



Let's begin tonight by making a few lists. The first list I want us to make together is a list of things we value most in our lives. What should be on that list?

[**Teacher Note:** I used a white board to write out students' answers as they shouted them out. These should be typical answers like, "God", "Family", "Relationships", etc.]

This is a pretty good list. Next, I want us to make a list of things we would never SAY we value most, but we probably spend lots of time pursuing them anyway. What are some things our thoughts, energy, and time show that we value most?

[**Teacher Note:** Again, I let students give answers here and I tried not to steer them toward any right or wrong answers if possible. Typical answers here might be things like, "clothes", "sports", "shopping", "video games", "stuff", and possibly, "money."]

Great job. Okay, let's make one final list. This time, I'd like us to make a list of things in our lives that we use on a regular basis that help make life easier. You could call these things, "tools" because they are useful but they definitely are not on that first list as priorities in our life.

[**Teacher Note:** There may be some overlap between the three lists. That's okay. This list might include things like, "backpacks", "cars", "actual tools", "phones", etc.]

Okay, now that we have our three lists, where would you put the following:

- School/school work?
- Pets?
- Time?
- Experiences?
- Safety/security?
- Happiness?
- Entertainment?

Now, here is the big question I'm leading to. But on which list would you place money?

Over the next four weeks, we're going to be talking about money. My goal for you with this class is to give you a healthy, biblical understanding of the role money should play in our lives. I also want to give you some practical teachings and advice about how to make money and what to do with it once you've made it.

Did you know that money and possessions are the second most referenced topic in the Bible? There are over 2,000 verses in the Bible that talk about money. Jesus referenced money in 11 of his 39 parables to make His point. And He spoke about money numerous times in His teachings outside of the parables.

To be clear, Jesus' primary concern was never about money. His focus was always on the kingdom of God and getting people there. But clearly, Jesus viewed the misuse of money as one of the primary stumbling blocks that gets in our way as we pursue strengthening our relationship with God.

Let's look at a couple times when Jesus dealt directly with money. One where money was the problem and another where money was the solution.

Matthew 19:16-30 (NLT)

Someone came to Jesus with this question: "Teacher, what good deed must I do to have eternal life?"

"Why ask me about what is good?" Jesus replied. "There is only One who is good. But to answer your question—if you want to receive eternal life, keep the commandments."

"Which ones?" the man asked.

And Jesus replied: "You must not murder. You must not commit adultery. You must not steal. You must not testify falsely. Honor your father and mother. Love your neighbor as yourself."

"I've obeyed all these commandments," the young man replied. "What else must I do?"

Jesus told him, “If you want to be perfect, go and sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me.”

But when the young man heard this, he went away sad, for he had many possessions.

Then Jesus said to his disciples, “I tell you the truth, it is very hard for a rich person to enter the Kingdom of Heaven. I’ll say it again—it is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of God.”

The disciples were astounded. “Then who in the world can be saved?” they asked.

Jesus looked at them intently and said, “Humanly speaking, it is impossible. But with God everything is possible.”

To recap, a guy came to Jesus and wanted to know what he needed to do to have eternal life. Jesus told the guy He must keep the commandments. When the guy asked which ones, Jesus quoted some of the 10 Commandments, as well as one of the commands from the Old Testament that was known as being the greatest: love your neighbor as yourself. Jesus Himself would later say this was the second greatest command after loving God.

The man said he had kept all those commandments and then asked what else he needed to do.

Now we will move on in a moment, but I want to stop right here to point out that this guy was a REALLY GOOD MAN. He was able to honestly stand before Jesus and say that he had kept the commandments. That’s very impressive. But the man wanted to be extra sure he would get to go to heaven, so he pressed Jesus further. That’s when the man’s wealth came up.

Jesus invited the man to sell everything he had, give it to the poor, and follow Him. This is a huge honor. Remember, Jesus didn’t call everyone to follow Him. When He cast demons out of a man, the man wanted to follow Jesus, but Jesus told him to stay where he was. When He healed others,



- It's time to talk about what to do with money. So, we have to start with the big one. If you won the lottery, what would you do with the money?
- Why do you think most people stop learning about money once they figure out how to make it?
- Why is it so important to have a good plan in place when it comes to money?

Proverbs 10:16 (NLT)

*The earnings of the godly enhance their lives,
But evil people squander their money on sin.*

- What are the three things you can do with money? (Answer: spend, keep, give.)
- What order should you do those three things? Why?
- What advice would you give to someone about how to use all three so that they are using it in a godly way?

[Leader Note: If students don't already have it, pass out a copy of the Basic Budget provided in the curriculum. You might need to pass out pens or pencils as well.]

Use this basic budget to budget money you currently have or money you hope to get soon.

- Is it hard to budget giving and savings first? Explain your answer.
- Can you think of steps you can take to reduce how much you spend in order to make your money go further?
- If you were to budget for the things you value most, what categories would be in your budget?

Close in prayer.

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