

1 PREPARING

A. THE SOURCE

1 Peter 1:4 (CEV) • "God has something stored up for you in heaven, where it will never decay or be ruined or disappear."

Proverbs 14:21 (NIV) • "It is a sin to despise one's neighbor, but blessed is the one who is kind to the needy."

1 Timothy 6:17 (*The Message*) • "Tell those rich in this world's wealth to quit being so full of themselves and so obsessed with money, which is here today and gone tomorrow. Tell them to go after God, who piles on all the riches we could ever manage."

Philippians 4:19 (NIV) • "And my God will meet all your needs according to the riches of his glory in Christ Jesus."

2 Corinthians 8:7 (NLT) • "Since you excel in so many ways—in your faith, your gifted speakers, your knowledge, your enthusiasm, and your love from us—I want you to excel also in this gracious act of giving."

Romans 14:7-9 (*The Message*) • "None of us are permitted to insist on our own way in these matters. It's God we are answerable to—all the way from life to death and everything in between—not each other. That's why Jesus

lived and died and then lived again: so that he could be our Master across the entire range of life and death, and free us from the petty tyrannies of each other."

2 Corinthians 9:8-11 (*The Message***) •** "God can pour on the blessings in astonishing ways so that you're ready for anything and everything, more than just ready to do what needs to be done. As one psalmist puts it,

He throws caution to the winds, giving to the needy in reckless abandon. His right-living, right-giving ways never run out, never wear out.

This most generous God who gives seed to the farmer that becomes bread for your meals is more than extravagant with you. He gives you something you can then give away, which grows into full-formed lives, robust in God, wealthy in every way, so that you can be generous in every way, producing with us great praise to God."

2 Corinthians 9:7 (CEV) • "Each of you must make up your own mind about how much to give. But don't feel sorry that you must give and don't feel that you are forced to give. God loves people who love to give."

Proverbs 24:34 (CEV) • "Suddenly poverty hits you and everything is gone!"

Proverbs 11:24 (NLT) • "Give freely and become more wealthy; be stingy and lose everything."

LESSON 11 • June 11, 2022 - Living in a Material World • 111

RTFLTG A2 2022 text.indd 111 8/8/21 11:27 AM

Proverbs 11:25-27 (CEV) • "Generosity will be rewarded: Give a cup of water, and you will receive a cup of water in return. Charge too much for grain, and you will be cursed; sell it at a fair price, and you will be praised. Try hard to do right, and you will win friends; go looking for trouble, and you will find it."

(See additional passages in student material. Also: *Education*, p. 75; *The Acts of the Apostles*, pp. 341, 342; *The Adventist Home*, pp. 369-371.)

B. WHAT'S TO BE SAID ABOUT "LIVING IN A MATERIAL WORLD"

Our culture is saturated with messages that try to convince us that "we're worth it," "we deserve the best," and "we can have whatever we want right now." These messages make it seem as if you deserve as much as you can get. If you have it, you should spend it. And if you don't have it, that's too bad for you. This kind of mentality makes it difficult for young people to think about those less fortunate than themselves. Poor people are generally "far away" and easily dismissed when deciding what to do with an unexpected cash windfall from a birthday or next payday's check.

Early teenagers are reaching an age when they will become responsible for their own resources, particularly cash resources. They may already have small jobs baby-sitting or helping with yard work. They need to know how God wants them to use His blessing of the money with which He entrusts them. The Bible tells us that God expects us to take care of one another (Proverbs 14:21). Selfishly hoarding our resources, whatever they are, is not part of God's plan.

God is concerned about our attitude toward money. It can be a great blessing or a great curse (Proverbs 28:27).

C. WHERE WE'RE GOING WITH "LIVING IN A MATERIAL WORLD"

As a result of this lesson we would like the students to be able to:

1. Discover our biblical responsibility toward

- those less fortunate than ourselves.
- 2. Commit to sharing, not only monetary resources, but time, energy, and skills to help the poor.
- 3. Make definite plans to "share the wealth" and "spread the bread."

