

Leader Intro

*LEADER NOTES: This book is for the leaders/facilitators of the Compass Catholic Ministries **Spiritual Cents: Faith and Finances for Teens** study.*

The purpose of this study is to facilitate the teen participants in discussions and discovery. The more they take ownership of their personal finances, the more they will understand and implement financial wellness principles.

This guide is meant to help the leader with the structure of the group meeting and to provide suggested talking points if they get stuck on a question.

Structure for the group meeting is:

- *Open in Prayer*
- *Overview of the session – Brief description of the topic*
- *Explore - Reading/Discussion*
- *Talk about it – Group activity or discussion*
- *Conclude – Wrap up*
- *Next Time – Topic for the next meeting*
- *Do Something About it – personal activity*

Please remember to begin and end the class in prayer. A standard Catholic prayer such as the Our Father or Hail Mary may be used or a student or leader can say a spontaneous prayer.

After the opening prayer, there is a brief overview of the reading for the session (as indicated in the LEADER NOTES) which you can use to introduce the weekly topic.

In the “Explore” section there are paragraphs to read, Bible verses to look up and questions to answer. The group discussions have proved to be the best learning tool for sharing thoughts and attitudes about various aspects of money and possessions. The questions were created to generate thoughtful discussions. If the teen participants seem to be getting off track with their responses, bring them back by asking questions, not steering them in a specific direction or giving them specific answers. There are notes in italics under each question for ways you can insert additional ideas into the discussion.

The “Talk About It” activity can be an open-ended discussion, something they share, or a financial/math exercise, such as calculating how much interest is paid over the life of a loan. This leader guide contains the exercise, along with all the math calculations when appropriate.

At the end of each session, there is a “Conclude” section which asks the teens to discuss how the Bible verse related to the main topic applies to everyday life.

The “Next Time” section is an overview of the topic for the next gathering. Please remind the teens to read and answer the questions in preparation for the next meeting.

The “Do Something About it” exercises are things the teens can do on their own, such as donate unused items, explore budgeting apps, talk to their parents about a specific topic or lookup their credit report.

Any “Go Deeper” exercise that involves online entry of personal information requires the teen participants to seek approval and involvement from their parents.

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Spiritual Cents:

Faith & Finances for Teens

1. Everything Comes from God

Faith Focus: Understand that everything comes from God who is the source of all things.

Key Verse: Deuteronomy 10:14

Objectives - Teen participants will be able to: describe how everything comes from God; explain the three areas of stewardship: time, talent and treasure; define what it means to be a steward.

EXPLORE

Open the discussion with a brief review and summary of key points in the readings for this session:

This week the readings explain that everything we have is a gift from God. We are simply the stewards of the blessings he has given to us. We are called to be good stewards of all our blessings by using our time, talent, and treasure to help others and to serve the Lord.

Read Psalm 50:10-12 and Haggai 2:8 and answer the following questions:

Q1: How can material things like clothes, computer, phone, sports gear, etc. come from God?

- *If they name something that did not originate from God, help them trace that thing back to God:*
- *EXAMPLE: "My car did not originate with God." Where did you get the car? "I bought it." How did you get the money to buy the car? "I got a job and saved money." Who gave you the skills to get the job?" etc...*

Q2: How do you think owning things impresses other people?

- *Their personal worth should not be dependent on owning things. No matter how many things someone may have, they can't buy acceptance or friends.*
- *There will always be people who will like them even if they have nothing.*
- *Someone who only likes you for your stuff is not a real friend.*

TALK ABOUT IT

Read Luke 3:11

Discuss the material items you have that you could do without.

Q3: *What did you learn from the Discuss activity?*

In addition to the things they no longer use, ask them about things they use that aren't absolutely necessary.

GO DEEPER

As a way to experience this verse from Luke, go through your room and collect items you no longer use that are in good condition. Find a charitable organization and donate those items to someone who could use them.

CONCLUDE

Discuss Deuteronomy 10:14

Q4: *How does this verse apply to everyday life?*

Everything we have comes from God and we are to use everything wisely.

NEXT TIME

The next session is about wants versus needs. There may be a lot of things we want, but the only things we really need are food, clothing, and shelter.

2. Wants Versus Needs

Faith Focus: Trusting in God to provide for our needs.

Key Verse: 1 Timothy 6:8

Objectives - Teen participants will be able to: differentiate between wants and needs in their lives.

Open the discussion with a brief review and summary of key points in the readings for this session:

The readings for this session were all about wants and needs. Wants are things we would like to have. They make our life more fun and are nice to have. Needs are the things that are required for life—food, clothing and shelter.

People can get into financial trouble by confusing wants and needs. When they spend too much money on wants, they may end up not having enough money to meet their needs.

EXPLORE

Q1: *How does God provide for your needs?*

- *I have food, clothing and shelter.*
- *God has given me parents or a family which cares for my needs.*

Read Exodus 16:13-21, which is the story of the Jews wandering in the desert on their journey to the Promised Land.

Q2: What happened when people gathered more than they needed?

- *If the Israelites were greedy and gathered more than they needed, the manna became wormy and stank.*
- *Relate this to today's society where most people have more than they actually need and the excess stuff goes to waste – sitting in the garage, a closet or in storage.*

Read Philippians 4:11-13

Q3: What's the difference between what Paul said about contentment and what our culture says about contentment?

PAUL:

- *had to learn to be content.*
- *was content whether he had a little or a lot.*
- *was content even if he was hungry.*
- *got his strength from Christ.*

CULTURE:

- *says nothing about contentment.*
- *urges us to buy everything we want.*
- *encourages us to be discontent.*

TALK ABOUT IT

Read Luke 3:11

As a group, brainstorm and make a list of things that are needs vs wants.

Q4: What did you learn from the talk about it activity?

- *I learned that I really have everything I need.*
- *I have a big list of wants but nothing that is really a need.*
- *I want stuff because other people have it.*
- *God has filled all my needs.*

CONCLUDE

Discuss 1 Timothy 6:8-10

Q5: How do these verses apply to everyday life?

- *We should be content if we have food and clothing.*
- *Money can be a distraction from what is important.*

NEXT TIME

The next session is about the difference between being honest or truthful. So many times, people use words that make them sound like they are telling the truth when they are not being totally honest.

DO SOMETHING ABOUT IT

Think about all the items you have at home which are wants and make it a point to thank your parents for one of them

3. Are You Honest or Truthful?

Faith Focus: Understanding that honesty is required in all things, including financial transactions.

Key Verse: Leviticus 19:11

Objectives - Teen participants will be able to: understand the difference between being technically truthful without being absolutely honest; explain the danger of being dishonest.

Open the discussion with a brief review and summary of key points in the readings for this session:

So many times, when politicians or celebrities get caught doing something they are not supposed to do, they manipulate their words so they sound truthful even though they are lying and being dishonest. Being dishonest is always a sin.

EXPLORE

Read Judges 17:6

Q1: Why do you think our society has become so accepting of dishonesty?

