



Resources for your church:

Youth Materials

8 discussions for young people

Using this resource

Young people are bombarded with TV images, advertising and celebrity lifestyles, all presenting similar messages about the acquisition and 'power' of money, the trappings of wealth and possessions and the next 'must have' thing. We live in a materialistic society. We live in a consumer orientated society. Yet, while the goal to acquire possessions and wealth is promoted relentlessly, young people are taught little about budgeting skills and living within their means. Credit is almost universally available but few consider the challenge and impact of potential debt on their health, relationships and lifestyle.

Against this culture, does the Bible have anything to say about money, the pursuit of wealth and our attitude to possessions?

What follows is a collection of flexible discussion starters on money, values, budgeting, debt, stewardship and giving, which will enable you to begin to consider these important issues with your young people.

From the wisdom of proverbs, the parables and teaching of Jesus and Paul's letters to the first Christians and churches, the Bible has a lot to say about money and our attitudes to wealth and possessions, as well as the challenges and joys of faithful stewardship and Christian giving.

Each discussion starter contains an icebreaker or activity with bible study outlines, questions and advice to help facilitate your discussion and teaching. It's possible to link the discussions starters together to create a longer programme, or mix and match ideas and activities to tailor the resources to the specific needs of your group.

Section 1: 4 discussion starters on money, attitudes, values, wealth and happiness.

Section 2: 4 discussion starters on budgeting, debt, stewardship and giving.

Acknowledgements

The 'Life Auction' activity (1:2), the 'My Treasure' activity (1:3) and the 'Living on a Budget' activity (2:2) are taken with permission from **TeenTalk**, part of **Giving in Grace**, a resource by the Diocese of Liverpool. Copyright The Diocese of Liverpool.

We are also pleased to acknowledge the work of **Grahame Knox**, a freelance writer of youth and children's materials, in the creation of this youth resource. See the extensive selection of resources on his website at www.insight.typepad.co.uk

! Living In A Material World

Begin by writing the words SUCCESS IS... on a flip chart or whiteboard. Ask your group to suggest words that would show that someone had succeeded in life. Write them up. Is there a common theme?

Money Mural

Provide a number of copies of popular 'teen' magazines, lifestyle magazines and 'celebrity' news magazines. Many young people already read these and they influence their attitudes. Get into small groups and ask each group to choose 3 or 4 articles or adverts that they think make the biggest impact on them. Each small group then shares their choices with everyone. What do these articles and adverts say about money, success, how we should look and what we should do?

Using a large sheet of flipchart paper or wallpaper, ask the group to paste or tape pictures from the articles and adverts to create a montage of images. Leave a black space at the bottom of the paper for the final summary. Summarise the comments made about image, money, wealth and success. Becoming aware of the impact of messages and influences around us is the first step in helping us to renew our minds and develop a Christian lifestyle.

"Don't copy the behaviour and customs of this world, but let God transform you into a new person by changing the way you think. Then you will know what God wants you to do, and you will know how good and pleasing and perfect his will really is."

Romans 12:2
(New Living Translation)

Continues...



Bible Search

Does the bible have anything to say about money, or our attitude to wealth and possessions?

- Prepare another sheet of flipchart paper with the Bible verses (below) randomly written across the paper.
- Ask the young people to divide into pairs and using their Bibles, begin searching for the verses written on the paper.
- Ask them to discover what the verses tell us about money, wealth and different attitudes to riches.
- Then invite them to write an important phrase (or phrases) from the verse or passage onto the flipchart paper, using a marker pen.
- Leave a blank space at the bottom of the paper for the final summary.

| | |
|-------------------|--------------------|
| Luke 12: 15 | Proverbs 28: 25 |
| Luke 12: 21 | 1 John 3: 17 |
| Luke 12: 34 | Genesis 24: 34-35 |
| Matthew 19: 23-24 | Genesis 26: 12-14 |
| Romans 12: 6-8 | Hebrews 13: 5 |
| Proverbs 11: 24 | 1 Timothy 6: 10 |
| Proverbs 21: 26 | 1 Timothy 6: 17-19 |
| Proverbs 22: 9 | |

Reflection

Place the two sheets of flipchart paper in a position where the whole group can see them.

Ask the group to sum-up, in one or two sentences, what the world of media and what the Bible says about money, wealth and possessions.

Write the summary in the blank sections at the bottom of the paper.

1:2 You've Got To Serve Somebody

When legendary songwriter Bob Dylan recorded the song "You've Got to Serve Somebody", his lyrics echoed the truth of Scripture that we are all serving something in life.