D. MATERIALS NEEDED

Beginning • (Activity A) play money (such as the kind used to teach currency), charts of items to buy, and charitable causes (see explanation in the activity); (Activity B) coins and a one-dollar bill (enough for each student).

Connecting • Bibles and/or student lessons.

Applying • For each student: a tithe envelope and a copy of the "Wallet Inventory Challenge" worksheet (p. 116), pens or pencils.



A. WHERE WE'VE BEEN

Allow 10 minutes at the beginning of class for students to:

- 1. Share anything that was meaningful to them in this lesson.
- 2. Engage in a discussion about the topic of the lesson in connection to the belief highlighted this week.
- 3. Say the Bible memory text either individually or in a group.

B. OTHER SABBATH SCHOOL COMPONENTS

- >> Song service
- Mission emphasis (find a link for Adventist Mission for youth and adults at www.realtimefaith.net)
- >> Service project reports

112 • June 11, 2022 - Living in a Material World • LESSON 11

RTFLTG A2 2022 text.indd 112 8/8/21 11:27 AM

3 BEGINNING

NOTE TO TEACHER: Put together your own program with options from the categories below—Beginning, Connecting, Applying, and Closing. Please keep in mind, however, that the students need to have an opportunity to be interactive (participate actively *and* with one another) and to study from the Word.

A. BEGINNING ACTIVITY

Get ready • Students will get to practice using their resources wisely. You will need play money for this activity. Also, prepare two charts. One with items they might like to purchase and one listing charitable giving options. Adjust your prices according to the money available. The goal here is to make them pay a fair price for what they want so they are forced to choose between what they want, what they need, and what they can give to help others.

Get set • Say: Like the stewards whose master left them talents, God gives each of us certain resources, including money, to invest for Him. Today you're going to be the Master's stewards and see how wisely you invest your blessings. (This might be a good time to discuss the word "steward" and its implications for "stewardship" in our lives, since neither word is common in everyday use.)

Go • Pass out the play money, but be sure to give some students more and some less. It is important that they understand that God expects us to give to those less fortunate than ourselves, even when we do not have much for ourselves. Explain that the students can spend the money any way they wish, choosing items from your list to purchase. If there is something they want that is not on the list, agree on a reasonable price with them. They have to spend all their money. They can also donate as much money as they want to charitable causes or simply to the church.

Debriefing • Ask: When you had all that

money, were you tempted to keep it? (Yeah, there was some stuff I wanted to buy and couldn't.) How did the amount of money you received influence how much you wanted to give? (It made me want to give less away; it was easier for those that got more money to give more.) What do you think God will do for us if we give generously to others? (He will bless us, and often He gives us more money to give if we are faithful to help others with it.)

B. BEGINNING ACTIVITY

Get ready • Students will understand the injustice of poverty. You will need change (coins) and a one-dollar bill. For the coins, use varying denominations (quarters, dimes, nickels, and pennies).

Get set • Say: There is a saying, "There but for the grace of God go I." Any one of us could have been born into poverty. Because there are always people poorer than we are, we have an obligation and a responsibility to help those who are.

Go • Pass out the coins and the dollar bill, but do not explain why you are giving some students more and others less; wait until they bring it up themselves and begin to complain about the "unfair" treatment. Then invite everyone who has a penny to trade the penny with someone who has a higher amount (even the dollar bill). Those who are receiving the pennies will probably complain. Then invite everyone who has a nickel to trade. Then dimes, quarters, and finally the dollar bill. Everyone MUST trade, even if they must trade down.

Debriefing • Ask: If you got less money, how did you feel? (It wasn't fair.) If you got more money and someone took it and gave you less, how did you feel? (I felt cheated; I wanted the bigger coin; I didn't do anything to deserve having my money taken away.) How do you think poor people feel when they consider how many others around them live? (Unhappy, cheated. They didn't do anything to deserve their life of poverty, and many of them can't do anything to change it.)

