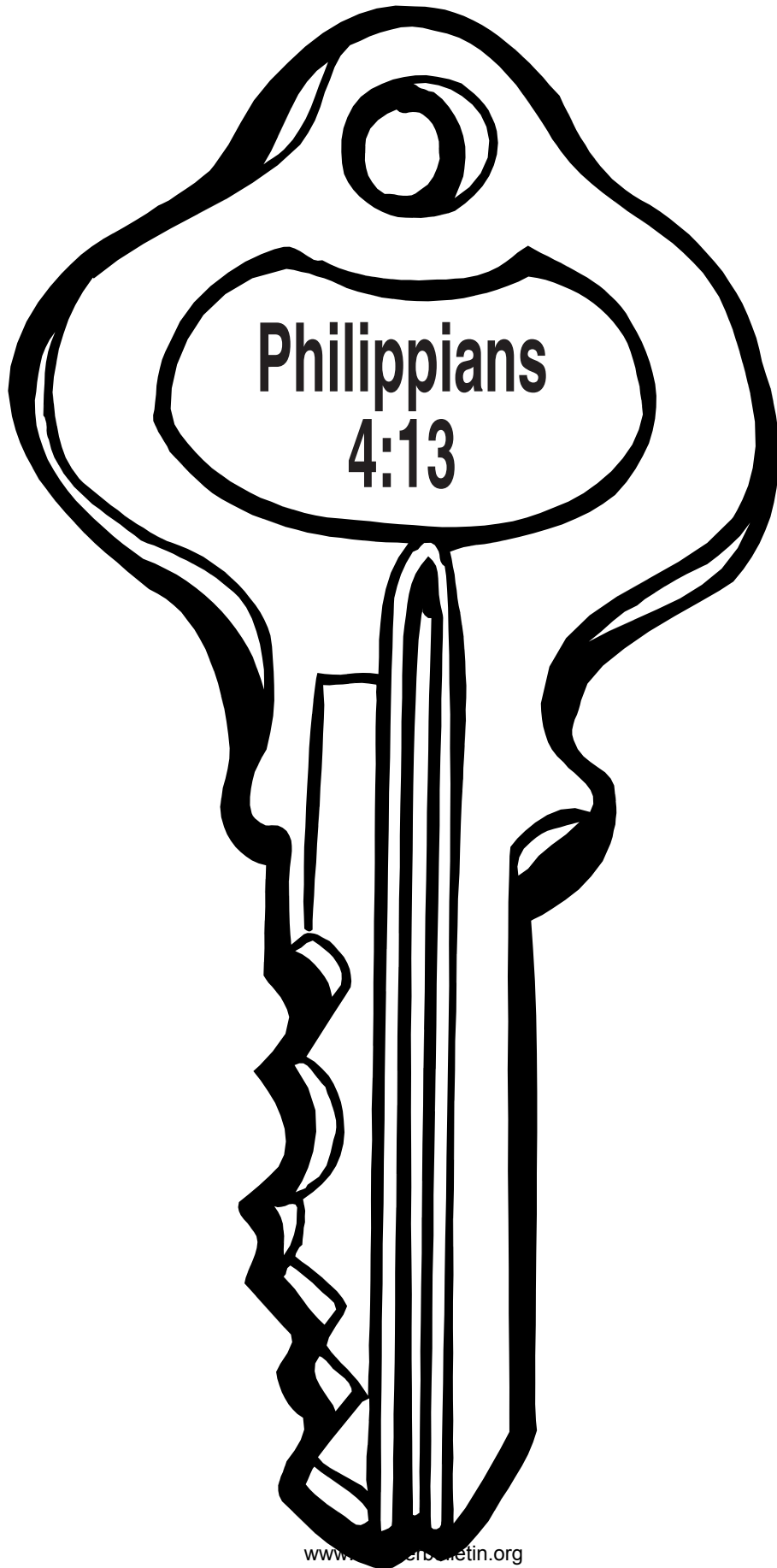
Wherefore He says, "Take heed, and beware of covetousness; for a man's life consisteth not in the abundance of the things which he possesseth."