All we can choose is who our master will be. If we don't serve God, we serve money or something else. And if we serve money, we can't serve God.

Life Auction

Give each group member a list of the auction lots (numbered 1-21) on page 7. **Do not put the quantity of each lot that is available. Keep that information for the leader only.**

4

Each individual (or work in pairs) has £1000 to spend. To help them visualise this more effectively use Monopoly money.

Each person or pair reads through the list of auction lots and decides how much money they are prepared to bid for the ones they choose. For example, you may bid £1000 to be famous, while someone else will allocate £300 for fame, £400 to be healthy and £300 for a mobile phone.

When everyone has completed their bidding choices, begin by auctioning off the list items one by one. At this point tell the group how many of each item are available. For example, if 3 people have bid for the one mobile phone it goes to the highest bidder.

They can increase their planned bid if they really want the item, but that will mean less money for other things later in the auction.

The youth leader acts as impartial referee to help decide who gets the item if more than one person wants it and both are offering the same money. If a young person doesn't get something they want, they can reallocate their money to something lower down on their list, or make an additional choice. "Enough for all" means that whoever bids for the item can have it – there is no limit.

Auction Lots

Quantity available (leaders only)

| | |
|--|-----------------|
| 1. To pass all exams with A or A+ | 2 |
| 2. To own a top of the range mobile phone | 1 |
| 3. To have a life-time supply of designer shoes | 1 |
| 4. To be really good looking | sold out |
| 5. To own a large house in the country | 1 |
| 6. To have a good relationship with parents | 3 |
| 7. To always be healthy | sold out |
| 8. To be a great sports person | 1 |
| 9. To own the top 40 chart albums | 2 |
| 10. To be famous | sold out |
| 11. To have friends who never let you down | 3 |
| 12. To be really close to God | *enough for all |
| 13. To meet and marry a really good-looking person | sold out |
| 14. To be filled with God's Spirit | *enough for all |
| 15. To win a weekend trip to New York | 3 |
| 16. Never to feel lonely | 3 |
| 17. To have a job of my dreams | 2 |
| 18. For all my family to be healthy | 5 |
| 19. To eliminate hunger in the world | *enough for all |
| 20. To understand everything in the world | 1 |
| 21. To be a kind and caring person | *enough for all |

After the auction, ask the group to review and summarise who got what!

Were there any disappointments?

Did anyone have to increase their bidding?

Why was something particularly important?

Continues...

Reflection (Matthew 6: 19-33)

Seven questions is a simple method for those who are new to Bible study.

It works well with passages from the Gospels. Divide into small groups and give your young people details of the Bible passage to look at (Matthew 6: 19-33).

From the passage ask them to list 7 questions of things they would like clarified, answered or have the opportunity to discuss. After 15 minutes each group reports back and their questions are written on a board or flip chart for all to see.

The rest of the time is given to discussion in the whole group until they find satisfactory answers to their questions. Encourage young people to respond with their own thoughts. As you move through the passage take time to explain the background, give more information on the problem questions and provide clear teaching where appropriate.

6

If you need some additional questions to help the group discussion, here are 7!

1. What do you think Jesus is talking about when he says 'store up treasure in heaven' (v20)?
2. Can you give an example of 'heavenly wealth' and 'worldly wealth' from the auction lots?
3. What do you think Jesus means when he says 'no-one can serve two masters' (v24)?
4. Is any amount of wealth ever enough?
5. How do we feel if others have a lot and we have a little?
6. Why does Jesus tell us not to worry?
7. What does it mean to 'seek the kingdom of god above all else' (v33)?

Although there is a sense in which investing our money in God's work is like investing in heaven, storing treasures in heaven is not just limited to giving. It is achieved by all our acts of obedience in fulfilling God's purposes for our lives and all we do.

We live in a materialistic society where many people serve money. They spend all their lives collecting and storing it, only to die and leave it behind. How can we know if God or money is our master? One test is to ask ourselves which one occupies more of our thoughts, time and effort.

Jesus says we can only have one master. He contrasted heavenly values with earthly values, teaching that our first responsibility should be to those things which do not fade,

cannot be stolen, used up or wear out. Jesus calls for a decision that allows us to live contentedly with whatever we have because we have chosen what is eternal and lasting.