- *There is no good or bad in our world - everything is dependent on how a person feels about a situation.*
- *People make up their own minds about what is right or wrong and there is no need to tell the truth.*
- *It happens so often people accept dishonesty as part of life.*
- *When famous people lie, it becomes acceptable to other people.*
- *People don't trust each other so they lie.*

Q2: How would you handle the following situation: Your friend has a new outfit and you think it's the ugliest thing you have ever seen. They ask for your opinion of their new clothes. What do you say?

- *WOW, that's really something.*
- *Glad to see you got some new clothes.*
- *it's not my taste, but I can see you like it.*

The YOUCAT (Youth Catechism) tells us "Everything we say must be true, but we need not say everything that is true."

3: What does this quote say about being honest?

- *If there is a situation where we may be tempted to lie, the best thing is to not say anything.*
- *Being silent will never get you into trouble.*

TALK ABOUT IT

Think about a situation where you were technically truthful, but not totally honest and discuss.

Q4: What did you learn from the Discuss activity?

- *I discovered I lie when a situation makes me uncomfortable.*
- *I manipulate what I say if I think I may hurt someone's feelings if I tell the truth.*
- *It's sometimes easier to lie than to tell the truth.*

CONCLUDE

Discuss Leviticus 19:11

Q5: How does this verse apply to everyday life?

We should be honest at all times in all things.

NEXT TIME

The next session is about building a spending plan, which can also be called a budget. Knowing how much money is available for you to spend and not overspending will help you avoid the curse of being in debt.

DO SOMETHING ABOUT IT

If you have been dishonest in any way, seek the Sacrament of Reconciliation for a fresh start.

4. A Spending Plan

Faith Focus: Being a good steward means accounting for the money you make and spend.

Key Verse: Luke 14:28

Objectives - Teen participants will be able to: define the purpose of a spending plan; describe the benefits of using a spending plan; find a simple app they can use to manage their spending.

Open the discussion with a brief review and summary of key points in the readings for this session:

Some people resist using a budget because they think it's restrictive and they won't be able to spend any money. On the contrary, using a budget allows you to control where your money goes so you can spend it on what is most important to you, instead of wasting money on those things that are not so important.

To make using a budget more appealing, call it a spending plan.

EXPLORE

Q1: How do you manage your money?

Personal opinion. Most often the answer will be that they don't plan spending. Try to see if they have run into issues by not planning ahead.

Read Proverbs 27:1

Q2: What does this verse say about tomorrow and how does that impact you?

- *You never know what will happen tomorrow.*
- *Be prepared for the future.*
- *Plan your spending.*

TALK ABOUT IT

Discuss the advantages and disadvantages of having a spending plan.

Q3: What did you learn from the Talk About It activity?

Advantages:

- *Planning means having money when I need it.*
- *Budgeting makes it easier to save money.*
- *Managing my money is easy if it's an app tied to my bank account.*

Disadvantages:

- *Can't spend where I want to.*
- *Have to plan ahead.*
- *May be hard work to track.*

CONCLUDE

Discuss Luke 14:28

Q4: How does this verse apply to everyday life?

Calculating the cost before spending is the best way to manage money.

NEXT TIME

In the next session, we'll discuss credit cards and debit cards—they are different. We will also talk about the cost of paying interest on credit cards if you don't pay the balance in full every month.

DO SOMETHING ABOUT IT

Find three budget apps and compare functions and features of the three. Make note of the features and functions of each app. Decide which you will use and why you think that one is best.

NOTE: *Check with your parents before using any online apps that connect to your bank account, debit card or credit card.*

5. Credit Cards & Debit Cards

Faith Focus: Being a good steward means accounting for the money you make and spend.

Key Verse: Sirach 20:12

Objectives - Teen participants will be able to: understand the difference between credit cards and debit cards; calculate the amount of interest paid on a credit card; explain the pros and cons of each.

Open the discussion with a brief review and summary of key points in the readings for this session:
Credit cards are a helpful tool if used properly. However, using credit cards to buy things you can't afford is harmful to your financial future. Carrying a credit card balance from month to month means wasting a lot of money paying interest.

Debit cards are a useful tool and are different than credit cards, because with a debit card the money comes out of the bank immediately. There is not as much theft protection with a debit card as there is with a credit card.

EXPLORE

Q1: Which form of payment do you use and why?

Have them explain which form of payment they use and why they use that form of payment.

Q2: Share an experience you have had with an overdraft on your bank account.

Personal story. They may not have experienced an overdraft. Be sure to emphasize that money is wasted by paying overdraft fees. Ask them what else they could spend \$30+ on rather than paying an overdraft fee.

Read Proverbs 22:7

Q3: What does this verse say about being in debt?

Being in debt is like being a slave.

TALK ABOUT IT

In this exercise, assume you have a credit card balance of \$1,000. The interest rate is 15% APR (APR means annual percentage rate). Each month you are charged interest on the unpaid balance. To calculate monthly interest rate, divide the APR by 12. Take that number and multiply it by the unpaid balance from the previous month to calculate how much interest you will be charged.

Your minimum payment each month is \$25. Making the monthly minimum payment of \$25, how long will it take you to pay off a \$1,000 balance and how much interest will you have paid in full?

FIRST MONTH:

- Start with the original balance of \$1,000
- Subtract the minimum payment of \$25 to calculate your new month end balance

FIRST MONTH:	
\$1,000	Beginning balance
(\$25.00)	Minimum payment
\$975.00	Month end balance

FOLLOWING MONTHS:

- Start with the month end balance from the previous month,
- Calculate the interest (15% divided by 1/12) x the unpaid balance = interest charged on unpaid balance
- Add the interest to the unpaid balance.
- Subtract the \$25.00 minimum payment to calculate your new month end balance
- Repeat for all the following months

FOLLOWING MONTHS:	
\$975.00	Previous month end balance
	Interest on inpaid balance 15% APR / 12 = 1.25 monthly interest 1.25 x \$975.00= \$12.19
\$12.19	
(\$25.00)	Minimum payment
\$962.19	Month end balace

Q4: What did you learn from the Talk About It activity?