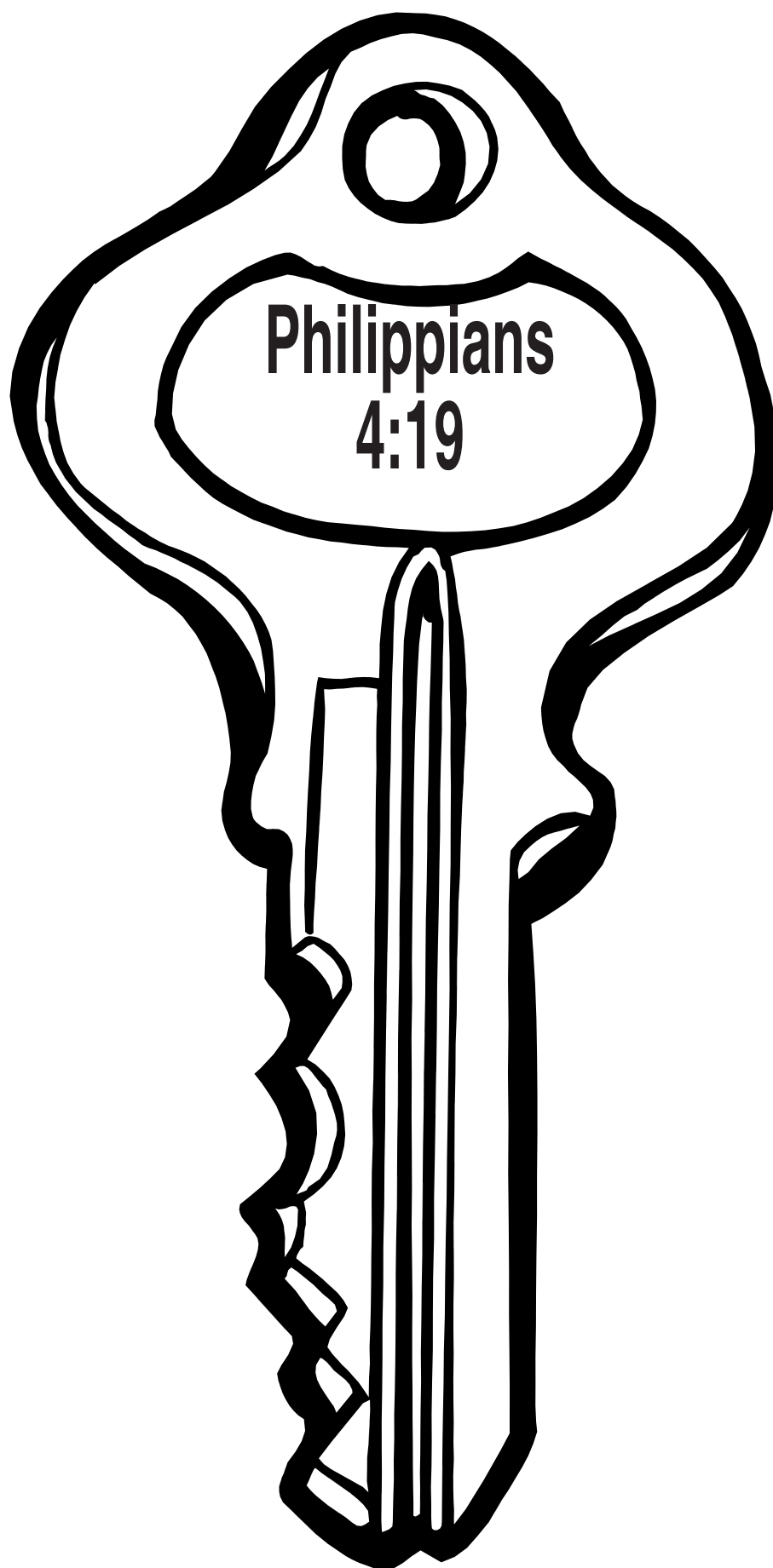
Adapted from *Christ's Object Lessons* by Ellen G. White "Gain that is Loss" p. 252-259.