Life auctions

Auction Lots Available:

1. To pass all exams with A or A+
2. To own a top of the range mobile phone
3. To have a life-time supply of designer shoes
4. To be really good looking
5. To own a large house in the country
6. To have a good relationship with parents
7. To always be healthy
8. To be a great sports person
9. To own the top 40 chart albums
10. To be famous
11. To have friends who never let you down
12. To be really close to God
13. To meet and marry a really good-looking person
14. To be filled with God's Spirit
15. To win a weekend trip to New York
16. Never to feel lonely
17. To have a job of my dreams
18. For all my family to be healthy
19. To eliminate hunger in the world
20. To understand everything in the world
21. To be a kind and caring person

Bid now... or miss the opportunity of a lifetime!

1:3 My Treasure

Invite each of your group to bring an item or object which they really value, or something they could not live without. Alternatively, ask them to take a photograph of the item and bring this with them to the group.

Let each young person introduce their object and say why it is so important to them. The rest of the group should be encouraged to listen quietly, without comment or criticism.

At the end of each 'presentation' questions can be asked about *why* something matters.

For example, an MP3 player may be a valued object because music is important, perhaps a particular type of music. A laptop computer is valued because of the latest games it contains. A book is valuable because of a signed autograph from the author.

The objects we have matter to us for all kinds of reasons. But one day they will wear out, or fade, or become outdated and need to be replaced. If time permits, discuss what new technology or fashion might make our object out of date.

Read Jesus words from Matthew 6: 19-21 about storing up treasure in heaven. Are we taking as much care and giving as much time to our spiritual lives as we do to our possessions?

Reflection: Matthew 19: 16-26

How would you feel?

Read the story of the rich young man. Ask everyone to be quiet while you read the story



and concentrate on how they think he feels as the story unfolds. You can stop at key points during the story to ask how they think he was feeling i.e. anger, surprise, and thankfulness.

Why? For example, v16, v18, v20, v22.

- Why do you think Jesus asked him to sell everything?
- Is it wrong to have money and nice possessions?
- Do **we** have to sell everything?
- Why do you think it's hard for rich people to enter the kingdom of heaven (v23)?

Should Christians sell all they own?

No. We have a responsibility to care for our own needs and not to be a burden on others.

We should however be willing to give up everything if God asks us to. Jesus exposed the man's weakness - his **love** of his money and wealth. Wealth brings self-sufficiency, and it's hard for many to see their need for Christ.

Do our possessions, whatever they are, stand between us and God?

1:4 Money, Money, Money

Can wealth and possessions bring true happiness?

For this activity you will need some empty boxes i.e. from a DVD player, computer, electrical goods, wine box from supermarket, a heavy book, a coat, gloves, swimming goggles and/or flippers, sports equipment (tennis racquet, golf club or cricket bat), sunglasses, DVD's.

Ask each young person to imagine that they had inherited £10,000. Once the cheers have died down, ask them to think of what they would spend it on.

Write up their answers on a flipchart. Suggest items if the response is slow. For example; a holiday, a new laptop computer, music DVDs, new clothes, a car.

Ask for a volunteer to help you with the next activity.

Read out some of the answers from the flip chart. After each answer ask your volunteer to hold or wear one item or box which can represent the answer.

The aim of the activity is to get your volunteer fully loaded and struggling to balance the boxes and the other items. If any drop, pick them up and give them back to the volunteer.

Explain that you want the group to think about their attitude to money and possessions.

Explain that money is important. We need it in our society to buy the necessities of life, food to eat, clothes to wear and somewhere to live. However, it's easy to fall into the trap of thinking, 'If only I had more money', or, 'I wish I had the money to buy that new' and some people believe that if they had more money all their problems would be solved.

If this was true then why are some of the richest people in the world so unhappy? Some have even been known to lock themselves away and live entirely alone.

Why do some people win the lottery and then go on to tell how it was the worst thing that could have happened to them? Their wealth has made them more miserable.

The truth is that the love of money can be a real burden. Refer back to your volunteer, who by now will be struggling to balance the items is holding. Relieve him of his burdens and go on go on to illustrate your theme with these examples (or others from page 14).

One incredibly wealthy man was asked, "How much money does it take to satisfy you?"

His answer? "Just a little bit more."

Evangelist Billy Graham tells of a time that he and his wife Ruth visited an island in the Caribbean: "One of the wealthiest men in the world asked us to come to his lavish home for lunch. He was seventy-five years old, and throughout the entire meal he seemed close to tears. 'I am the most miserable man in the world,' he said. 'Out there is my yacht. I can go anywhere I want to. I have my private plane, my helicopters. I have everything I want to make me happy. And yet I'm miserable as hell.'" We talked with him and had prayer with him, trying to point him to Christ, who alone gives lasting meaning to life.