LESSON 11 • June 11, 2022 - Living in a Material World • 113

C. BEGINNING ILLUSTRATION

Share the following illustration in your own words.

When Ellen White was 12, she learned a trade with her sister. They earned the princely sum of 25 cents a day. They even bought their own clothes with their money. Still, they saved a little at a time until they had managed to scrape together 30 whole dollars; a fortune in the early 1800s! When they heard that Jesus was coming soon, Ellen and her sister gave their \$30 to their father and asked him to invest it in tracts and pamphlets to send the message to people who did not know Jesus so they would be ready when He came.—Based on The Adventist Home, p. 384.

Debriefing • Ask: When you save money, what do you do with it? (Spend it on clothes, music, amusement.) What would you do with \$30? (Answers will vary.) Do you think there is a connection between how much God gives us to spend and how we spend it?



A. CONNECTING TO THE KINGDOM

Say: On earth, our worth is judged by our bank account balances. But this earthly kingdom won't last. In the kingdom to come, heaven, there won't be any money. We won't need it. Everyone will be treated equally. Ask: Even though we are living as agents of God's kingdom here, is money really important to our lives here? (Yes, you can't do anything without money.) We're going to be dealing with money our whole lives. What should our attitude be toward it? (We should not let it control us; we should realize that we are only managing it for God and we should let Him guide us in its use.)

B. CONNECTING TO THE LESSON ILLUSTRATION

Ask someone beforehand to read or tell the story from Sabbath's section of the lesson.

Debriefing • Ask: What had happened to **Angel and his family?** (They didn't have any money or food. Father and Mother were out of work. Angel didn't have clothes that fit or real toys to play with.) What made him devote his life to helping others and how should that **inspire us?** (He knew what it was like to suffer. He didn't have proper clothes, food, or toys.) Say: Angel decided to follow God and wants to spend his life helping others. Ask: Do you have any idea what you'd like to do with your life? (Answers will vary.) Ask: Where is God's place in your plans? How much influence do you think God should have on your lifework? Say: If we listen, He will direct us. The challenge is: Are you ready to follow where He leads?

C. CONNECTING TO LIFE

Ask students to place themselves in the following situation:

You begin to pray about what you should do with your life. One night you feel that God is guiding you to become a missionary. You think about what it would mean to leave your home and family and travel to some far-off country where everything is different, even the language. You worry about how difficult it will be to possibly live in humble circumstances, maybe even poverty. What do you do?

Allow time for answers, then ask: How important is it when God wants you to do something? (Very important because I'm living for Him; I want to do what God wants, but it's hard if I don't feel like it.) If God asks you to do something that frightens you, what should you do? (Ask an adult you trust to help you make sure it's God who is asking; pray until you are sure there is no doubt about what God wants; ask others to pray with you about what God is asking you to do.) Giving up the possessions and/or money we consider ours can be a scary thing. Our "things" are part of who we are. That's why people who sell things try to make us want their product by convincing us of what will happen to us if we own it: we'll be cool, we'll be attractive, people will like us better, people will envy us, people will look up to us.

114 • June 11, 2022 - Living in a Material World • **LESSON 11**

When we give up our "stuff" or our money to buy "stuff," we're saying that we trust God and others to accept us just the way we are. What part does contentment play in our willingness to share what we have with the poor? Ask someone to find and read 1 Timothy 6:6-10. (Religion helps us to be happy with what we have and not strive like the world to accumulate more wealth. When we are content with a little we are willing to give a lot.) What should our attitude be toward money? Ask someone to find and read Matthew 16:26. What should be most important to us according to this text? (Our soul. It is the only possession we have that cannot be replaced. Money comes and goes, but we have only one soul.) According to God, what is our responsibility to people less fortunate than we are? Assign volunteers to read the following texts: Proverbs 14:21; Proverbs 11:24; Proverbs 11:25-27. (God will bless us if we help the poor.)

