



## THE CHRISTIAN AND MONEY

### It's All About Money

November 26, 2022

#### 1 PREPARING

##### A. THE SOURCE

**Matthew 6:24 (NIV)** • “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

**Haggai 2:8 (NIV)** • “‘The silver is mine and the gold is mine,’ declares the Lord Almighty.”

**Ecclesiastes 5:10 (NIV)** • “Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless.”

**Proverbs 3:9 (NIV)** • “Honor the Lord with your wealth, with the firstfruits of all your crops.”

(See additional passages in student material.)

“When the love of the world takes possession of the heart and becomes a ruling passion, there is no room left for adoration to God; for the higher powers of the mind submit to the slavery of mammon, and cannot retain thoughts of God and of heaven. The mind loses its remembrance of God and is narrowed and dwarfed to the accumulation of money” (Ellen G. White, *Testimonies for the Church*, vol. 3, p. 385).

##### B. WHAT'S TO BE SAID ABOUT “THE CHRISTIAN AND MONEY”

Did you know that in the United States alone children control \$100 billion of the country's purchasing power? Yet 60 percent of preteens in the United States cannot explain the difference between cash, checks, and credit card. Adults have an obligation to teach young people money management. Christian money management goes beyond debt-free living; it is based on the foundation that as created beings, all that we are and all that we have originate in God. Therefore it is vital that children, while still young, understand that there need be no guilt associated with having wealth, and no regret with not having any either. What matters is one's attitude toward money—whether one has it or not.

##### C. WHERE WE'RE GOING WITH “THE CHRISTIAN AND MONEY”

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

1. Understand that all their assets, including money, come from and belong to God.
2. Check their attitude toward money.
3. Learn basic financial management skills.

##### D. MATERIALS NEEDED

**Beginning** • (Activity A) Bibles, paper, pens; (Activity B) Bibles, white/chalkboard, markers/chalk, or large sheet of paper.

**Connecting** • Bibles, student lessons.

**Applying** • Copies of the “Money-Saving Ideas” exercise (p. 102), pens.

## 2 BRIDGING

### A. WHERE WE'VE BEEN BEFORE

**Allow 10 minutes as students are arriving 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](http://www.realtimefaith.net))
- >> Service project reports

## 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. At some point you should distribute or call their attention to their student lesson for this week.

### A. BEGINNING ACTIVITY

**Get ready •** Hand out blank sheets of paper—one per student.

**Get set • Say:** Think of one person you admire and respect.

**Go • Say:** Write the person's name on the paper. Below the name list things you like the most about the person. Give them about five minutes to come up with a list. **Say:** Now go through your list and write a small a ("a") next to the things that are the person's (1) achievements (things they have obtained—job, fame, money, etc.), (2) acquired gifts (things that God gave them such as good looks, intelligence, etc.), or (3) abilities (things they have learned to do well such as organize, build, invent, etc.). Next, write a capital A ("A") next to the things that describe the person's attitude (qualities such as being helpful, kind, generous, optimistic, etc.).

**Note:** Most of the list will consist of achievements, acquired gifts, and abilities. The list will have very few attitudes. **Say:** When adults are given this exercise they usually list more "attitude qualities."

**Debriefing • Ask:** Why do you think adults look more at the attitude of a person and kids look more at what the person has? (What's important changes as you grow older physically and spiritually.) **What is an attitude?** (Your feeling on the inside that shows up on your outside actions.) **How do you express an attitude?** (Mainly by your body language and your behavior) **What is a financial attitude?** (How you behave with the money you have. How people may describe your relationship with money: stingy, shopaholic, greedy, etc.) **Say:** Even Jesus emphasized that money itself is not bad; you have to keep a close watch on your "attitude" about money. Ask a volunteer to find and read 1 Timothy 6:10. "For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs" (NIV).

## B. BEGINNING ACTIVITY

**Get ready** • On a large sheet of paper or on a white/chalkboard, list the following:

- Necessities only, no luxuries.
- Only what the person cannot afford to have
- Nothing over \$10
- Nothing but the best
- Equal to what I expect to get from that person
- Whatever feels right no matter what the cost

**Get set.** Divide the class into groups of five or less.

**Say:** Imagine you are helping your parents buy Christmas gifts. Together you have access to your family budget, savings account, and credit card. Which of the criteria listed on the board would dictate your gift-buying decisions? In your groups, discuss the situation and come up with reasons for your choice. Ask groups to share the criteria they chose.