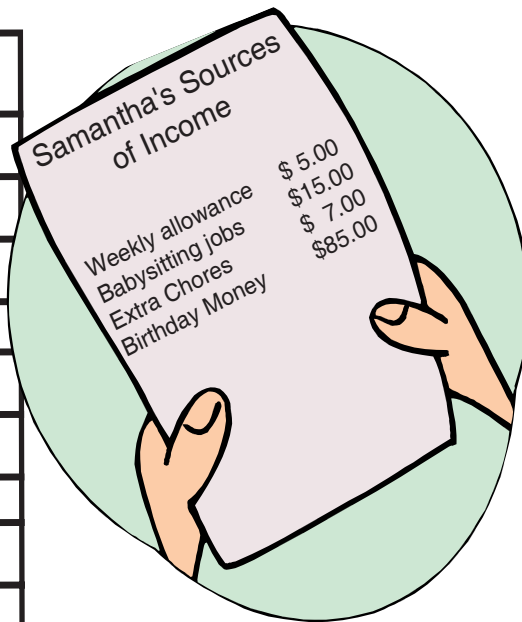
# Lesson 5 Budget Task Cards



## Samantha's Financial Profile

**S**amantha has been following a budget plan since her parents started giving her a weekly allowance. Since she gets an allowance it is her responsibility to pay for her own recreational activities as well as any clothes she wishes to buy in addition to her basic school clothes. She is also saving for her future college education. One of her short-term savings goals is to save enough money to go on a church-sponsored mission trip to the Dominican Republic.

Budget Category	Percent Allocated	Deposits		Deposits	
		Date	Amount	Date	Amount
<b>Title</b>	<b>10%</b>				
<b>Short-term Savings</b>	<b>25%</b>				
<b>Long-term Savings</b>					
College Fund	10%				
Large Goals	15%				
<b>Spending</b>					
Giving	5%				
Entertainment / Recreation	15%				
Clothing extras	20%				



**TASK** Above are a list of Samantha's sources of income for a month. Using Samantha's budget fill out a budget ledger to reflect her deposits over this one-month time period. Remember to determine the breakdown of funds into each of the sub-categories as well.

\*Bonus: Samantha needs to save \$200 to go on her mission trip. If she deposits the same amount each month into short-term savings how long will it take her to save the \$200 dollars? What could Samantha do in order to shorten the amount of time it takes her to save the money?

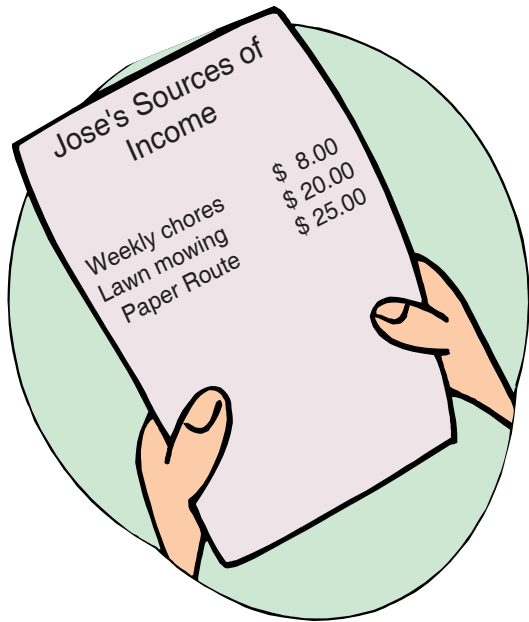
# Lesson 5 Budget Task Cards



## Jose's Financial Profile

**J**ose is new to budgeting. He began starting to budget after his teacher introduced the concept in his Bible class. Jose has found that even though it takes a little bit of work to keep a budget, he is using his money more wisely. One of his long-term savings goals is to save enough money to buy his own lap-top computer to take to academy with him. Jose loves to play basketball so he is using his short-term savings to pay the team dues. Perhaps the best thing that has come out of Jose's new money management skills is that he now gets to experience the joy of giving.

Budget Category	Percent Allocated	Deposits		Deposits	
		Date	Amount	Date	Amount
<b>Tithe</b>	<b>10%</b>				
<b>Short-term Savings</b>	<b>25%</b>				
<b>Long-term Savings</b>					
College Fund	10%				
Laptop	25%				
<b>Spending</b>					
Giving	7%				
Entertainment / Recreation 10%	10%				
Magazine Subscriptions	13%				



**TASK** Above are a list of Jose's sources of income. Using Jose's budget complete a budget ledger that would reflect his deposits over a three-month period. Assuming that he would make about the same from his lawn mowing and paper route each month. Remember to determine the breakdown of funds into each of the sub-categories as well.

\*Bonus: Jose needs to save \$600 to pay for a laptop. If he averages about the same amount in deposits each month, how long will it take Jose to save the money? Approximately how much money is Jose able to give to charitable projects each year?