Say: Jesus said that the poor will always be with us, so why do you think God still wants us to help them?



RTFLTG A2 2022 text.indd 115

A. APPLICATION ACTIVITY

Pass out pens or pencils and the worksheet, "Wallet Inventory Challenge," on page 116. Ask students to empty the contents of their wallet and record it on the sheet. Choose a worthy project that the students can have ongoing contact with as the beneficiary of this challenge.

Say: A pastor in New York always wondered how much he should give if the offering plate was passed to fill a need. He decided that God knew exactly how much was in his wallet at any given time and that he would dedicate all of it whenever there was a special call. So the next time the offering plate was passed he emptied his wallet into the plate. Everything we have belongs to God. We have a choice. We can give it back to Him

and let Him multiply it or we can use it however we see fit. On your sheet you'll see two totals, the total in your wallet and a challenge total. The challenge total is the amount you decide to give from what is in your wallet. Put that amount in the tithe envelope.

Pass out the tithe envelopes and allow students a quiet time to prayerfully consider how to answer the kingdom challenge. As mentioned above, make sure that this offering goes for a worthy project that the students can have some ongoing contact with.

Debriefing • Ask: What was the most difficult part of this challenge? If you gave often and generously, do you think it would be easier or more difficult to give now? Why? How do you think God feels when we give generously?

Say: In Luke 6:38 Jesus promised us, "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you" [NIV]. Give generously and get ready for God's downpour of blessings (which may or may not be financial).

B. APPLICATION QUESTIONS

- 1. What is our responsibility toward those who have less than we do?
- 2. What part do we all play in world hunger and poverty?
- 3. Why can't we say, "The poor are not my problem"?
- 4. How do you think our popular culture (magazines, television, movies, advertising, etc.) affects how we think about what we have and what we should have or what we need?
- What can you personally do to help those who are needy? (Remember your activity in Friday's section of the lesson.)
- 6. Why is our attitude toward money so important to God?

8/8/21 11:27 AM

7. How should we think about money?



SUMMARY

In your own words, conclude with the following ideas:

As God's special agents in a materialistic world, we have to be very careful of our attitudes about money. In order to be content we must tune out the many messages Satan plants all around telling us that we deserve the "good life." This earth is only our temporary home. Our possessions are all from the kingdom treasury

and only ours to manage. We must answer to Him for how we use these resources.

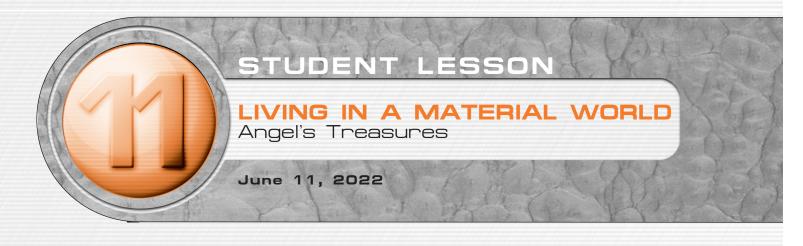
It's no crime to have money if we see God as its source and our role as managers. We are CFO's (chief financial officers) of what comes into our hands, but God expects us to invest it in His work helping others. We all have a responsibility to those who are less fortunate than we are. We can't simply shrug it off saying, "Oh well, I'm just glad it's not me." Every suffering person enduring poverty is a child of God and our neighbor, no matter how far away. Our special mission is to find and help them in every way that we can.

FOR LESSON ELEVEN:

THIS HANDOUT IS FOR THE APPLICATION ACTIVITY.