**Go • Ask:** What was the biggest consideration you had when making your decision? (Money and relationships; for the person you like, you want to give the best.) **Say:** Someone (Alexis de Tocqueville) said that “the love of wealth is . . . at the bottom of all that the Americans do.” When do you think this statement was made—around which year? (1830!) **Ask:** Why does this surprise you? **Say:** Money has been a concern for a very long time—everywhere, not just in America. Unfortunately, money has become a measure of many things in our world. **Say:** Name some of the things that are measured by money (fame, education, home, influence, authority, respect, etc.)

**Debriefing** • Have someone read James 5:1-6.

**Ask:** How do you feel reading this passage? What does this make you want to do? Why is James beating down on wealthy people? Is James condemning wealth or the abuse of wealth? How can one avoid abusing wealth? What does James think should be the role of your attitude and priorities when it comes to money?

## C. BEGINNING ILLUSTRATION

**In your own words, tell the following story:**

In the world of Indian mythology lived a barber. He was no ordinary barber; he was the king’s personal barber. Every week he walked from his cottage to the palace to cut and style the king’s hair. He was a faithful barber; he worked only for the king. Every week he received an ample salary from the king.

One day, returning home from the palace, the barber heard a voice ask him, “Would you like pots and pots of gold?” He ignored what he assumed was his overactive imagination. But, over and over, more and more insistently each time, the voiced asked him, “Would you like pots and pots of gold?” Finally the barber could take it no longer. Visions of everything money could buy clouded his reasoning, and he yelled out to the mysterious voice, “Yes! Yes! I want pots and pots of gold!”

Excited, the barber ran all the way home. Waiting there for him were seven tall jars. The first was filled with gold—and so was the second, the third, the fourth, the fifth, the sixth—but not the seventh. The last jar was empty! “If only I had not run all the way,” the barber moaned to himself. “I should have allowed more time for all the jars to fill up. I ran in anticipation, and now I have an empty jar. I must fill the seventh jar, too.”

So the barber took on more clients. He worked and worked all day, but the jar never got full. He even asked the king for a raise, which the generous king gave him. But the jar still would not get full. A few months later he asked for a second raise. This time the king responded, “Are you still trying to fill the seventh jar?” Surprised by the king’s knowledge of his financial problem, yet relieved that he no longer had to bear the secret alone, he told the king of his long days and sleepless nights.

“It was Greed that you heard that day,” said the king. “Haven’t I always supplied your needs? You don’t need anyone else when you have me. Now, go, confront that beast. Give him back the jars of gold, and you’ll have your life back again.”

**Debriefing • Ask:** What are the attitudes in this story that made things go wrong for the barber? (greed, selfishness, being secretive, disloyal, etc.) **Say:** Everything that made this story go wrong stemmed from the barber's attitude. There was nothing wrong with the jars of gold. It was the relationship between the barber and the money that was wrong. Imagine how the story would have ended had the barber been grateful for the six pots of gold and had focused on the blessings the gold could bring to himself, his family, his community, his service to his king! What a rewarding life he could have had as a rich but righteous man. Even today there are millionaires who live comfortably, happy, and in harmony with God. There is no rule that says you cannot be rich and happy and saved at the same time. It's just that, given our selfish human natures, the odds are against it.

## 4 CONNECTING

### A. CONNECTING TO THE KINGDOM

**Ask:** Do you have any idea how many texts there are in the Bible about money? (There are more than 1,000.) **Say:** That's twice as many as the 500 on prayer, and less than 500 on faith. Sixteen of the 38 parables deal with money. In Matthew, Mark, Luke, and John alone, one out of 10 verses is about money! **Ask:** Why do you think Jesus talked so much about money and our attitudes toward it? (Two reasons: How you handle money affects your relationship with God, and you can serve only one master.)

**Say:** Jesus' mission was all about coming down to earth to save you and me. So naturally, He had to really emphasize the things that would get in the way of His being able to save us. And the LOVE OF MONEY was on top of the list. Jesus knows that our lives revolve around money—earning it, spending it, saving it, giving it, thinking about it! He knows that the bottom line is that anything that takes up so much of our time becomes competition to Him. Jesus is concerned about our attitude toward money.

### B. CONNECTING TO THE LESSON ILLUSTRATION

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

**Share the following in your own words.**

Here are some quotes from the rich of the world:

>> "I have made many millions, but they have brought me no happiness."—John D. Rockefeller.

