

COD'S WISDOM FOR MONEY

BIG IDEA

God asks us to be good stewards of what we are given; responsible and generous in the way we live.

PREP (Kids can help!)

Sort three jars or containers and label them – save, give, spend

Get a packet of wrapped lollies and a bucket

Gather paper and pens

Find the 'Thought Spectacles' again

Find some real or pretend money (a pile of similar coins would work best)

Put everything into the Faith Box before you start



INTRO

Sometimes people make foolish decisions about money and end up losing it or using it unwisely. But God can help us be wise. Proverbs gives us some of God's rules to help us handle our money well.

Here's a story about some men who got too interested in money and forgot what was really important.

In the days of the Klondike gold rush, two miners struck a huge gold deposit. But while they were totally focused on getting the gold, they forgot to store up provisions for the winter. When the first blizzard came, they had nothing to eat and – nearly frozen – one scrawled a shaky note explaining their predicament. Months later a prospecting party discovered the note, along with two frozen bodies lying on top of a huge pile of gold.

What do you think about these men?

PL AY

THE 'GREED' GAME

TAKE OUT THE PACKET OF LOLLIES AND PUT THEM IN A BUCKET

Line up the children at 'home base.' They must run to get one lolly at a time and take it back to their 'home.'

Time each child by counting down 30 seconds.

If they are still running to 'home' when the time runs out, they have to give back all their lollies. If they are 'home' they get to keep what they have.

Make sure you count down loudly from 30 seconds so the child can decide whether to risk another run for another lolly.

TAKE THE 3 CONTAINERS AND THE MONEY OUT OF THE BOX.

Give everyone some money – at least 3 coins each. Tell them to pretend that this is their money for the week and they are to decide how they are going to manage it. (You can, if you wish, use their actual pocket money.) They need to decide how much to put in the bank; how much to give to God (to the church, to other charities, or people in need), and how much they can spend on themselves for things they need or want.

It is good to spend money on all these areas but it is important we get the balance right.

Talk about what the consequences might be from what they have decided to do with the money.

RFAD

BEFORE YOU READ. BRING OUT THE 'THOUGHT SPECTACLES'.

Read a proverb, then each child has a turn at putting on the 'Thought Spectacles' and sharing what they think it means.

K Honour the Lord from your wealth and from the first of all your produce; so your barns will be filled with plenty and your vats will overflow with new wine. Proverbs 3:9-10

Lazy hands make a man poor, but diligent hands bring wealth. He who gathers crops in the summer is a wise son, but he who sleeps during harvest is a disgraceful son. Proverbs 10:4-5.

All hard work brings a profit, but mere talk leads only to poverty. Proverbs 14:23

One who is slack in his work is a close relative of one who destroys. Proverbs. 18:9.

A farmer too lazy to plow his fields at the right time will have nothing to harvest. Proverbs 20:4

Lazy people who refuse to work are only killing themselves; all they do is think about what they would like to have. The righteous, however, can give, and give generously. Proverbs 21:25

I walked through the fields and vineyards of a lazy, stupid person. They were full of thorn bushes and overgrown with weeds. The stone wall around them had fallen down. I looked at this, thought about it, and learned a lesson from it: Go ahead and take your nap; go ahead and sleep. Fold your hands and rest awhile, but while you are asleep, poverty will attack you like an armed robber. Proverbs 24:30-34

EXPLORE

GET EVERYONE TO STAND ON ONE LEG (young ones may need to hold on to something). Set a timer for a minute, and then let them swap legs. Explain that **getting** is like standing on your left leg and **giving** is like standing on your right leg. Then get them to stand on both legs – it is much easier when we are balanced! When we both give and receive we are living in balance.

QUESTION

What ways do you receive? (food, clothes, gifts, etc.)

What ways do you give? What other ways can you think of?

How do we earn pocket money in our family?

How could we earn extra money if we wanted to?

Write a list of what each person in the family is responsible for.

Discuss what new responsibilities you could have this year.

"There are only three ways to teach a child. The first is by example, the second is by example, the third is by example." – Albert Schweitzer

PRAY

God, please bless our finances and the different ways we spend the money this week. Please give us wisdom as we use what God has given us. Amen.

LIVE

As a family this week do your budget together, and decide what treats you can afford. Help everyone to understand that savings in one area can mean more to spend in another.

Talk about what you save; what you give away and what you spend. Let everyone have a say about what happens to the 'spend' category this week. Suggest you might put all your pocket money for spending together, and go for a special family outing.

FAITH BOARD



OTHER IDEAS

This week when there is something someone wants to buy, help them to take time to think about it so it is not an impulse buy; perhaps make a list of 'pros' and 'cons' about whether or not they should buy it.

Decide on some jobs that the children can do (over and above regular family responsibilities) to earn some extra money.

Watch/read some advertisements together and talk about how we can evaluate what is being sold. Compare different products and prices.