Wallet Inventory Challenge Open your wallet or purse; look in your pockets. Record exactly, down to the last penny, what is in them:
\$20s:
\$10s:
\$ 5s:
\$ 1s:
Quarters:
Dimes:
Nickels:
Pennies:
Grand Total: \$
Challenge Total: \$

116 • June 11, 2022 - Living in a Material World • **LESSON 11**



Sabbath

FOR STUDY

- » Memory Text: "Then He said to His disciples, 'Therefore I say to you, do not worry about your life, what you will eat; nor about the body, what you will put on. Life is more than food, and the body is more than clothing'" (Luke 12:22, 23, NKJV).
- » Our Beliefs, no. 21, Stewardship: "We are God's stewards, entrusted by Him with time and opportunities, abilities and possessions, and the blessings of the earth and its resources. We are responsible to Him for their proper use."
- » Ellen G. White, Thoughts From the Mount of Blessing, pp. 88-90.

ANGEL'S TREASURES

Can you hear the little boy crying? He is hungry. He's had nothing to eat all day and is now going to bed with a growling stomach. Do you see the father sitting with his head in his hands because he hasn't been able to find a new job? Watch as the mother stands on the street and begs for help.

From the time Angel learned about God, he would divide any money he received into three parts: (1) for God, (2) for helping others in need, and (3) for himself. You see, when Angel was younger he knew what it was like to not have a family that could provide for him. He knew what

it was like to have to go to bed hungry and hear his stomach growl all night. He knew what it was like to have clothes that didn't fit. The toys he played with were just sticks that he imagined were people and rocks that he pretended were cars.

Things are better now for Angel and his family. Angel is no longer hungry. He has food to eat—three times a day! His clothes fit him, and he has real toys to play with. Angel remembers the people that came and helped his family. A man came to visit and brought food for them to eat and gave them money so they could pay their bills. A lady had come and talked to his mom about going back to school to learn skills so she would qualify for a good job. And another man had offered and given his dad a job.

Not long ago Angel heard the pastor read Matthew 25:31-46. In this text the righteous ask, "Lord, when did we see You hungry and feed You, or thirsty and give You drink? When did we see You a stranger and take You in, or naked and clothe You? Or when did we see You sick, or in prison, and come to You?" And Angel has never forgotten what Jesus replied: "I say to you, inasmuch as you did it to one of the least of these My brethren, you did it to Me" (NKJV).

Angel loves God and has given his life to Him. He trusts God to lead and direct him. He has dedicated everything—his friendships, his plans, his possessions—to God so they can be used to help others.

He never hesitates to give what he owns to someone else—clothes, food, toys, money. Angel says, "Everything belongs to God anyway,

LESSON 11 • June 11, 2022 - Living in a Material World • 117

so if He impresses me to give something I have to someone else, then that person must need it more than I do."

Angel is being a good steward. He is faithful in the things God has given him, and God will trust Angel with more as he grows up. The Bible says, "Do not lay up for yourselves treasures on earth . . . , but lay up for yourselves treasures in heaven" (Matthew 6:19, 20, ESV). And that is where Angel wants his treasures—in heaven! How about you? Where are you putting your treasures?—Kathleen Sowards.

Sunday

RESPONDING

- » Read Matthew 16:26.
- » At church your best friend comes in waving a ticket to a concert by your favorite band. You manage to swallow your envy as you remember "Thou shalt not covet" and all that. Then you realize you have enough savings. Barely. You could go. The guest speakers that day at church are missionaries. They live with no running water and not enough food. Families in their village live in shacks made of boxes. They'll pass a basket soon for donations. What will you decide to do with your savings—use it for the concert or to help others less fortunate?
- » If you decide to use the money for the concert, do you think you'll be able to enjoy yourself? What do you think your responsibility is toward missions?

Monday

BIBLE ANSWERS ON STEWARDSHIP

- » Read 1 Chronicles 29:14; Malachi 3:8-10.
- Everything we have belongs to God, who is the giver of all our blessings. In return we should offer to God ourselves and everything we have received from Him (our time, talents,

and money). When we allow Him to use us as instruments to bless others and to spread the news of His soon return, we ourselves will be greatly blessed and will become more like Jesus.