- *Paying only the \$25 minimum, it will take 55 months to pay off the \$1,000.*
- *Interest paid equals \$370.27.*
- *You paid a third more than the purchase price for that \$1,000 item.*
- *See spreadsheet on the next page for math details.*

Balance	Interest	Monthly interest charge	Payment interest + \$25.	Balance After Payment	Month #
\$1,000.00	15%	\$0.00	\$25.00	\$975.00	1
\$975.00	15%	\$12.19	\$37.19	\$962.19	2
\$962.19	15%	\$12.03	\$37.03	\$949.21	3
\$949.21	15%	\$11.87	\$36.87	\$936.08	4
\$936.08	15%	\$11.70	\$36.70	\$922.78	5
\$922.78	15%	\$11.53	\$36.53	\$909.32	6
\$909.32	15%	\$11.37	\$36.37	\$895.68	7
\$895.68	15%	\$11.20	\$36.20	\$881.88	8
\$881.88	15%	\$11.02	\$36.02	\$867.90	9
\$867.90	15%	\$10.85	\$35.85	\$853.75	10
\$853.75	15%	\$10.67	\$35.67	\$839.42	11
\$839.42	15%	\$10.49	\$35.49	\$824.92	12
\$824.92	15%	\$10.31	\$35.31	\$810.23	13
\$810.23	15%	\$10.13	\$35.13	\$795.35	14
\$795.35	15%	\$9.94	\$34.94	\$780.30	15
\$780.30	15%	\$9.75	\$34.75	\$765.05	16
\$765.05	15%	\$9.56	\$34.56	\$749.61	17
\$749.61	15%	\$9.37	\$34.37	\$733.98	18
\$733.98	15%	\$9.17	\$34.17	\$718.16	19
\$718.16	15%	\$8.98	\$33.98	\$702.14	20
\$702.14	15%	\$8.78	\$33.78	\$685.91	21
\$685.91	15%	\$8.57	\$33.57	\$669.49	22
\$669.49	15%	\$8.37	\$33.37	\$652.85	23
\$652.85	15%	\$8.16	\$33.16	\$636.01	24
\$636.01	15%	\$7.95	\$32.95	\$618.97	25
\$618.97	15%	\$7.74	\$32.74	\$601.70	26
\$601.70	15%	\$7.52	\$32.52	\$584.22	27
\$584.22	15%	\$7.30	\$32.30	\$566.53	28
\$566.53	15%	\$7.08	\$32.08	\$548.61	29
\$548.61	15%	\$6.86	\$31.86	\$530.47	30
\$530.47	15%	\$6.63	\$31.63	\$512.10	31
\$512.10	15%	\$6.40	\$31.40	\$493.50	32
\$493.50	15%	\$6.17	\$31.17	\$474.67	33
\$474.67	15%	\$5.93	\$30.93	\$455.60	34
\$455.60	15%	\$5.69	\$30.69	\$436.29	35
\$436.29	15%	\$5.45	\$30.45	\$416.75	36
\$416.75	15%	\$5.21	\$30.21	\$396.96	37
\$396.96	15%	\$4.96	\$29.96	\$376.92	38
\$376.92	15%	\$4.71	\$29.71	\$356.63	39
\$356.63	15%	\$4.46	\$29.46	\$336.09	40
\$336.09	15%	\$4.20	\$29.20	\$315.29	41
\$315.29	15%	\$3.94	\$28.94	\$294.23	42
\$294.23	15%	\$3.68	\$28.68	\$272.91	43
\$272.91	15%	\$3.41	\$28.41	\$251.32	44
\$251.32	15%	\$3.14	\$28.14	\$229.46	45
\$229.46	15%	\$2.87	\$27.87	\$207.33	46
\$207.33	15%	\$2.59	\$27.59	\$184.92	47
\$184.92	15%	\$2.31	\$27.31	\$162.23	38
\$162.23	15%	\$2.03	\$27.03	\$139.26	39
\$139.26	15%	\$1.74	\$26.74	\$116.00	50
\$116.00	15%	\$1.45	\$26.45	\$92.45	51
\$92.45	15%	\$1.16	\$26.16	\$68.61	52
\$68.61	15%	\$0.86	\$25.86	\$44.47	53
\$44.47	15%	\$0.56	\$25.56	\$20.02	54
\$20.02	15%	\$0.25	\$20.27	\$0.00	55

CONCLUDE

Discuss Sirach 20:12.

Q5: How does this verse apply to everyday life?

When we use credit cards and don't pay off the balance each month, we are paying a lot more than the price of the item.

NEXT TIME

The next session is about credit reports and credit scores. Credit **reports** contain information about you.

A credit **score** is a numerical score assigned to you that is calculated from both good and bad information in your credit report. The credit score is used to calculate an interest rate when you apply for a loan.

DO SOMETHING ABOUT IT

With permission from your parents, look at various ads for credit cards and the benefits they offer. Think about the features that would be best for you – low interest rate, cash back, automated savings, bonus points, etc. and talk to your parents about what they think.

6. Credit Report & Credit Score

Faith Focus: Keeping track of your credit report and credit score is part of being a good steward.

Key Verse: Pope Francis: "Money must serve and not rule."

Objectives - Teen participants will be able to: describe the difference between a credit report and a credit score; understand why it is important to maintain a good credit report.

Open the discussion with a brief review and summary of key points in the readings for this session:

When you use any type of credit, the information is captured in your credit report, which has general information such as name, address, your credit accounts (open and closed), the balance on each account and your payment history.

All of the information in your credit report is used to create a credit score, which is a number assigned to you to indicate if you are a likely to pay off any loans.

EXPLORE

Read Sirach 13:4.

Q1: In your opinion, what does this verse say about a low credit score?

A low credit score can make you a slave of high interest rates so you waste money paying interest.

Read Psalm 37:21

Q2: What does this verse say to you about keeping current with payments on your credit accounts?

You have to pay back what you borrow so you should not get into so much debt you can't make the payments.

TALK ABOUT IT

Share any experience you have had with credit cards or loans.

Q3: What did you learn from the Talk About It activity?

Personal story

CONCLUDE

Discuss the quote from Pope Francis: "Money must serve and not rule"

Q4: How does this verse apply to everyday life?

- *If we aren't careful when using credit, we may have to pay high interest rates or not be able to get a loan.*
- *If we don't manage money well, our money is ruling us, not serving us.*

NEXT TIME

In the next session, we'll talk about saving money. Saving for the future or to buy an expensive item is good. Saving for the purpose of becoming rich is not a godly goal.

DO SOMETHING ABOUT IT

With your parent's permission and help, look up your credit report on Annual Credit Report.com; CreditKarma.com; FreeCreditReport.com, or another credit monitoring site your parents may use.

7. Saving Money

Faith Focus: Becoming a saver is part of being a good steward, as long as your saving is done for the right reason—to prepare for the future and not to become rich.

Key Verse: Proverbs 30:24-25

Objectives - Teen participants will be able to: explain the three reasons for saving: emergency fund, large purchases and future needs; understand the difference between short term saving and long-term investing.

Open the discussion with a brief review and summary of key points in the readings for this session:

Saving and investing are similar but different. Saving is a more of a short-term process and investing is usually related to longer term plans and goals.

The three reasons to save are for emergencies, large purchases and future needs.

EXPLORE

Q1: What kind of financial emergencies would you be likely to have?

- *Something comes up at school that I didn't plan for.*
- *Need a new phone because mine got lost, stolen or ruined and my parents won't pay for it.*
- *Car repair needed.*
- *Traffic or parking ticket needs to be paid.*

Read Proverbs 21:5.

Q2: What does this verse say about saving?