Then we went down the hill to the small cottage where we were staying. That afternoon the pastor of the local Baptist church came to call. He was an Englishman and he too was seventy-five. A widower, he spent most of his free time taking care of his two invalid sisters. He reminded me of a cricket--always jumping up and down, full of enthusiasm and love for Christ and for others. 'I don't have two pounds to my name,' he said with a smile, 'but I'm the happiest man on this island.'

'Who do you think is the richer man?' I asked Ruth after he left. We both knew the answer."

(Just As I Am: The Autobiography of Billy Graham, p. 697)

John D. Rockefeller, Sr. was one of the wealthiest men who ever lived.

After his death, someone asked his accountant, "How much did John D. leave? We know he was an immensely wealthy man."

And the accountant answered, "Everything."

Reflection: Luke 12: 13-34

The Symbol study is a very effective method of introducing young people to Bible study. Ask a member of the group to read the chosen bible passage aloud. Everyone then takes a sheet of paper and down the left hand side writes the six symbols overleaf.

After quietly reading through the Bible passage again, each person writes (next to the appropriate symbol) what they think the passage is saying.

After 10 minutes of individual work, encourage the group to share their findings together as the leader reviews each symbol.

| | |
|---|--|
|  | <p>Write something these verses tell us about Jesus/God</p> |
|  | <p>Write something these verses tell us about human nature</p> |
|  | <p>Write down any new discovery you have made reading these verses</p> |
|  | <p>Write down the most exciting verse in your opinion and why</p> |
|  | <p>Write anything you don't understand or want to ask about</p> |
|  | <p>Write down something these verses say we should do</p> |

Where there are questions, encourage group discussion to try to find out the answers together. Take a few minutes to summarise what you have discovered.

Close with a time a silent personal reflection.

Do we treat our possessions in the same way that the rich man treated his crops?

Are our attitudes like his?

Invite your group to join in a moment of silence to consider any changes they need to make in their attitude towards money, possessions and God.

Close with prayer thanking God for all the good things he has given us. Ask God to give us wisdom about how to use what we have to bless others, and take actions which will last an eternity.

A final thought...

The rich farmer was blessed with great results, but he assumed that everything was his. He used the words / or /// six times in verses 16-19 (NIV). He failed to realize that everything belongs to God and that we are stewards of the things God has given to us. We can see his life's goal in v19. He just wanted to have a good time. He wasn't interested in anyone else or the living God.

Rather than thank God, he relied on his own thinking. But the man didn't have a clue about how long he would live. He was not a good steward of his life, his priorities, or the financial wealth given by God. The passage teaches us that we should not try to build peace of mind only on worldly possessions.

Jesus warns us to guard against greed, which is the desire for the things we don't have. This is the exact opposite to what society says? Advertisers spend millions each year to persuade us to buy more of their products and we will be happier, more fulfilled, more comfortable. How should we respond to the constant pressure to buy? Jesus reminds us that we should concentrate on living a truly fulfilled life in relationship with God and doing his work.

Food for thought

"Money never made a man happy yet, nor will it. The more a man has, the more he wants. Instead of filling a vacuum, it makes one."

Benjamin Franklin

"Don't tell me where your priorities are. Show me where you spend your money and I'll tell you what they are."

James W. Frick

"We don't have a trillion-dollar debt because we haven't taxed enough; we have a trillion-dollar debt because we spend too much."

Ronald Reagan

"This planet has - or rather had - a problem, which was this: most of the people living on it were unhappy for pretty much all of the time. Many solutions were suggested for this problem, but most of these were largely concerned with the movements of small green pieces of paper, which is odd because on the whole it wasn't the small green pieces of paper that were unhappy."

Douglas Adams

"Those who believe money can do everything are frequently prepared to do everything for money."

Unknown

"Money often costs too much."

Ralph Waldo Emerson

"Money may be the husk of many things but not the kernel. It brings you food, but not appetite; medicine, but not health; acquaintance, but not friends; servants, but not loyalty; days of joy, but not peace or happiness."

Henrik Ibsen

"For I don't care too much for money, / For money can't buy me love."

The Beatles

"When I have money, I get rid of it quickly, lest it find a way into my heart."

John Wesley

"There are no pockets in a shroud."

Unknown

2.1 Magic Numbers

If this activity is used, it should be the first activity as the focus on budgeting leads naturally into the exploration of debt through the Old Testament story of the Widow's oil (see 2:2.)

Introduction

Explain to your group that you are going to perform an amazingly complex mathematical problem without the use of a calculator, or a computer, or a safety net!