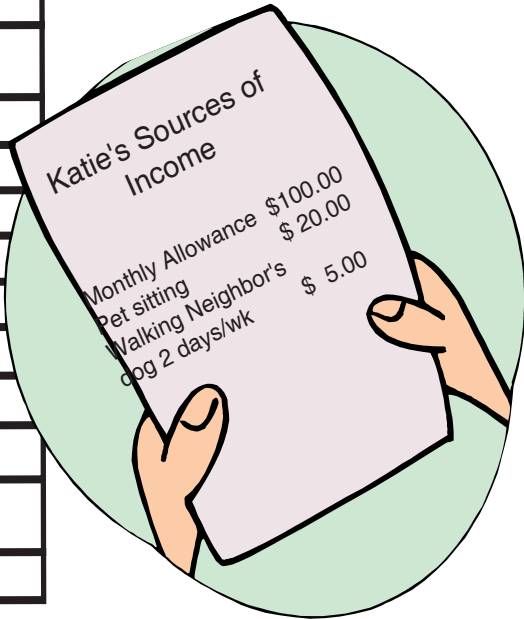
# Lesson 5 Budget Task Cards

## Katie's Financial Profile



**K**atie is an old pro at budgeting. Her parents have helped her keep a budget ever since she was six years old. Now that she is twelve they feel she is ready for more responsibility so they have increased her allowance. With the increase came additional financial responsibilities. Now Katie is responsible for paying for all her clothes, gifts, and hobbies. Because Katie is an animal lover, and always takes in strays, she has a sub-category in her budget designated just for covering the expenses of pet care. She also is very involved in her school's peer-tutoring program and has supported it with both time and money.

Budget Category	Percent Allocated	Deposits		Deposits	
		Date	Amount	Date	Amount
<b>Tithe</b>	10%				
<b>Short-term Savings</b>					
Clothes	20%				
Gifts	10%				
<b>Long-term Savings</b>					
College Fund	10%				
Horse Fund	15%				
<b>Spending</b>					
Giving	10%				
Entertainment / Recreation	5%				
Pet Care	20%				



**TASK** Above are a list of Katie's sources of income. Using Katie's budget, complete a budget ledger that would reflect her deposits for a one-month time period. Katie has budgeted an additional 10% towards giving. She wants to give to her church, the peer-tutoring center, and the animal shelter. Come up with a plan for allocating her giving funds among these three organizations. Include how much she would have given to each one during this month. Remember to determine the breakdown of funds into each of the sub-categories as well.

\*Bonus: If Katie earns \$10.00 a week walking a neighbor's dog, how much money does she earn from this job in a year? How much more would she earn if she got two more dog-walking jobs?

# Lesson 5 Budget Task Cards

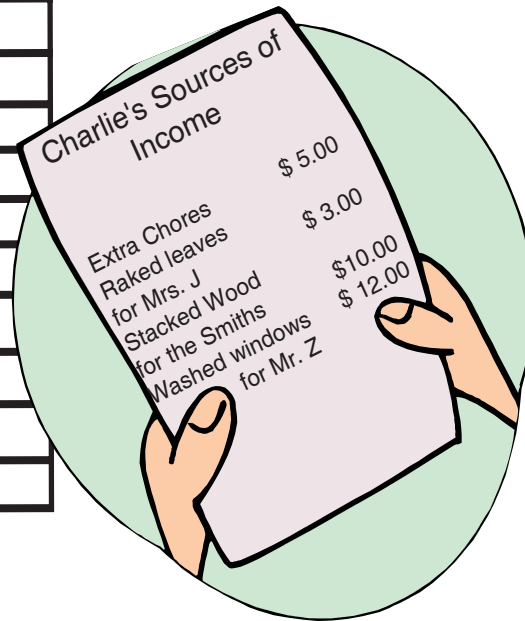


## Charlie's Financial Profile

**C**harlie is a real saver. He especially wants to go to the Adventist Academy next year and he knows he'll need to earn part of his way. Over the last two years he has started to put money away towards that goal. Charlie also is a musician. He plays the tenor saxophone. He has been renting one and wants to buy his own. One of the hobbies he funds from his personal spending money is Lego-Robotics. Although he doesn't get an allowance, his parents will pay him for doing extra chores around the home.

Charlie also earns additional money by doing odd jobs for several of his neighbors.