- *In order to save, I have to plan my spending.*
- *I can't run out and spend all my money.*
- *I have to think about spending versus saving.*

We'll start with a small example of saving. Imagine that your objective is to save a little bit every day for a year. If you only save \$0.50 every day, how much will you save in a year?

$$\$0.50 \times 365 = \$182.50$$

TALK ABOUT IT

Here is another thought on saving money. Figure out how much you would save in a year if you start by saving a penny on the first day and increase the amount you save by one penny each day, every day, for a whole year.

Start on day 1 by saving a penny. On day 2 you save two pennies, day 3 you save 3 pennies, and every day you increase your savings by one more penny. On the last day of the year (day 365) the amount you save is \$3.65.

How much money will you have saved by the end of the year?

Q3: What did you learn from the Talk About It activity?

The total amount saved is \$667.95. See spreadsheet on the next page for detailed math calculations. Each column in the spreadsheet represents 30 days.

\$0.01	\$0.31	\$0.61	\$0.91	\$1.21	\$1.51	\$1.81	\$2.11	\$2.41	\$2.71	\$3.01	\$3.31	\$3.61
\$0.02	\$0.32	\$0.62	\$0.92	\$1.22	\$1.52	\$1.82	\$2.12	\$2.42	\$2.72	\$3.02	\$3.32	\$3.62
\$0.03	\$0.33	\$0.63	\$0.93	\$1.23	\$1.53	\$1.83	\$2.13	\$2.43	\$2.73	\$3.03	\$3.33	\$3.63
\$0.04	\$0.34	\$0.64	\$0.94	\$1.24	\$1.54	\$1.84	\$2.14	\$2.44	\$2.74	\$3.04	\$3.34	\$3.64
\$0.05	\$0.35	\$0.65	\$0.95	\$1.25	\$1.55	\$1.85	\$2.15	\$2.45	\$2.75	\$3.05	\$3.35	\$3.65
\$0.06	\$0.36	\$0.66	\$0.96	\$1.26	\$1.56	\$1.86	\$2.16	\$2.46	\$2.76	\$3.06	\$3.36	
\$0.07	\$0.37	\$0.67	\$0.97	\$1.27	\$1.57	\$1.87	\$2.17	\$2.47	\$2.77	\$3.07	\$3.37	
\$0.08	\$0.38	\$0.68	\$0.98	\$1.28	\$1.58	\$1.88	\$2.18	\$2.48	\$2.78	\$3.08	\$3.38	
\$0.09	\$0.39	\$0.69	\$0.99	\$1.29	\$1.59	\$1.89	\$2.19	\$2.49	\$2.79	\$3.09	\$3.39	
\$0.10	\$0.40	\$0.70	\$1.00	\$1.30	\$1.60	\$1.90	\$2.20	\$2.50	\$2.80	\$3.10	\$3.40	
\$0.11	\$0.41	\$0.71	\$1.01	\$1.31	\$1.61	\$1.91	\$2.21	\$2.51	\$2.81	\$3.11	\$3.41	
\$0.12	\$0.42	\$0.72	\$1.02	\$1.32	\$1.62	\$1.92	\$2.22	\$2.52	\$2.82	\$3.12	\$3.42	
\$0.13	\$0.43	\$0.73	\$1.03	\$1.33	\$1.63	\$1.93	\$2.23	\$2.53	\$2.83	\$3.13	\$3.43	
\$0.14	\$0.44	\$0.74	\$1.04	\$1.34	\$1.64	\$1.94	\$2.24	\$2.54	\$2.84	\$3.14	\$3.44	
\$0.15	\$0.45	\$0.75	\$1.05	\$1.35	\$1.65	\$1.95	\$2.25	\$2.55	\$2.85	\$3.15	\$3.45	
\$0.16	\$0.46	\$0.76	\$1.06	\$1.36	\$1.66	\$1.96	\$2.26	\$2.56	\$2.86	\$3.16	\$3.46	
\$0.17	\$0.47	\$0.77	\$1.07	\$1.37	\$1.67	\$1.97	\$2.27	\$2.57	\$2.87	\$3.17	\$3.47	
\$0.18	\$0.48	\$0.78	\$1.08	\$1.38	\$1.68	\$1.98	\$2.28	\$2.58	\$2.88	\$3.18	\$3.48	
\$0.19	\$0.49	\$0.79	\$1.09	\$1.39	\$1.69	\$1.99	\$2.29	\$2.59	\$2.89	\$3.19	\$3.49	
\$0.20	\$0.50	\$0.80	\$1.10	\$1.40	\$1.70	\$2.00	\$2.30	\$2.60	\$2.90	\$3.20	\$3.50	
\$0.21	\$0.51	\$0.81	\$1.11	\$1.41	\$1.71	\$2.01	\$2.31	\$2.61	\$2.91	\$3.21	\$3.51	
\$0.22	\$0.52	\$0.82	\$1.12	\$1.42	\$1.72	\$2.02	\$2.32	\$2.62	\$2.92	\$3.22	\$3.52	
\$0.23	\$0.53	\$0.83	\$1.13	\$1.43	\$1.73	\$2.03	\$2.33	\$2.63	\$2.93	\$3.23	\$3.53	
\$0.24	\$0.54	\$0.84	\$1.14	\$1.44	\$1.74	\$2.04	\$2.34	\$2.64	\$2.94	\$3.24	\$3.54	
\$0.25	\$0.55	\$0.85	\$1.15	\$1.45	\$1.75	\$2.05	\$2.35	\$2.65	\$2.95	\$3.25	\$3.55	
\$0.26	\$0.56	\$0.86	\$1.16	\$1.46	\$1.76	\$2.06	\$2.36	\$2.66	\$2.96	\$3.26	\$3.56	
\$0.27	\$0.57	\$0.87	\$1.17	\$1.47	\$1.77	\$2.07	\$2.37	\$2.67	\$2.97	\$3.27	\$3.57	
\$0.28	\$0.58	\$0.88	\$1.18	\$1.48	\$1.78	\$2.08	\$2.38	\$2.68	\$2.98	\$3.28	\$3.58	
\$0.29	\$0.59	\$0.89	\$1.19	\$1.49	\$1.79	\$2.09	\$2.39	\$2.69	\$2.99	\$3.29	\$3.59	
\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00	\$3.30	\$3.60	
Total Saved Every 30 Days:												
\$4.65	\$13.65	\$22.65	\$31.65	\$40.65	\$49.65	\$58.65	\$67.65	\$76.65	\$85.65	\$94.65	\$103.65	\$18.15
Total Saved in a Year: \$667.95												

CONCLUDE

Discuss Proverbs 30:24-25

Q4: How does this verse apply to everyday life?

- *Just like ants, we need to save for the future.*
- *We need to start saving even though how much we save may be a small amount.*
- *We are wise when we save money.*

NEXT TIME

In the next session, we'll dig deeper by talking about investing. Putting money aside on a regular basis over a long period of time can accumulate more than saving a lot of money over a short period of time.

DO SOMETHING ABOUT IT

Identify three things you want to buy in the future and three ways you can save money for them.

