

New Life Teens

Sunday School

WHOLE-LIFE STEWARDSHIP #3 – MONEY



DAILY READINGS:

- Monday:** Jesus told parables about managing the master's money (Matthew 25:14-30; Luke 19:12-27).
- Tuesday:** This woman was praised for her wise money management (Proverbs 31:10-31).
- Wednesday:** Tithes and offerings are part of whole-life stewardship (Proverbs 3:9; 2 Corinthians 9:7 AMP).
- Thursday:** Giving to others will be a blessing (Deuteronomy 15:10; Proverbs 11:24-25).
- Friday:** Be wise in your spending (Proverbs 15:27; Proverbs 21:20; Proverbs 22:7; Luke 14:28-30).
- Saturday:** A faithful steward is content (Luke 3:12-14; Philippians 4:11; 1 Timothy 6:6-10).

MEMORY VERSE: " ¹¹ So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? ¹² And if you have not been trustworthy with someone else's property, who will give you property of your own?
—Luke 16:11-12

Does God Care How You Manage His Money?

In March of 2017, the proposed United States federal budget for 2018 was submitted to Congress for approval. The requested amount was more than four trillion dollars. Yet, the amount of money collected was estimated to be around three-and-a-half trillion dollars. This created a deficit of almost 800 billion dollars! Many Americans are angry that their hard-earned tax dollars are so poorly managed. Yet, when we remember that God owns everything, and we are just the managers (stewards), how must God feel when the money He has given us is not used wisely?

Does money (and how it is used) matter to God? There are many Scriptures in the Bible that commend wise usage of money and warn of the dangers of unwise spending and loving money. Several of Jesus' parables talk about money, and there are many stories about how people managed (or mismanaged) money. As you read these verses, it becomes apparent that God knew we would need guidance in being good stewards of the money that He has given us. Although it is a blessing to have money, with that comes a great responsibility. What should you do with the money God has given you? You can spend it, save it, invest it, or give it away. Most people have little trouble with the "spend" part, but fail to look at the other areas of money management. This requires God-given wisdom.

In Proverbs, Chapter 31, you can read of a woman who was very wise in how she handled money. She made sure her family and servants had enough to eat (verses 14-15); her decisions brought financial security ("lacks nothing of value"; verse 11); she invested her money wisely (verse 16); she gave to "the needy" (verse 20); and she put God first (obeys, serves, and trusts the Lord; verse 30 NIV). How long did she practice these wise stewardship principles? "All the days of her life" (verse 12).

Giving Money Back to God

In the Old Testament, there are several examples of people giving God a tithe. (The word *tithe* means "a tenth part.") Tithes were giving back to God a portion of what God had blessed them with. These tithes supported the Levites, provided for the temple and feast days, and provided for the poor. This principle can also be found in the New Testament (Matthew 6:2; 1 Corinthians 9:14). God has a plan to support His ministry, the poor, and others who are in need. Paying tithes (10 percent of our money) reminds us that God owns it all and we are to trust Him for guidance. Giving God the tithe is a good place to start, but it should not stop there. As God continues to bless you, He wants you to give as you have "decided in [your] heart" (2 Corinthians 9:7 AMP).



This is often called "offerings." Just as it is important that the Christian puts God first in his life, so it is with tithes and offerings. Do not wait until all your bills are paid before you give God His part. If you do wait, more often than not, there will be nothing left for God. Give Him the "firstfruits" (Proverbs 3:9).



Saving and Investing

Many people are living "paycheck to paycheck." That means there is no money left after all the bills are paid. They are unable to save money for "a rainy day" (for example, when the car breaks down or they have to take an unpaid sick day). These tight financial times happen to many people, especially when they are just starting their career or starting a family, and saving or investing money might be very difficult. However, if this is how you live your entire life, it will cause increased stress and often extra debt. Do you think this is in God's plan of Biblical stewardship? In your youth, create a habit of setting aside some money from each paycheck to save or invest for future needs. One way to create some extra money for saving is to take a look at your spending and see if there are areas where you can spend less.