Budget Category	Percent Allocated	Deposits		Deposits	
		Date	Amount	Date	Amount
<b>Tithe</b>	10%				
<b>Short-term Savings</b>					
Saxaphone	25%				
<b>Long-term Savings</b>					
College Fund 10%	10%				
Academy Fund 15%	15%				
<b>Spending</b>					
Giving	5%				
Lego Robotics	15%				
Miscellaneous items	20%				



**TASK** Above are a list of Charlie's sources of income for a week. Using Charlie's budget complete a budget ledger that would reflect his deposits for a one-week time period. If Charlie was on track to save about the same amount of money each week, how long would it take him to save for a saxophone that cost \$200.00? Remember to determine the breakdown of funds into each of the sub-categories as well.

\*Bonus: If Charlie wanted to buy the saxophone in three months, what percentage of his weekly income would have to be put into short-term savings. What other budget categories would the increase come out of?

# Budget Worksheet

**Directions:** Use the budget worksheet below to complete the financial profile on each Budget Task Card. Use the back of this sheet of paper to show your work and answer questions.

Budget Category	Percent Allocated	Deposits	Deposits	Deposits	Deposits
		Amount	Amount	Amount	Amount
<b>Tithe</b>	<b>10%</b>				
<b>Short-term Savings</b>					
<b>Long-term Savings</b>					
College Fund	<b>10%</b>				
<b>Spending</b>					
Giving					



## Lesson 5 Budget Profile Answer Keys

### Samantha

Budget Category	Percent Allocated	Allowance	Babysitting	Extra Chores	Birthday Money
		<b>\$20.00</b>	<b>\$15.00</b>	<b>\$ 7.00</b>	<b>\$ 85.00</b>
<b>Tithe</b>	<b>10%</b>	\$2.00	\$1.50	\$0.70	\$ 8.50
<b>Short-term Savings</b>	<b>25%</b>	\$5.00	\$3.75	\$1.75	\$21.25
<b>Long-term Savings</b>					
College Fund	10%	\$2.00	\$1.50	\$0.70	\$ 8.50
Large Goals	15%	\$3.00	\$2.25	\$1.05	\$12.75
<b>Spending</b>					
Giving	5%	\$1.00	\$0.75	\$0.35	\$4.25
Entertainment / Recreation	15%	\$3.00	\$2.25	\$1.05	\$12.75
Clothing extras	20%	\$4.00	\$3.00	\$1.40	\$17.00

If Samantha saves about 30.00 dollars a month in her short-term savings it would take about 7 months for her to save the money.

Bonus: Possibilities for shortening the amount of time it would take Samantha to save would be things like: decreasing the amount of money in her spending category and increasing her short-term savings, or finding other sources of income.

### Jose

Budget Category	Percent Allocated	Month 1	Month 2	Month 3	Total
		<b>\$53.00</b>	<b>\$53.00</b>	<b>\$53.00</b>	<b>\$159.00</b>
<b>Tithe</b>	<b>10%</b>	\$5.30	\$5.30	\$5.30	\$15.90
<b>Short-term Savings</b>	<b>25%</b>	\$13.25	\$13.25	\$13.25	\$39.75
<b>Long-term Savings</b>					
College Fund	10%	\$5.30	\$5.30	\$5.30	\$15.90
Laptop	35%	\$18.55	\$18.55	\$18.55	\$55.65
<b>Spending</b>					
Giving	7%	\$3.71	\$3.71	\$3.71	\$11.13
Entertainment / Recreation	13%	\$6.89	\$6.89	\$6.89	\$20.67

If Jose saves \$18.55 per month, it would take about 32 months or  $2^{2/3}$  years to save.

Bonus: In the course of the year, he would be able to give \$44.52.



## Lesson 5 Budget Profile Answer Keys

### Katie

Budget Category	Percent Allocated	Allowance	Pet Sitting	Dog Walking	Total
		<b>\$100.00</b>	<b>\$20.00</b>	<b>\$40.00</b>	<b>\$160</b>
<b>Tithe</b>	<b>10%</b>	\$10.00	\$2.00	\$4.00	\$16.00
<b>Short-term Savings</b>					
<b>clothes</b>	<b>20%</b>	\$20.00	\$4.00	\$8.00	\$32.00
<b>gifts</b>	<b>10%</b>	\$10.00	\$2.00	\$4.00	\$16.00
<b>Long-term Savings</b>					
College Fund	10%	\$10.00	\$2.00	\$4.00	\$16.00
Horse Fund	15%	\$15.00	\$3.00	\$6.00	\$24.00
<b>Spending</b>					
Giving	10%	\$10.00	\$2.00	\$4.00	\$16.00
Entertainment / Recreation	5%	\$ 5.00	\$1.00	\$2.00	\$13.00
Pet Care	20%	\$20.00	\$4.00	\$8.00	\$32.00