>> "The care of \$200,000,000 is enough to kill anyone. There is no pleasure in it."—W. H. Vanderbilt.

>> "I am the most miserable man on earth."  
—John Jacob Astor.

>> "I was happier when doing a mechanic's job."  
—Henry Ford.

>> "Millionaires seldom smile."—Andrew Carnegie.

Compare the quotes with what Tim Forneris (illustration in the student lesson) said when the world thought he was crazy to give up something worth millions of dollars:

>> "Life is about more than just money. . . . Some possessions are priceless."

### C. CONNECTING TO LIFE

**Share the following in your own words:**

Say what you want, everyone needs money. A normal life on earth requires money. Unfortunately, the same money that's needed for the necessities of life can squeeze out your spirituality if you don't have a grip on your attitude toward it. You need to develop skills and attitudes now—while you are young—to make sure that money doesn't hold you captive.

How do you do it? Actually, it's quite simple. First, realize that everything belongs to God. So it's really not your money or what you possess. It's all God's. Second, let God be in control of everything in your life. Take it all to Him. Ask for His advice.

See if His Word says your plan is OK. And finally, dedicate everything—including yourself—to God.

One last illustration: The story is told of men who left their homes in the twelfth century to fight a holy war for their God and their country. Being religious they were “baptized” in water before being sent into the battlefield. As they went down into the water, many of them held their swords up high above the water to show that Jesus was not in control of their swords. They felt that this act gave them the freedom to use their swords any way they pleased. Sometimes we are like that with our money or anything that’s important to us. We’re willing to dedicate almost everything—even our lives—to God, except for a few special things.

**Ask:** Do you think this is acceptable to God? Can we honor God when we give Him only a part of ourselves?

## 5 APPLYING

### A. APPLICATION ACTIVITY

Have students complete the “Money-Saving Ideas” exercise from page 102.

**Debriefing** • Have students share changes in their home life that they may expect if some of these money-saving ideas were implemented.

### B. APPLICATION QUESTIONS

1. What are some of the rights you have with the money you have? What are some of the responsibilities?
2. If you were paid \$10 for every nice thing you did for someone else last week, and if you had to pay out the same wages to anyone who did something nice for you, would you come out ahead or behind?
3. In what ways do you think God expects you to become more generous with your money, time, and energy?
4. Imagine Jesus living in today’s world. Describe what you think His life would be like—His job, His home, His car, etc.

## 6 CLOSING

### SUMMARY

**In your own words, conclude with the following ideas:**

Understanding and learning to practice biblical money management is not something you can learn in a week’s Sabbath School lesson. If you have an interest have your youth pastor or parents find you some helpful material.

But the first step you can take by yourself. You can read what the Bible has to say about your relationship with God and money and you can work on your financial attitude. Attitudes are determined by your personal choices. In every situation, put God first and use money—and everything else—knowing that everything comes from and belongs to Him.

- T** Take inventory of all your assets (things you consider valuable).
- R** Recognize that God is the source of everything.
- U** Understand the biblical principles of money.
- S** Surrender everything to God.
- T** Test God’s promise to take care of you.



**FOR LESSON NINE:**  
**THIS HANDOUT IS FOR THE APPLICATION ACTIVITY.**

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**Money-Saving Ideas**

When you try to save money or plan a budget—for that matter when you try to do anything with money—think long term. That means you need to focus on the benefits of sticking to your plan for a long time. Did you know that it costs 80 percent more to eat out in an “affordable” fast food place than to cook at home? For example, \$3.00 for a school lunch doesn’t seem like a lot. But if you eat lunch for \$3.00 at the cafeteria five days a week, you’ll spend \$780 a year! And it’ll probably cost you only a quarter of that amount if you fix lunch at home.

With this long-term benefit idea in mind, come up with ideas you can share and discuss with your parents. Maybe, together, you can make some positive financial decisions. The list has been started to help you out.