Spending



We are bombarded with ads, telling us that we cannot live without so many things. These ads say: "You Deserve It" and "Just Do It" and "The Best or Nothing." It becomes difficult to tell the difference between your wants and your needs. When it seems like everyone else has "it" but you, the wrong feelings can begin to work on you (pride, jealousy, and envy). God wants you to learn wisdom, contentment, and carefulness in your spending. There will be many things that you cannot afford right now. Is it wise to take out loans or make payments on things that are unnecessary? Credit cards make it very easy to overspend. Yet, if you do not pay them off each month, this usually creates debt at a high rate of interest.

As a good steward, ask God to help you with your spending. Is it possible that you could get by with a less expensive car or phone plan? What about packing your lunch instead of eating out? Consider paying with cash instead of using a credit card. Also, it might be helpful to create a budget and track where all of your money is going. Money can be used for God's purposes or misused, creating a financial hard place that you might never recover from.



Giving to Others

In 1994 a man named Russell Herman died. In his will he left large amounts of money. This included six trillion dollars to help pay off the national debt and two-and-a-half billion dollars for the national forest system. However, it was discovered that his estate consisted of only a 1983 Oldsmobile Toronado. All his generous gifts were meaningless! Too many times it is easy to say, "If I had a million dollars, I'd help the poor, the sick, or the homeless." Just like Russell Herman, it is not difficult to give away money we do not have. The money that we do have, we like to keep. It has been said, "The root word for *miserable* is the word *miser*." Happiness is not determined by how big your bank account is. Ecclesiastes 5:10 says that silver does not bring satisfaction. Blessings come through generous giving (Deuteronomy 15:10; Proverbs 11:24-25). As you keep in mind that your money actually belongs to God, you can be "a cheerful giver" (2 Corinthians 9:7). Pray and ask God for His will concerning whom to give to, how much to give, and when to give.

Contentment

In Proverbs 30:8 Agur asked God, "Give me neither poverty nor riches." In other words, he was asking God to not give him too much or too little. John D. Rockefeller (the richest man in America at one time) was reportedly asked, "How much money is enough money?" His answer was, "Just a little bit more" (Source: *New World Encyclopedia*). One of the richest Americans in the late 1700s, Benjamin Franklin, said: "Money never made a man happy yet, nor will it. The more a man has, the more he wants." Philippians 4:11 says, "I have learned, in whatsoever state I am, therewith to be content." First Timothy 6:8 tells us, "And having food and raiment let us be therewith content." You might wish to have more money, but God has given you what you can handle right now. Be a faithful steward and manage it wisely.



1. Look up the Memory Verse in the NIV Bible. What are some other words for "mammon"? _____

2. What are the four ways mentioned in the lesson you can manage money? _____

3. Name one parable that Jesus told which speaks about money:

4. What are some of the wise ways the woman in Proverbs, Chapter 31, managed her money?

5. What does paying your tithes remind you about? _____

6. What does it mean to live "paycheck to paycheck"? _____

7. Why is it sometimes difficult to tell the difference between "wants" and "needs"? _____

8. What three things does God want you to learn in your spending? _____

9. What are some things you could do to decrease your spending? _____

10. What comes through generous giving? _____

11. Why do you think Agur asked for just enough? _____

Where Does It All Go?

For one month, track all your income and spending.
Are there areas where you need to cut back? Is your
spending more or less than your income?

Income (paycheck, allowance, etc.)	
Total:	\$ _____



Off the Top	
Tithe (10%)	\$ _____
Savings Account	\$ _____
Total:	\$ _____



"Income" Total:	\$ _____
"Off the Top" Total:	\$ _____
"Spending" Total:	\$ _____
(Subtract "Off the Top" Total and "Spending" Total from "Income" Total.)	
Amount Left:	\$ _____

Spending	
Rent/Mortgage	\$ _____
Car Payment	\$ _____
Insurance (car/house)	\$ _____
Phone	\$ _____
Gas	\$ _____
Car Maintenance	\$ _____
Clothes	\$ _____
Other Shopping	\$ _____
Gifts	\$ _____
Food (grocery/eating out)	\$ _____
Coffee	\$ _____
Entertainment	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total:	\$ _____



**Create
a Budget!**