8. Interest—You Can Earn it or Pay it!

Faith Focus: Becoming a good steward by understanding how much money is wasted paying interest.

Key Verse: Proverbs 21:20

Objectives - Teen participants will be able to: understand the impact of saving a small amount on a regular basis; compare the difference between paying off a \$1,000 credit card bill against earning interest on \$1,000 in savings over the same period of time; assess the financial impact between paying interest on loans and earning interest on savings.

Open the discussion with a brief review and summary of key points in the readings for this session:

In Session 5 we talked about paying interest on loans. This time we are going to talk about earning interest on savings. It is amazing how a little bit of money saved over a long period of time can add up.

The sooner you start saving, the more time your money will have to grow. Instead of paying interest, you are encouraged to save so you can earn interest.

EXPLORE

Q1: Without looking at the next chart, who do you think has more money at age 65? Is it Danielle who saved \$8,000 or Matt who saved \$37,000?

Age	Danielle's Contributions	Year-end Value	Matt's Contributions	Year-end Value
21	1,000	1,100	0	0
22	1,000	2,310	0	0
23	1,000	3,641	0	0
24	1,000	5,105	0	0
25	1,000	6,716	0	0
26	1,000	8,487	0	0
27	1,000	10,436	0	0
28	1,000	12,579	0	0
29	0	13,837	1,000	1,100
30	0	15,221	1,000	2,310
31	0	16,743	1,000	3,641
32	0	18,417	1,000	5,105
33	0	20,259	1,000	6,716
34	0	22,284	1,000	8,487
35	0	24,513	1,000	10,436
36	0	26,964	1,000	12,579
37	0	29,661	1,000	14,937
38	0	32,627	1,000	17,531
39	0	35,889	1,000	20,384
40	0	39,478	1,000	23,523
41	0	43,426	1,000	26,975
42	0	47,769	1,000	30,772
43	0	52,546	1,000	34,950
44	0	57,800	1,000	39,545
45	0	63,580	1,000	44,599
46	0	69,938	1,000	50,159
47	0	76,932	1,000	56,275
48	0	84,625	1,000	63,003
49	0	93,088	1,000	70,403
50	0	103,397	1,000	78,543
51	0	112,636	1,000	87,497
52	0	123,898	1,000	97,347
53	0	136,290	1,000	108,182
54	0	149,919	1,000	120,100
55	0	164,911	1,000	133,210
56	0	181,402	1,000	147,631
57	0	199,542	1,000	163,494
58	0	219,496	1,000	180,943
59	0	241,446	1,000	200,138
60	0	265,590	1,000	221,252
61	0	292,149	1,000	244,477
62	0	321,364	1,000	270,024
63	0	353,501	1,000	298,127
64	0	388,851	1,000	329,039
65	0	427,739	1,000	363,043
	8,000		37,000	

Read Ecclesiastes 11:2

Q2: What does this verse say about diversifying?

Make seven or eight portions – don't only invest in one thing.

Read Luke 12:16-24 which is the story of the rich fool.

Q3: Why did Jesus call the rich man a fool?

- *He was so busy saving to be rich he did not realize his life was about to end.*
- *He did not balance saving with giving.*
- *His focus was on accumulating wealth.*
- *His focus was on himself – how many times did he say “I” or “my”.*

TALK ABOUT IT

Calculate the amount of interest earned in 55 months based on having a \$1,000 investment earning 7% interest.

Compare that to the interest paid on a \$1,000 credit card debt in session #5 (Credit Cards & Debit Cards).

Q4: What did you learn from the Talk About It activity?

- *Paying interest for 55 months on a credit card at 15% interest totals \$1,370.99. (\$370.99 was paid in interest.)*
- *Earning interest for 55 months on \$1,000 savings at 7% interest totals \$1,376.27. (\$376.27 was earned in interest.)*
- *Even though the interest earned on savings was only 7% and the interest paid on credit card debt was 15%, the interest earned on savings was a larger number because the amount of money earning interest keeps growing each time interest is added to the balance.*
- *The difference between paying interest and earning interest in this example is \$747.26. (\$370.99 [amt paid] + 376.27 [amt earned] = \$747.99)*
- *See spreadsheet on the following page for detailed math calculations.*

Calculate the amount of interest earned in 55 months based on having a \$1,000 investment earning 7% APR.

Balance	Interest %	monthly interest	New balance	month #
\$1,000.00	7%	\$5.83	\$1,005.83	1
\$1,005.83	7%	\$5.87	\$1,011.70	2
\$1,011.70	7%	\$5.90	\$1,017.60	3
\$1,017.60	7%	\$5.94	\$1,023.54	4
\$1,023.54	7%	\$5.97	\$1,029.51	5
\$1,029.51	7%	\$6.01	\$1,035.51	6
\$1,035.51	7%	\$6.04	\$1,041.55	7
\$1,041.55	7%	\$6.08	\$1,047.63	8
\$1,047.63	7%	\$6.11	\$1,053.74	9
\$1,053.74	7%	\$6.15	\$1,059.89	10
\$1,059.89	7%	\$6.18	\$1,066.07	11
\$1,066.07	7%	\$6.22	\$1,072.29	12
\$1,072.29	7%	\$6.26	\$1,078.55	13
\$1,078.55	7%	\$6.29	\$1,084.84	14
\$1,084.84	7%	\$6.33	\$1,091.16	15
\$1,091.16	7%	\$6.37	\$1,097.53	16
\$1,097.53	7%	\$6.40	\$1,103.93	17
\$1,103.93	7%	\$6.44	\$1,110.37	18
\$1,110.37	7%	\$6.48	\$1,116.85	19
\$1,116.85	7%	\$6.51	\$1,123.36	20
\$1,123.36	7%	\$6.55	\$1,129.92	21
\$1,129.92	7%	\$6.59	\$1,136.51	22
\$1,136.51	7%	\$6.63	\$1,143.14	23
\$1,143.14	7%	\$6.67	\$1,149.81	24
\$1,149.81	7%	\$6.71	\$1,156.51	25
\$1,156.51	7%	\$6.75	\$1,163.26	26
\$1,163.26	7%	\$6.79	\$1,170.05	27
\$1,170.05	7%	\$6.83	\$1,176.87	28
\$1,176.87	7%	\$6.87	\$1,183.74	29
\$1,183.74	7%	\$6.91	\$1,190.64	30
\$1,190.64	7%	\$6.95	\$1,197.59	31
\$1,197.59	7%	\$6.99	\$1,204.57	32
\$1,204.57	7%	\$7.03	\$1,211.60	33
\$1,211.60	7%	\$7.07	\$1,218.67	34
\$1,218.67	7%	\$7.11	\$1,225.78	35
\$1,225.78	7%	\$7.15	\$1,232.93	36
\$1,232.93	7%	\$7.19	\$1,240.12	37
\$1,240.12	7%	\$7.23	\$1,247.35	38
\$1,247.35	7%	\$7.28	\$1,254.63	39
\$1,254.63	7%	\$7.32	\$1,261.95	40
\$1,261.95	7%	\$7.36	\$1,269.31	41
\$1,269.31	7%	\$7.40	\$1,276.71	42
\$1,276.71	7%	\$7.45	\$1,284.16	43
\$1,284.16	7%	\$7.49	\$1,291.65	44
\$1,291.65	7%	\$7.53	\$1,299.19	45
\$1,299.19	7%	\$7.58	\$1,306.76	46
\$1,306.76	7%	\$7.62	\$1,314.39	47
\$1,314.39	7%	\$7.67	\$1,322.05	48
\$1,322.05	7%	\$7.71	\$1,329.77	49
\$1,329.77	7%	\$7.76	\$1,337.52	50
\$1,337.52	7%	\$7.80	\$1,345.33	51
\$1,345.33	7%	\$7.85	\$1,353.17	52
\$1,353.17	7%	\$7.89	\$1,361.07	53
\$1,361.07	7%	\$7.94	\$1,369.01	54
\$1,369.01	7%	\$7.99	\$1,376.99	55
TOTAL		\$376.99		