There could be a variety of ways to allocate funds in the giving category. Accept any combination as long as the total amounts add up to \$16.00

Church \$6.00  
Tutoring center \$5.00  
Pet Shelter \$6.00

Bonus: Katie would earn \$520.00 a year. With an additional two dogs she would earn \$1,040.

### Charlie

Budget Category	Percent Allocated	Chores	Raking Leaves	Stacking Wood	Washing Windows
		<b>\$ 5.00</b>	<b>\$3.00</b>	<b>\$10.00</b>	<b>\$12.00</b>
<b>Tithe</b>	<b>10%</b>	\$0.50	\$0.30	\$1.00	\$1.20
<b>Short-term Savings</b>					
<b>saxophone</b>	<b>25%</b>	\$1.25	\$0.75	\$2.50	\$3.00
<b>Long-term Savings</b>					
College Fund	10%	\$0.50	\$0.30	\$1.00	\$1.20
Academy Fund	15%	\$0.75	\$0.45	\$1.50	\$2.25
<b>Spending</b>					
Giving	5%	\$ 0.25	\$0.15	\$0.50	\$0.60
Lego Robotics	15%	\$ 0.75	\$0.45	\$1.50	\$2.25
Miscellaneous	20%	\$1.00	\$0.60	\$2.00	\$2.40

It would take Charlie about 27 weeks, or 7 months to save for a \$200.00 saxophone.

If Charlie wanted to have enough money to buy a saxophone in three months, he would have to save about \$67.00 per month or about \$17.00 per week.

Other budget categories that Charlie could reduce in order to increase his short-term savings would be Lego-Robotics and Miscellaneous.



## Teacher Resources Lesson 6

**Directions:** Make one or two copies of this page depending on how many students you have in your class. Each student should have at least one text strip. Once strips have been copied, cut them apart and place them in a container. Students will choose a strip out of the container.

1. <b>2 Corinthians 8:1-3</b>	2. <b>2 Corinthians 8:4-5</b>
3. <b>2 Corinthians 8:6-7</b>	4. <b>2 Corinthians 8:8-9</b>
5. <b>2 Corinthians 8:10-12</b>	6. <b>2 Corinthians 8:13-15</b>
7. <b>2 Corinthians 9:1-3</b>	8. <b>2 Corinthians 9:4-5</b>
9. <b>2 Corinthians 9:6-7</b>	10. <b>2 Corinthians 9:8-9</b>
11. <b>2 Corinthians 9:10-11</b>	12. <b>2 Corinthians 9:12-13</b>
13. <b>2 Corinthians 9:14-15</b>	



# Stewardship Journal Lesson 1

Make a list of the areas in which you feel you are being a good steward? Write down one area you feel you need to work on. What specific actions will you take to begin working on this area? Don't forget to ask God to help you as you seek to do His will.





# Stewardship Journal Lesson 2

What things do you consider to be a high priority in your life right now? What actions can you start taking today, that will help keep you out from under the power of possessions? How can you apply the antidote found in 1 Timothy 6:17-19 to your life?





# Stewardship Journal Lesson 3

What has been your commitment to tithing in the past? Based on what you have discovered in your study of the Bible do you feel that you need to do things differently? Write a pledge to God committing your resources to Him.





# Stewardship Journal Lesson 4

What weeds do I need to uproot in my own life? What desires do I have that might be getting in the way of my relationship with God. What can I do to cultivate contentment? Write a prayer to God asking Him to help you in this area.





# Stewardship Journal Lesson 5

What are my wants and what are my needs? Make a list of some financial goals you would like to work towards? For example, saving for college, spending less on disposable items, etc... Write a prayer committing your financial resources to God and asking Him to guide you in your financial planning.







# Stewardship Journal Lesson 6

What has been your attitude towards giving in the past? Has your attitude changed since this lesson? If so how? What wants or desires would you be willing to do without in order to be able to give? After prayerfully evaluating your past giving habits ask God to help you committ the remainder of your resources to him and then watch out as those blessings begin to pour in.