But before you begin - a question?

Do you think numbers are important?

Why? What important numbers can you think of?

For example; Birthdays, Mobile phone number, Driving licence, Credit card, National health number, National insurance number, Bank account number, famous dates in history, important numbers in science, numbers tell us the speed we're travelling, when school finishes, numbers enable us to tell the time, electoral roll (voting) number, our personal measurements.

Explain any number examples which may be unfamiliar to the group.

Move on to the magic square activity.

Activity 2: the magic square

Prepare an OHP acetate, flipchart page or PowerPoint slide with a grid of four rows and four columns as in Table 1. Explain that you are going to ask for a number between 50 and 100 and that you will make all the rows, columns and angles add up to the number chosen and that the four corners and the four centre squares will also add up to that number.

A volunteer with a calculator will be useful and of course those with mobile phones will also have a calculator to check it out.

1. Ask a volunteer to shout out a number between 50 and 100.
2. Show the grid as in Table 1. Ask a child what all the numbers add up to.
3. Next add Number 9 in the bottom right corner
4. Then add the numbers 10, 11 and 12 in the positions as shown in table 2. You are now left with four cells to fill
5. Subtract 21 from the number chosen by the volunteer.

For example, if the number is 70 you will have 49. Starting with this number add this and the next consecutive numbers into the squares marked ABC and D in table 2

6. You will see in table 3 the finished magic square. Use a calculator to check that all the rows, columns, four corners and four centre squares all add up to 70. Your young people will be impressed!

| | | | |
|---|---|---|---|
| | 1 | | 7 |
| | 8 | | 2 |
| 5 | | 3 | |
| 4 | | 6 | 9 |

| | | | |
|----------|----------|----------|----------|
| B | 1 | 12 | 7 |
| 11 | 8 | A | 2 |
| 5 | 10 | 3 | D |
| 4 | C | 6 | 9 |

| | | | |
|-----------|-----------|-----------|-----------|
| 50 | 1 | 12 | 7 |
| 11 | 8 | 49 | 2 |
| 5 | 10 | 3 | 52 |
| 4 | 51 | 6 | 9 |

Reflection: Luke 14: 28-33

Numbers can be magic. But not everyone can do numbers well and these magic squares only happen because of someone's mathematical genius.

- Hold up a brown envelope and explain it contains some more numbers.
- Open the envelope and reveal some household bills – water, gas, electricity, shopping bill from the supermarket.
- Explain that the numbers contained on these bills are important to every family.

That's why many families have a household budget. It makes sure that the numbers do add up and the bills can be paid. Sometimes that might mean going without some other things to pay the most important items.

Ask the young people if any have a spending budget for the money they have been given or earned?

Jesus told a parable (Luke 14:28-33) about a man who set out to build a tower. But before he built it he did the numbers. He made sure he could finish it, because if he ran out of money and materials, people would know, and laugh his foolishness.

Jesus also spoke about a king who wanted to go to war. But he did the numbers first. He checked out if his opponent had more soldiers than he did, and if he did he would try to make peace as he would surely lose the battle.

What happens when the numbers don't add up?

What if they get out of control?

What if they add up to more than someone actually has?

Where there is no budget, people can get themselves into a serious problem – debt! Debt always hurts and to understand it more we will look at an Old Testament story about a woman who was in debt. She was desperate and needed help. (2 Kings 4:1-7)



2:2 Mission Impossible

This simple activity is easy to do and requires very little preparation.

- Invite your group to get into pairs and give each team two pieces of lightweight rope.
- Tie one end to the left wrist of one person and the other end to his right wrist.
- With the second volunteer tie one end to the left wrist. But before tying to the right wrist loop the rope over the first volunteer's rope so the two are tangled together.
- The knots must be tight enough not to slip off but loose enough not to hurt and, more importantly for the game, to allow a small gap underneath the knot.