CONCLUDE

Discuss Proverbs 21:20

Q5: How does this verse apply to everyday life?

- *When we save money, we are keeping precious treasure.*
- *In order to save, I have to plan my spending.*
- *I can't run out and spend all my money.*
- *I have to think about spending versus saving.*
- *Saving a little bit can add up to a lot.*

NEXT TIME

Next time we'll be talking about work, jobs and paychecks.

DO SOMETHING ABOUT IT

List three long term goals you could achieve by starting to invest early.

9. Work, Jobs, and Paychecks

Faith Focus: Work is a part of God's plan for us.

Key Verse: Colossians 3:23-24

Objectives - Teen participants will be able to: define why work is part of God's plan for us; describe how they can use their talents and skills in a job; understand that performing their work honors the skills and talents God gave them.

Open the discussion with a brief review and summary of key points in the readings for this session:

Today we are going to talk about work and how it has always been part of God's plan for us. God has given each of us different talents and skills and we use those to honor God in our work. There is equal dignity in all different types of work.

EXPLORE

Q1: Do you work hard? If not, what can you do to improve your work habits?

- *Answer is "yes" or "no" probe why they answered the way they did.*
- *Improve work habits by:*
 - *doing it right the first time.*
 - *not complaining.*
 - *helping out around the house more.*

Q2: What talents and skills has God given you that would be useful at a job?

- *good at math*
- *love to care for children*
- *strong*
- *musical*

- *outgoing*
- *hard worker*
- *computer wiz*
- *The important thing is to help them see that there are a variety of talents God has given to each of us and all of our talents can be used for His honor and glory.*

Read Matthew 22:17-21

Q3: What does this verse say about paying taxes?

- *We should pay taxes because we owe them and the government uses the tax money to provide services to us.*

Q4: How can you honor God in your work?

- *doing all my homework*
- *helping more around the house without complaining*
- *doing my chores without whining*
- *being nicer to the people at my job, etc.*

TALK ABOUT IT

Think of your normal day. Make a list of the different kinds of work you see people doing every day.

Q5: What did you learn from the Talk About It activity?

- *mom and dad working around the house and at their jobs*
- *teachers*
- *bus drivers*
- *fast food, convenience store workers*
- *cafeteria workers, janitors and support staff at school*
- *police, firemen, etc...*

CONCLUDE

Discuss Colossians 3:23-24

Q6: How does this verse apply to everyday life?

- *Honoring God in our work will bring us a sense of satisfaction and fulfillment*
- *It will help us be less frustrated when we get irritated with the people at work or our boss.*

NEXT TIME

In the next session, we'll talk about how to balance a bank or credit card account.

DO SOMETHING ABOUT IT

Think of something you are passionate about doing and what kind of job would use that passion. Note how the skills you identified in Question 2 would be used for that job.

10. Balancing Bank and Credit Card Accounts

Faith Focus: Carefully managing God's money is being a steward of God's blessings.

Key Verse: Luke 16:11

Objectives - Teen participants will be able to: define the basic steps in order to balance a bank account or credit card statement; understand why balancing a bank account or credit card statement is so important.

Open the discussion with a brief review and summary of key points in the readings for this session:

The topic today is how to balance a bank account or credit card statement. It's important to be sure these accounts accurately reflect what you spent because banks and credit card companies have been known to make errors and there is always the chance of fraud. The sooner you find errors and bring them to the attention of the bank or credit card company, the faster the problem can be solved.

EXPLORE

Read 1 Corinthians 4:2

Q1: How does this verse relate to the need to balance your bank account and credit card statement?

- *We are required to be trustworthy stewards so we need to balance our accounts to ensure we have not made mistakes or the banks and businesses we deal with have not made a mistake.*
- *Keeping track of our bank account means we know how much money we are able to spend and we won't overdraw our account.*

Read Proverbs 21:5

Q2: How does "rash haste" relate to taking the time to balance bank and credit card accounts?

If you are too busy to balance the accounts, you may lose money due to bank errors or you may overdraw your account due to mistakes you made.

Q3: What can you do to ensure that balancing your bank or credit card account is easy to do each month?

- *don't spend any money*
- *stay organized*
- *start now to do it*
- *have parents help me the first few times*

TALK ABOUT IT

Q4: What did you learn from the Talk About It activity?

Responses may be "It's not complicated" or "It IS complicated."

HOW TO BALANCE YOUR BANK ACCOUNT

A	Enter the ending Balance on this statement		A Balance <u>180.92</u>
B	List the ALL the deposits and other credits that do not appear on this statement and enter the total in B Birthday money from Aunt Lilly	1	<u>25.00</u>
		2	<u> </u>
		3	<u> </u>
		B Total	<u>25.00</u>
	Add A and B to calculate the subtotal		
		C Sub Total	<u>205.92</u>
D	List outstanding checks, withdrawals and other debits to your account that do not appear on this statement. Enter the total in D Panera	1	<u>7.63</u>
		2	<u> </u>
		3	<u> </u>
		D Sub Total	<u>7.63</u>
	Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.		<u>198.29</u>

They should find 4 differences between the account register and the bank statement transaction:

1. *There is a transposition error on the account register. The 1/10/19 debit card charge at Old Navy is recorded in the check register as \$37.78. The bank statement has the correct charge as \$73.78 (stress this caused the bank account to be overdrawn while the account register showed there was money in the account.*
2. *There is an overdraft charge of \$30.00 on the bank statement that needs to be recorded in the account register.*
3. *The \$25.00 deposit on 2/3/19 (Birthday gift from Aunt Lilly) needs to be added to the "deposits that do not appear on this bank statement."*
4. *The \$7.63 debit card transaction on 2/3/19 at Panera needs to be added to the "outstanding withdrawals" section of the bank statement.*

CONCLUDE

Discuss Luke 16:11

Q5: How does this verse apply to everyday life?