- 1. Buy a smaller car instead of a van.
- 2. Avoid designer clothes and buy clothing out of season.
- 3. Play more basketball and see fewer movies.
- 4. Reduce your magazine subscriptions.
- 5. \_\_\_\_\_
- 6. \_\_\_\_\_
- 7. \_\_\_\_\_
- 8. \_\_\_\_\_
- 9. \_\_\_\_\_
- 10. \_\_\_\_\_
- 11. \_\_\_\_\_
- 12. \_\_\_\_\_
- 13. \_\_\_\_\_
- 14. \_\_\_\_\_
- 15. \_\_\_\_\_



## STUDENT LESSON

### THE CHRISTIAN AND MONEY

It's All About Money

November 26, 2022

#### Sabbath

#### FOR STUDY

- » **Memory Text:** “So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver” (2 Corinthians 9:7, 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. We acknowledge God’s ownership by faithful service to Him and our fellow human beings, and by returning tithe and giving offerings for the proclamation of His gospel and the support and growth of His church.”
- » Ellen G. White, *Thoughts From the Mount of Blessing*, pp. 7, 99

#### IT'S ALL ABOUT MONEY

Tim Forneris. To anyone who recognizes the name, he's the lucky guy who caught Mark McGwire's record-breaking sixty-second home-run baseball worth an estimated \$1 million. (McGwire's seventieth home-run ball later sold for \$3 million.) Instead of keeping it for himself, Tim gave it back to McGwire.

While acknowledging this as “an honorable gesture,” *Time* magazine used Forneris as an example of poor money-management skills (“Personal Time: Your Money,” *Time*, February 8, 1999). By the world's standards he did not make a smart decision. After all, he had the right to keep the ball for

himself. And who couldn't use \$1 million?

Forneris' response to the article included this statement: “Life is about more than just money. . . . Some possessions are priceless” (in *Time*, March 22, 1999).

Money is a unit of self-measurement in our world—some people think that how much we have determines who we are. Is it our wealth or material possessions that determines our worth?

Think of what gives us value in God's eyes. What did Jesus teach about the best way to utilize money? Read Matthew 19:16-21. Look at Jesus' answer to the rich young ruler: “If you want to be perfect, go, sell what you have and give to the poor, and you will have treasure in heaven; and come, follow Me” (verse 21, NKJV).

How is Jesus' answer radically different from the way people generally think about the purpose and use of money?

#### Sunday

#### RESPONDING

- » Read Philippians 4:19.
- » Have you heard people say, “Money isn't everything”? And your natural reaction is probably the same as anyone else's (who'll admit it): “Of course it is.” Think of the many times you've asked your parents for something and they said, “We can't afford it.” Ever wish you could have enough money to get what you need, what you want, what would make life really fun?
- » Money is not evil. The love of money is evil.



What's the difference? At what point do you think money crosses the line from being a blessing to being a curse? What do you think is the connection between money and happiness? Can you have both? Is one a threat to the other?

### Monday

## BIBLE ANSWERS ON STEWARDSHIP

- » Read Malachi 3:10; Acts 2:44-47; 2 Corinthians 9:7.
- » In light of these Bible passages, what does stewardship mean to you? How does the way you manage your money and other resources an evidence of your faithfulness to God? How does supporting the mission of the church with part of your money help you develop good habits of stewardship? How can you make a difference by supporting mission work and helping others with your financial contributions?
- » "Jesus, while He dwelt on earth, dignified life in all its details by keeping before men the glory of God, and by subordinating everything to the will of His Father. If we follow His example, His assurance to us is that all things needful in this life 'shall be added.' Poverty or wealth, sickness or health, simplicity or wisdom—all are provided for in the promise of His grace" (Ellen G. White, *Thoughts From the Mount of Blessing*, p. 99).



See activity at the end of this lesson.

### Tuesday

## REFLECTING

- » "Those who are rich and honorable in their own eyes do not ask in faith, and receive the blessing of God. They feel that they are full, therefore they go away empty. Those who know that they cannot possibly save themselves, or of themselves do any righteous action, are the ones who appreciate the help that Christ can bestow. They are the poor in spirit, whom He declares to be blessed" (Ellen G. White, *Thoughts From the Mount of Blessing*, p. 7).
- » How you manage money is a reflection of your relationship with God. It probably doesn't seem like a big deal right now, since you probably don't have much money nor a job or bills to pay. So why learn about money? Well, the reason is really very simple: starting early gives you a head start at tackling a problem that many adults have—a struggle with money management that affects their relationship with Jesus.
- » So have an open mind and try out Friday's exercise for six months to start learning some money-management skills that will honor God.

### Wednesday

## BIBLE INSIGHTS



See activity at the end of this lesson.