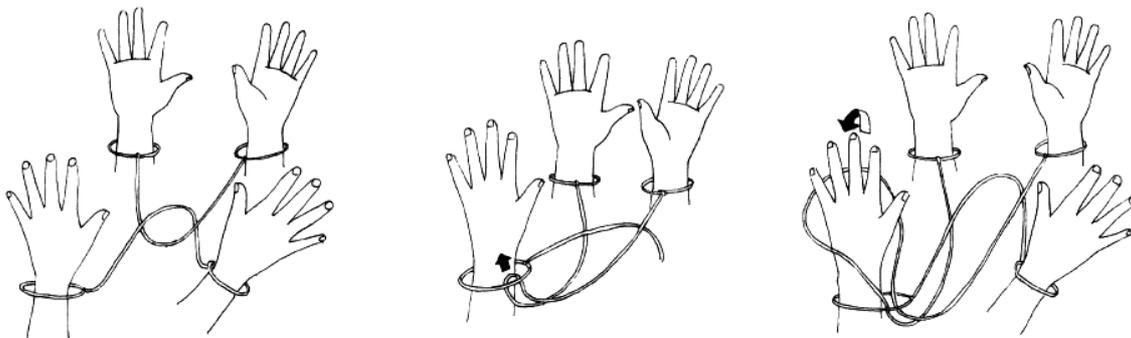
The object of the challenge is to separate the two volunteers without breaking the rope or slipping it off their wrists.

Ask them to try to get free and to ask for help if they cannot do it.

Allow some time for the young people to experiment, then, if they don't request help, ask if they would like some help. Show them how it is done.

The solution is to take one rope and pass it through the wrist loop of the second volunteer and over the top of his or her hand.

See the diagram below for further explanation:



Reflection: 2 Kings 4: 1-7

Read the Bible story of the widow in debt. In the story a desperate widow asks Elisha for help because she owes money to a creditor who is taking her children into slavery, either as security or as payment for the loan. Her husband had died and she had bills she could not pay. She was trapped in debt.

Eventually she asked for help from Elisha. She thought she had nothing, but Elisha asked her what she had in her house. All she had was a small jar of oil. It was not very much. But when God is involved that was enough for a blessing to happen.

She collected jars from all her neighbours. I guess some of them had not seen her for a while because she stayed out of their way. Maybe they did not know how they could help her. But when she asked for jars, they gave her all they had, and God provided enough oil for her to pay her debts and to live on.

The cost of debt

This story reminds us of the power and human cost of debt. Many people who are in debt feel trapped. It can seem such a huge problem they don't know what to do about it. Often people wait hoping it will just go away. Sometimes they stay indoors, they don't answer the phone or the front door, they don't open their letters and they stop seeing friends.

The first, tough step in managing debt is to do what the widow did, to tell someone what is happening. It's never easy. The majority of those in debt will wait up to a year to talk to someone and often the trigger is the threat of court action or bailiffs.

There is one other thing to note and it should cause us to think and to act. The widow's husband was a godly man who ministered with Elisha but they were also in debt. Debt can affect Christians too!

What can we do?

- We need to resist the pressure of the advertisers to accumulate possessions and only buy what we really need.
- We need to learn how to live contentedly with what we have.
- We need to learn how to budget our money (it's never too early to learn this) and to give generously to God's work.
- We need to learn more about what it means to 'store up treasure in heaven.'

Close by praying for the wisdom to use our money and resources wisely. Pray for people living with the worry and burden of debt. Ask the young people to pray quietly for anyone they know living in this situation. Offer to talk privately to any of the young people who have personal concerns and follow-up any issues straight away.

2:3 The Money Puzzle

Coins are great props for fun problem solving puzzles! Place the 4 coin puzzles on a table or on the floor and challenge the young people to try and solve the problems. See how long it takes them to find the solution.

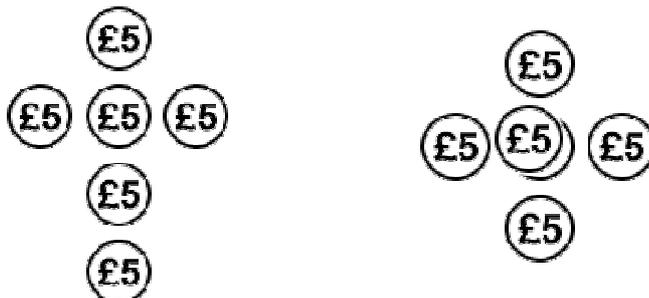
1. Tricky Triangle

- Make a triangle with ten coins as shown in the illustration.
- The challenge is to form a new triangle that points down, but they can only move or slide three coins.
- Solution: Move coin 7 next to coin 2. Move coin 10 next to coin 3. Move coin 1 to below coins 8 and 9. The triangle now points downwards.