Managing our money in a way that honors God means we need to keep our accounts up to date

NEXT TIME

The next session is about various types of loans and how they differ from each other. We will also talk about cosigning—what it is and why to avoid it.

DO SOMETHING ABOUT IT

Balance the last credit card statement and bank statement you received.

11. Loans and Cosigning

Faith Focus: Debt is not considered a sin in the Bible, but it is highly discouraged.

Key Verse: James 4:13-15

Objectives- Teen participants will be able to: describe the basics of a student loan, car loan, and credit card; understand why unpaid credit card balances are debt; identify the risks of cosigning a loan.

Open the discussion with a brief review and summary of key points in the readings for this session:

The topic today is different types of loans. You may not need one of these loans for years, but being exposed to the basics will build your understanding of the harm debt can cause. We will also be talking about what cosigning is and why it is so dangerous.

EXPLORE

Q1: Would you consider cosigning for someone? Would you expect someone to cosign or you? Why or why not?

This should be an open ended discussion of why they think cosigning is a good or bad thing, whether they are cosigning for someone or asking someone to cosign for them.

Read Sirach 8:13 and Proverbs 22:26-27

Q2: What do these verses say about cosigning?

- *According to the Bible, when you cosign, consider it a debt you must pay.*
- *If you don't have the money to pay, don't cosign.*
- *If you do cosign, and the borrower cannot pay, you may lose everything, even your bed may be taken from you.*

Read 1 John 2:15

Q3: Relate this verse to the way most people think about the kind of car they drive.

A car is simply transportation but many people think the kind of car they drive makes them important, significant or special.

TALK ABOUT IT

Using the assumptions defined below, calculate the following:

1. What is the total cost of purchasing the car over the life of the 48 month loan?
2. What are your total monthly transportation costs?

ASSUMPTIONS:

- The purchase price of the car is \$8,000. You make a down payment of \$500 and get a 48 month loan at 7.5% interest. Your payment is \$181.34 per month.
- You drive 150 miles a week. Your car gets 20 miles to the gallon and the cost of gas is \$2.00 per gallon.
- Your car insurance is \$100 per month.
- You are saving \$50 per month for future car repairs.

Cost of Purchasing the car:

1. *Cost of the car over the life of the loan is \$9,204.32. ($181.34 \times 48 = 8,704.32 + \500 .
Down payment = 9,204.32)*

2. *Monthly transportation costs are:*

- *Payment = \$181.34*
- *Gas = \$18.75 (150 miles/20 miles per gallon = 7.5 gallons) and (7.5 gallons of gas at \$2.00/ gallon = \$15.00)*
- *Insurance = \$100.00*
- *Saving for repairs = \$50.00*
- *Total monthly transportation costs = \$320.09*

Q4: What did you learn from the Talk About It activity?

Totaling the whole transportation category is much more expensive than just looking at the car payment.

CONCLUDE

Discuss James 4:13-15

Q5: How does this verse apply to everyday life?

- *When we get into debt we are assuming that our plans will work out and we will be able to pay off the debt we incur.*
- *But that may not happen—only God knows the future.*

NEXT TIME

The next session is about making mistakes. We all make mistakes because no one is perfect, but we'll make fewer mistakes if we seek counsel from people who are wiser (and maybe older) than we are, or people who are knowledgeable in areas that are unfamiliar to us.

DO SOMETHING ABOUT IT

Think about the kind of car you would like to buy. Compare the cost of a new car to the cost of the same car that is 3-4 years old.

12. Mistakes - Everybody Makes Them!

Faith Focus: Trust in God. Even when we make mistakes, He can use them for good.

Key Verse: Jeremiah 29:11

Objectives - Teen participants will be able to: state the good that can come from mistakes; express the reasons for seeking godly counsel; identify the benefits from seeking counsel.

Open the discussion with a brief review and summary of key points in the readings for this session:

Mistakes are a part of life, since none of us is perfect. We can avoid many mistakes by seeking counsel before making decisions. Today we'll talk about the benefits of seeking godly counsel when you are making decisions and who to seek counsel from. You need to be careful to present the facts and ask the questions in an open and honest manner. Otherwise you may get the answer you want, not the answer that is best for you.

EXPLORE

Read Proverbs 1:7, and Proverbs 19:20

Q1: What do these verses say about seeking counsel?

We are a fool if we don't seek wisdom; if we take advice we will be wise; accepting advice means we will increase learning and acquire skill.

Read Sirach 7:28

Q2: Why should you seek advice from your parents?

Our parents gave us life. They were the first person to know us and love us. Seeking advice from our parents is a way to show them we respect and love them.

Read Sirach 37:7 and Psalm 1:1

Q3: Who should you avoid as a counselor?

Avoid getting counsel from a person who will be biased because they will benefit from your decision. Also avoid getting advice from people who are wicked, sinners or who do not have an open mind.

Read Proverbs 11:14 and Proverbs 15:22

Q4: What benefits do you think come from having multiple counselors?

There is safety in a multitude of counselors; Without counselors we may make mistakes, but asking for advice increases our potential to succeed. Having an abundance of counselors means more chance for victory.

TALK ABOUT IT

Who is the number one person you would ask for advice and why?

Q5: What did you learn from the Talk About It activity?

This is a personal answer - they may share about ignoring advice from parents or friends, or a situation where following advice avoided making a mistake. They may also share times when they received bad advice and it cause a problem they could have avoided.

CONCLUDE

Discuss Jeremiah 29:11

Q6: How does this verse apply to everyday life?

- *Even when we make mistakes, God can use any situation for good if we trust him.*
- *God has plans for our good and uses any situation for our benefit.*

NEXT TIME

Next time we'll talk about why protecting your privacy and the privacy of others is so important.

DO SOMETHING ABOUT IT

Your parents have a lot of life experience. Ask them about a mistake they made and how God used it for good.

13. Protect Your Privacy

Faith Focus: Protecting your privacy and the privacy of friends and relatives is being a good steward of your relationships as well as your own personal wellbeing.

Key Verse: Luke 12:2-3

Objectives - Teen participants will be able to: state the reasons privacy protection is so important to them and their friends; define ways they can protect their privacy; create a secure password.

Open the discussion with a brief review and summary of key points in the readings for this session:

Online transactions are a part of everyday life and it's easy to treat all our online information casually. But there are risks if we don't closely guard our online presence. Giving out too much information, not guarding our user IDs and passwords, passing along inappropriate pictures or texts are all ways trouble can come from being online.

EXPLORE

Read Sirach 27:16 and Proverbs 20:19

Q1: What do these verses say about sharing information that belongs to a friend?

- *We should not be a gossip and share information that belongs to someone else.*
- *People won't want to be our friend if we share their information without their permission.*
- *Don't share information about your friends if you wouldn't want someone to share that information about you.*

Read Luke 8:17

Q2: What do you think this verse says about connecting with people you do not know?

If we don't know them we cannot trust them to keep our information private. They may share stuff we don't want them to share.