## Thursday CONNECTING

- » Review the memory text.
- » Living in God's kingdom is living in His presence (see **Hebrews 4:13**). Does this motivate you to want to change any of the ways you act and spend money? When you realize that God owns everything, every spending decision becomes a spiritual decision. Your attitude will not be about the value of money in terms of what it can do for you; instead, you will look at money as a blessing to return—to to God's church, and to others in need.

## Friday APPLYING

- » You have learned a lot about money this week, and you probably think it'll be a good idea to put all this into practice. The best place to start is your money source—and that's probably your parents, grandparents, uncle, aunt, etc. Now sit down with your money source and figure out a game plan—a way you can learn to be responsible with money starting right now so you will avoid debt and other financial pitfalls when you're grown up.
- » The following sample plan can help you plan your budget so that you could save for those things that are most important.

### Sarah's Financial Plan

- » Sarah is 12 years old, and her parents give her a weekly allowance equivalent to her age. Since she's 12, she gets \$12 a week, which is \$48 a month. Sarah's parents will be responsible for her clothes, education, and food, and have set limits on how much they will spend on each.
- » They have decided that she will use it in the following way and divide the money into specific envelopes each month. Keeping the money separate keeps Sarah from "borrowing" from one envelope to fill another. Every few months her parents deposit her savings for education or for any other purpose into a bank account. When her FAMILY envelope adds up to a substantial amount, she treats her family—to something they like! Sarah saved the contents of her MISSION envelope for two years and was able to send a girl in Bosnia to school for a year through ADRA!

Tithe	10%
Missions	5%
Offering	5%
Savings for education	40%
Family	20%
Gifts for others	10%
Personal expense	10%

- » When you have made up a similar plan that you are happy with, try it out for six months. You're sure to have a good feeling about being in partnership with the God who gives you all you have and more.

## Monday activity

Find the hidden words within the grid of letters.

The words can be forward, backward, down, up, and diagonal.

P L U N D E R M N A M E F X J  
V Y E N O M A O Q R Q L Q B E  
Z I V A D Y I H R T Z B Y U W  
S A J E P T G I Q J W A P F E  
Z U E B I E C D R V E U F I L  
F R O B M H F S K V H L B Y S  
G S M I E E T B W D T A M R L  
B A H S C Z W S E Y O V T I O  
Y S R L W E M T Z L R C Z R O  
P T S X E E R N I L U C R E T  
X V O T H W A P R F Z T U U S  
N B K O A U X L P J J E V J D  
U N D T B R M A T X U O L A P  
D C C M E A P Q K H U H S S M  
O F T Z F S T N H R O J N E Y

ambition	greed	lucre	precious	star
booty	jewels	money	prize	valuable
gem	loot	plunder	riches	wealth

What words in the puzzle show treasure as something beautiful and good?

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What words are sometimes a sign of treasure that has been obtained for selfish reasons?

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## Wednesday activity

Fill in the blanks. Texts are taken from the New King James Version of the Bible.

1. "For if there is first a willing mind, \_\_\_\_ according to what \_\_\_\_" (2 Corinthians 8:12).
2. "He who \_\_\_\_ to the poor will \_\_\_\_" (Proverbs 28:27).
3. "As for every man to whom God has given \_\_\_\_ and \_\_\_\_, and given him power to eat of it, to receive his heritage and rejoice in his labor—\_\_\_\_" (Ecclesiastes 5:19).
4. "Both riches and honor come from You, and You reign over all. In Your hand is \_\_\_\_ and \_\_\_\_; in Your hand it is to make \_\_\_\_ and to give \_\_\_\_ to \_\_\_\_" (1 Chronicles 29:12).
5. "And my God shall supply \_\_\_\_ your \_\_\_\_ according to His \_\_\_\_ in glory by \_\_\_\_" (Philippians 4:19).
6. "'Bring all the \_\_\_\_ into the storehouse, that there may be food in My \_\_\_\_, and try Me now in this,' says the Lord of hosts, 'if I will not open for you the \_\_\_\_ of \_\_\_\_ and pour out for you such \_\_\_\_ that there will not be \_\_\_\_ enough to \_\_\_\_ it'" (Malachi 3:10).
7. "Now to Him who is able to do \_\_\_\_ all that we \_\_\_\_ or \_\_\_\_, according to the power that works in us, to Him be glory in the church by Christ Jesus to all generations, forever and ever. Amen" (Ephesians 3:20, 21).