» How much that you now possess are you willing to give up to serve God and others?

» How can you be sure you are using your blessings to help others?

» In the box below, find the letters that finish each word in the verse.

sity	od	ea	lo	che	or
oses	Cor	grud	ver	ve	hea

"So let ____ch one gi____ as he purp____ in his ____rt, not ____gingly or of neces___; f___ G____ves a ____ erful gi___" (2 ____inthians 9:7, NKJV).

» Ask God to help you become a cheerful steward. Sign the pledge card below telling God that you want Him to use you and all you have for His kingdom.

"Dear Lord, Everything I have is from You. I give it all back to You to be used as You want. Help me to always remember that everything I have is to be used for Your glory. I dedicate my life and it belongs to You."

Signed:	
Dated:	

Tuesday

REFLECTING

» Read 1 Timothy 6:6-10.

118 • June 11, 2022 - Living in a Material World • LESSON 11

RTFLTG A2 2022 text.indd 118 8/8/21 11:27 AM

- You may think this subject doesn't have much to do with you. After all you probably don't have a lot of money to call your own. Maybe your parents insist that most of your money go straight into a bank account so you'll have money for college. Perhaps you have a baby-sitting or lawn-mowing job, but your pay doesn't stretch very far. You probably figure that you can't be corrupted by materialism if all you've got is the change jingling in your pocket.
- » But here's the thing. God isn't waiting for you to get rich before you get concerned about His people who are living in poverty. He wants you to care about them right now, no matter where you are, with a dollar in your pocket or a couple hundred stuffed into your piggy bank.
- You've probably heard the saying "Money talks." It means you have a strong voice as someone who buys things. When your buying dollars are put together with others', you send a message to the people who are selling things. And how you spend your money can speak for you. It can tell businesses that you care how they treat workers in developing countries and that you aren't willing to pay big bucks just to have the name of someone famous on your sneakers. You can run as fast and jump as high without them.
- The time to start thinking about the money you will earn and how to manage it for God, and how God wants you to use it is now! If you let God show you how He wants you to use the money He gives you now and get used to listening to His voice, it will be much easier to hear Him when He gives you more money later.

Wednesday

BIBLE INSIGHTS

» Are you trustworthy?

Thursday

CONNECTING

- » Read Matthew 25:31-46.
- » Review the memory text.

LESSON 11 • June 11, 2022 - Living in a Material World • 119

- » Money can seem to disappear very quickly. A couple bucks for some snacks and toys, and it's gone. But as Christians we need to think about what else our money could buy. In another country, the money spent on that little after-school snack could easily have provided a simple meal for a whole family.
- When Jesus was here He asked us to love our neighbors because He knew we would come closest to understanding Him when He was working through us. He said it was great when we even gave someone a cup of water or our extra clothes. When we help others it's as if we're helping Him.
- Try this. Next time you get some money, hold it in your hand and dedicate it to God. All of it. Not just 10 percent and some change for the mission offering. Tell God that you want Him to tell you what to do with all of it. And just stand back and see what happens. All true blessings come from God—even money. He knows exactly what you should do with it and He has ways to multiply it that we don't know anything about. Check it out.

Friday

APPLYING

- » Read Luke 16:11, 12.
- » All talk and no action isn't going to get things done. So this week, get out and see how the other half lives. Find a soup kitchen or rescue mission in your neighborhood, town, city, or somewhere close by. Or you can go to a nursing home. Write down the names of the places and contact persons along with

the phone numbers. Ask an adult to help you contact them until you find one where you can volunteer for a few hours this week. After you go, take some time to record your experience. In what ways was your experience an eye-opener? Consider volunteering on a regular basis.

Place.

1 Idoo
Phone number:
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How it went:
Notes:



120 • June 11, 2022 - Living in a Material World • LESSON 11