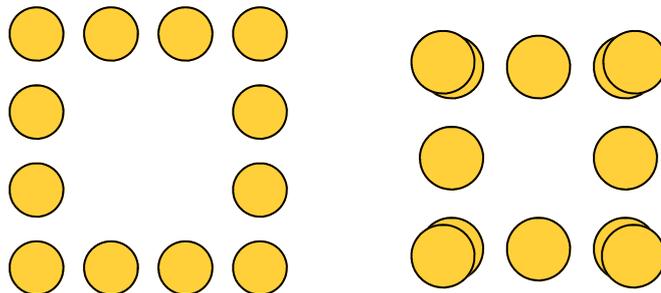
2. Coin cross

- Make a cross with coins as shown in the illustration
- The challenge is by moving just one coin, to form two lines each with 4 coins.
- Solution: Simply move the bottom coin on top of the middle one (see illustration)



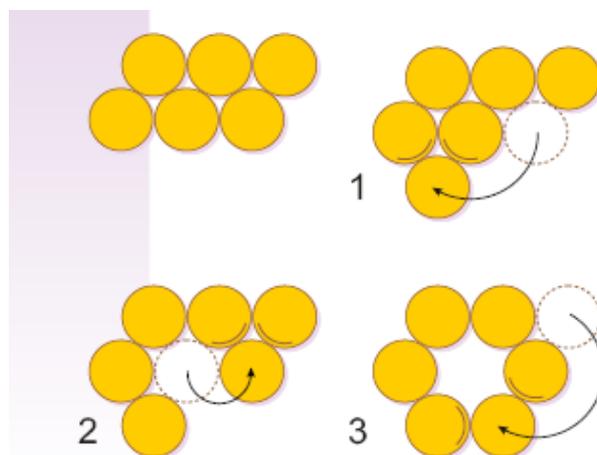
3. Magic Square

- Take 12 coins and arrange them on a table in the shape of a square as below.
- Use the same 12 coins to form another square, but with the new square, you must be able to count five coins along each side.
- Solution: form a square with three coins on each side. Place the remaining four coins on top of the corners of the square. Counting along each side you now have five coins.



4. Coin Circle

- Place six coins in two rows as shown in the illustration.
- The challenge is to turn these two rows into a circle, using only three moves. A move consists of sliding one coin to a new position, where they moved coin has to touch two other coins.
- Solution: see illustration



Reflection

Explain that dealing with money can be a real puzzle to some people and families. It's easy to get into financial difficulties without a plan. Learning to make a plan, or a budget, can help us to deal with our money effectively and it is a simple skill to learn. The amount of money we have is not important and you are never too young to learn this important life skill.

If you have not discussed Jesus' parable from Luke 14: 28-33 then refer to it now. (see 2:1). If you have already used 2:1, then refer to the passage briefly and move to 'Living on a budget.'

Jesus told a parable (Luke 14:28-33) about a man who set out to build a tower. But before he built it he did the numbers. He made sure he could finish it, because if he ran out of money and materials, people would know, and laugh his foolishness. Jesus also spoke about a king who wanted to go to war. But he did the numbers first. He checked out if his opponent had more soldiers than he did, and if he did he would try to make peace as he would surely lose the battle.

Many families have a household budget. It makes sure that money is available to pay the bills. Sometimes that might mean going without some things to pay the most important item.

Ask the young people if any have a spending budget or saving plan for the money they have been given or earned? Discuss.

Living on a budget

This role playing exercise helps young people to consider and reflect on the importance of budgeting, prioritising and giving.

Ask the group to divide into smaller groups of three or four. Imagine you are 18 (some might be!). You have left home and have begun living in your own flat. You might be a student or just beginning a new job.

You have 15 minutes to decide what the 7 or 8 main weekly bills you have to pay are, and roughly how much they are likely to be.

Add the totals together and then multiply by 52 for a year.

After the 15 minutes get the groups together and record their suggestions on a flip chart.

- Are the sums allocated to each weekly bill realistic? Discuss.
- Have any items been missed out? Discuss.
- What are really essential and what might be considered luxuries? Allow time for discussion around needs and wants
- What student grant or annual salary are we looking at?
- What adjustments can be made to the budget?
- What awareness does that create about people who do not or cannot earn that amount of money?
- Does giving feature within the spending plan? Should this be a priority? How do I decide how much to give? Discuss

The role playing can raise a number of issues for young people about the reality of living on a student grant or fixed income. It can help them to consider the steps they may need to take in the future and the necessity of planning a budget. It also introduces the subject of Christian giving and the benefit of planned giving.

There are a number of excellent resources published by [Credit Action](#), a Christian debt counselling agency and their publications are approved by the National Consumer Council.

A free student '[money manual](#)' is available for download for any young people preparing for student life or who are already at college or university.