TALK ABOUT IT

Has anyone shared information you did not want shared or has anyone shared false information about you?

Q3: What did you learn from the Talk About It activity?

Responses will vary. Encourage sharing and discussions rather than a simple "yes" or "no" answer.

CONCLUDE

Discuss Luke 12:2-3

Q4: How does this verse apply to everyday life?

- *We can't hide anything from God.*
- *We should never post anything online that we would want to keep secret.*
- *Even if we talk about things, our conversation may get passed along to others.*
- *We need to stop and think about what we want to keep private.*

NEXT TIME

In the next session, we will be discussing consumerism in our society and how it can become a disease and infect our lives.

DO SOMETHING ABOUT IT

Look at the passwords for the sites/apps you use the most and be sure they are secure.

14. Consumerism is a Disease

Faith Focus: Learning the virtue of contentment.

Key Verse: Matthew 6:19:

Objectives - Teen participants will be able to: recognize manipulation in advertising; identify factors that impact consumer spending; understand what triggers their own spending.

Open the discussion with a brief review and summary of key points in the readings for this session:

The purpose of advertising is to make us want to buy stuff—whether or not we need or can afford what they are selling. People who fall prey to advertising may spend money in an effort to make themselves happy. But basing your happiness on material things means you will never be happy for long.

Buying things is not bad as long as your purchases are planned in your budget and are not a way to disguise problems in your life. Or to keep up with what other people are buying.

EXPLORE

Read Romans 12:2

Q1: How does this verse relate to all the advertising we are exposed to?

- *When we buy stuff just because it's advertised we are conforming ourselves to this world.*
- *We can never be good and pleasing and perfect unless we put God first and avoid the influence from our culture.*

Read Psalm 16:11

Q2: What emotion do you experience from buying things. Is it joy or pleasure, or is it something different?

Response is based on personal thoughts. Help them discover that joy is different than pleasure. Joy is a deep blessing. Joy means a radiant feeling that is very strong. Pleasure is a short term emotion, usually based on a feeling of satisfaction such as they would get from purchasing something. The main idea is that simply getting more and more stuff does not equal happiness and material possessions will never provide true and lasting happiness.

Read 1 Timothy 6:10

Q3: What does this verse actually say?

LOVE of money is the root of all evil

Read Mark 6:8

Q4: What do you think of the instructions Jesus gave the apostles?

Responses will vary. In this verse, Jesus tells the apostles to take nothing with them but a walking stick - no food, sack or money. Encourage them to think about how trusting the apostles were. Even though they only took a walking stick, they trusted that God would take care of them and they would find food, water and shelter.

TALK ABOUT IT

Describe a situation where you purchased something based on advertising but later you were sorry you bought it.

Q5: What did you learn from the Talk About It activity?

- *The thing was not as good as advertised.*
- *I found it cheaper a few weeks later.*
- *It fell apart when I used it for the first time.*

CONCLUDE

Discuss Matthew 6:19

Q6: How does this verse apply to everyday life?

- *Anything we have in this world eventually falls apart, breaks or no longer works.*
- *Our things are not real treasures.*

NEXT TIME

In the next session, we will be discussing generosity and giving back to God what is already his.

DO SOMETHING ABOUT IT

When you are watching one of your normal TV programs, mute the sound when the commercials come on. Without the sound can you tell what they are selling?

15. Give Back to God What is His

Faith Focus: Planting the seeds of generosity by sharing time, talent and treasure.

Key Verse: Matthew 6:21

Objectives - Teen participants will be able to: describe what is meant by a tithe; develop a desire to be generous; highlight the importance of giving time, talent and treasure in order to serve the Lord.

Open the discussion with a brief review and summary of key points in the readings for this session:

We think the material items in our possession belong to us, yet everything we have belongs to God. All the things in our lives are a blessing from God—our family, friends, talents, time, treasure, the very air we breathe. As a good steward of God’s blessings, we should find ways to give back to Him the blessings he has given us.

EXPLORE

Q1: When do you think is the right time to start being generous?

Answers will vary and are based on personal opinion. Help them see that there is always an excuse for not giving. This may also generate discussions about the amount to give. They don’t have a lot of money now so they don’t feel they can generous. But the amount is not important – it’s the attitude that’s important.

Read John 3:16

Q2: What are the two verbs in this verse?

The two verbs are loved and gave.

Read 2 Corinthians 9:7

Q3: What two principles about giving come from this verse?

We should determine in advance how much we want to give and we should give joyfully.

Read Matthew 23:23

Q4: Why were the Pharisees called hypocrites?

They gave precisely according to the law—even down to the smallest mint leaf, but they did not give from a heart of love.

TALK ABOUT IT:

St. Francis of Assisi is known for saying, “For it is in giving that we receive.” What does this quote mean in your life?

Q5: What did you learn for the Talk About It Activity?

When we give time, talent or treasure, we also receive. Think of the last time you helped around the house without being asked or you helped someone at school or held the door for someone at a store. Did you feel a small jolt of joy or feel a little glow inside?

CONCLUDE

Discuss Matthew 6:21

Q6: How does this verse apply to everyday life?

- *Our hearts will be drawn toward what we think is most important.*
- *If I look at where I spend money, I can tell what is most important to me.*

NEXT TIME

In the next session, we will be discussing goals and eternity.

DO SOMETHING ABOUT IT

Make three columns on a sheet of paper. Label the columns as: time, talent, and treasure. Under each title, list 3 ways you can contribute your time, your talent and your treasure.

16. Goal Setting and Summary

Faith Focus: Setting goals to live a stewardship lifestyle.

Key Verse: Luke 16:1-3

Objectives - Teen participants will be able to: define the basic elements of effective goal setting; list the steps required to achieve a goal.

Open the discussion with a brief review and summary of key points in the readings for this session:

Defining goals is easy and reaching them is hard. But if you never make any goals you will stagnate. Good goals are specific and include actions, amounts and time frames, which can be measured and monitored to ensure you are making progress on reaching your goals.

EXPLORE

Q1: Why do you think defining goals is important?

Goal setting is like making a plan for life. If you never set goals, you will never define what is more important to you and you will never achieve what is most important to you.

Q2: What are your life goals?

Personal opinion. Help them think a few years ahead – going to college, trade school or the service, buying a car, moving out of their parent’s house, etc.

Read Ephesians 4:22-24

Q3: What does this verse say about making changes in your life?

When we want to make changes, we need to put away our old self.

TALK ABOUT IT

Share your thoughts about one or two goals you would like to accomplish this year.

Q4: What did you learn from the Talk About It activity?

Personal opinion

CONCLUDE

Discuss Luke 12:2-3

Q5: How does this verse apply to everyday life?

- *The way we use money can take our focus away from God.*
- *Money is just a tool.*
- *We have to decide what is most important to us - God or money.*

DO SOMETHING ABOUT IT

Write down one or two goals you want to accomplish this year to become a good steward of all God’s blessings. Include dates, actions and how you will measure success.