Wise words

Was giving featured in the young people's spending plans? What does the Bible say about giving? Ask the group to divide into pairs and search out the references. Ask them to list the main point of each verse. They then summarise what they have discovered about Christian giving and generosity in one or two sentences to share with the rest of the group.

Proverbs: 22: 9

Proverbs: 11: 25

Proverbs 19: 17

Proverbs 21: 25-26

Proverbs 28: 27

Matthew 5:42

Luke 12: 33

Luke 16: 9

2 Corinthians 9: 7-8

2:4 Living And Giving

Doodles

Have sheets of flipchart paper, pencils, pens and markers available for this activity.

Also have modern translations of the Bible for the group to use. Divide the young people into pairs. Explain that the group will be creating a series of cartoons on money, lifestyle and giving. Each pair can either create a strip cartoon or a single image.

Show them examples of what you mean from a national newspaper. The cartoon can either be a simple black and white drawing or in full Technicolor! Encourage them to make their cartoon as large as possible.

Write up a number of Bible references on a flipchart as the basis for each cartoon.

Ask each pair to select a verse or passage, and let the doodling begin!

Luke 12: 13-21

Matthew 6: 19-21

Luke 16: 13

Proverbs 11: 24

Proverbs 21: 26

1 Timothy 6: 7-8

1 Timothy: 9-10

1 Timothy: 17-18

After 20 minutes, review the artistic efforts of your group. Ask each pair to read out the verse or passage to accompany their cartoon.

Symbols

Ask a member of the group to read 1 Timothy 6: 6-9, 17-19 aloud. Follow the instructions on page 11-12 for a symbol Bible study.

After 10 minutes, encourage the group to share their findings together.

Live to give

Paul reminds us that wealth and possessions are not guarantees for joy and happiness. Material things can never meet spiritual needs. Paul encourages Christians to be content with food and clothing. The word translated "clothing" can also include shelter, so the reference to "food and clothing" is to all the essentials of life.

He says that the pursuit of wealth can be a major distraction for believers. In v10 Paul was not condemning money in itself, he was warning about the **love** of money. He understood that a love of money can quickly replace a love of God.

1 Timothy 6: 18 contains four instructions for wealthy people.

1. They are to use their wealth and possessions in a positive way.
2. They are to be known for activity that is recognised as good.
3. They are to be generous, going out of their way to help others.
4. They are to do this willingly.

The manner in which we give is as important as the giving itself.

But I'm not wealthy or rich? What has this to do with me? We need to realise these instructions are also for us. Even though we may not consider ourselves wealthy, we are rich in comparison with much of the rest of the world (and many in the UK.).

Even though we are young with only pocket money, Saturday job or a paper round, we are wealthy in contrast to many millions of people in the world.

So how much should I give? Clearly this is a question which might be raised in your discussion. Paul presents a biblical standard in 2 Corinthians 8:11-12,

'Give in proportion to what you have. Whatever you give is acceptable if you give it eagerly. And give according to what you have, not what you don't have.'

Giving a proportion of income good advice as it makes and keeps the connection between income and giving throughout our lives.

What proportion (or percentage)? Many Christians around the world use the standard given in Deuteronomy 14: 22-23. Where 10%, or a tithe, is used as the starting point for giving to God.

Remember that in discussions on giving with young people our role should be to highlight the teaching of scripture, encourage discussion and reflection, and not dictate a specific amount or create peer pressure among the group.

Living and Giving – the example of John Wesley

John Wesley incredibly impacted the world for Christ in the 18th century. And his lifestyle backed up what he preached.

“While teaching at Oxford University he earned about 30 pounds per year. One cold winter day he noticed a poor chambermaid shivering because she had nothing to wear but a thin linen dress. Wesley wanted to buy her a coat, but he had already spent most of his salary on luxury items for himself. As a result of that incident, Wesley began to limit his expenses so that he would have more money to give the poor. He records that the next year out of his income of 30 pounds he was able to give away 2 pounds. The following year his income doubled, but he still managed to live on 28 pounds, so that he had 32 pounds to give to the poor. The third year his income jumped to 90 pounds. Instead of letting his expenses rise with his income, he kept them the same and gave away 62 pounds. In the fourth year, he received 120 pounds. His giving rose to 92 pounds.

Wesley felt that the Christian should not merely tithe, but give away all extra income, once his family was taken care of. He believed that with increasing income, what should rise is not the Christians’ standard of living, but his standard of giving.

This practice continued throughout his life. Even when his income rose into the thousands of pounds, he lived simply, and gave away his surplus money. One year his income was a little over 1400 pounds. He lived on 30 pounds and gave away nearly 1370 pounds.”