

Overview:

Money App

Why use this App?

There are so many issues surrounding how we use our money and this App is full of challenges to help you think them through. This might involve budgeting, giving to charity or investigating the stories behind how our purchases are made or supplied. The Bible gives us sound advice about the way we should view money.

How do I use it?

The App is split into five programmes. Each one should take four to six hours.

The programmes:

Spare Change	(Charity)
Big Business	(Fair trade)
Know your Limits	(Budgeting)
Drop the Debt	(World poverty)
Shop Till You Drop	(Consumerism)

Each programme presents you with a challenge. Here are the five challenges from the Money App:

Your Challenge:	Spare Change: (Charity) Investigate the work of at least one charity and find a way to support them in their work.
Your Challenge:	Big Business: (Fair trade) Find out about how some popular products are traded. Investigate fair trade alternatives and promote these to others.
Your Challenge:	Know your Limits: (Budgeting) Engage in an activity that helps you think about responsible ways to budget your finances.
Your Challenge:	Drop the Debt: (World poverty) Investigate some of the issues surrounding world poverty. Find a way to raise awareness and make a difference in this area.
Your Challenge:	Shop Till You Drop: (Consumerism) We live in a society where everything is instant and disposable. Challenge yourself to live a lifestyle which is sustainable.

Money App:**Your challenge:****Spare Change: (Charity)**

Investigate the work of at least one charity and find a way to support them in their work.

Ideas:

These ideas suggest ways in which you might accomplish the challenge, but you may do it any way you like.

You could:

- Create a scrapbook of information about a number of charities and make a small donation to each.
- Plan and hold a fundraising event for a charity of your choice. Design posters and invites to raise the profile of your evening.
- Interview some charity workers or supporters and use the information to write a series of articles for a church magazine or to create a compelling advertisement for the cause.
- Create a video or DVD about the work of one specific charity and present it to a group of people.
- Volunteer to be involved in a project which a chosen charity is running.

Set the scene:

Think/talk through what the challenge is about. These questions might help you:

- What do you already know about the subject and what else do you need to find out?
- Where might you find out more information?
- What useful skills/contacts do you/other members of your group possess to help with this challenge?
- What difficulties do you think you might face?

Design:

Study some of the information you have gathered and consider how you will complete the challenge.

Who? Do you need anyone to help/train/supervise/advise you?

What? What special equipment/space/advice do you need to complete the challenge?

How much? What costs might be involved and how will this funding be found?

When? Are there any dates or time lines you must set in order to ensure you meet your deadlines?

Investigate the Christian perspective:

Find out what the Bible/other Christians say about this topic.

- Read Matthew Ch.6:1-4 and 2 Corinthians Ch.8:1-15 and identify what the Bible says about how we should give.
- Why do you think Jesus told us to give in secret?
- Discuss ways that you can give your money and time in a Biblical way.
- Make a commitment to give in one of these ways.

Respond: Make it happen! Put your plan into action and complete the challenge.

Evaluate:

Think through how successful you have been with this challenge. Consider:

- What do you think you have learnt through working on this challenge?
- Which skills, talents or abilities did you use in your involvement in this project?
- Did your project have an impact on other people and did it help them?
- How has this challenge given you a Christian perspective on issues which you face in everyday life?

Money App:
Your challenge:

Big Business: (Fair trade)

Find out about how some popular products are traded. Investigate fair trade alternatives and promote these to others.

Ideas:

These ideas suggest ways in which you might accomplish the challenge, but you may do it any way you like. You could:

- Compare the trading of two high street brands with differing trade policies. Present the information in a series of posters.
- Hold an information evening for teenagers to encourage them to buy fairly traded goods. Provide some refreshments made from fair trade products.
- Choose a particular type of product e.g. chocolate and compare fairly traded varieties with mainstream products. Present your findings in a magazine article or in a demonstration evening.
- Plan and present a fair trade show, including fashion, food and cosmetic demonstrations.
- Find a fair trade game on the internet. Organise an evening for a group of people to play the game. Discuss what you have learnt and the implications of this knowledge on your approach to buying.

Set the scene:

Think/talk through what the challenge is about. These questions might help you:

- What do you already know about the subject and what else do you need to find out?
- Where might you find out more information?
- What useful skills/contacts do you/members of your group possess to help with this challenge?
- What difficulties do you think you might face?

Design:

Study some of the information you have gathered and consider how you will complete the challenge.

Who? Do you need anyone to help/train/supervise/advise you?

What? What special equipment/space/advice do you need to complete the challenge?

How much? What costs might be involved and how will this funding be found?

When? Are there any dates or time lines you must set in order to ensure you meet your deadlines?

Investigate the Christian perspective:

Find out what the Bible/other Christians say about this topic.

- Read Proverbs Ch.13:23 and discuss how this is relevant today.
- Read Deuteronomy Ch.24:14-15 and James Ch.5:1-6.
- Write a letter from God to a large business about how they should operate using this teaching.
- Discuss how this teaching will affect your shopping habits.

Respond: Make it happen! Put your plan into action and complete the challenge

Evaluate:

Think through how successful you have been with this challenge. Consider:

- What do you think you have learnt through working on this challenge?
- Which skills, talents or abilities did you use in your involvement in this project?
- Did your project have an impact on other people and did it help them?
- How has this challenge given you a Christian perspective on issues that you face in everyday life?

Money App:
Your challenge:

Know your Limits: (Budgeting)

Engage in an activity that helps you think about responsible ways to budget your finances.

Ideas:

These ideas suggest ways in which you might accomplish the challenge, but you may do it any way you like. You could:

- Manage your family's budget for one month, including shopping and paying bills. Keep the family accounts.
- Work out the budget for a holiday to a destination of your choice with family or friends.
- Log your expenditure for a month. Imagine you had to limit your spending to \$20 for one month. Record how you would manage to get by.
- Take responsibility for the budget for a group camp or event. Keep track of the finances as they come in and record the spending.
- Identify a purchase that you would like to make but which is not financially possible at this time. Research the quality, costs, value for money of various models and then come up with a plan for the best way to fund this item. Present your findings in an interesting way.

Set the scene:

Think/talk through what the challenge is about. These questions might help you:

- What do you already know about the subject and what else do you need to find out?
- Where might you find out more information?
- What useful skills/contacts do you/other members of your group possess to help with this challenge?
- What difficulties do you think you might face?

Design:

Study some of the information you have gathered and consider how you will complete the challenge.

Who? Do you need anyone to help/train/supervise/advise you?

What? What special equipment/space/advice do you need to complete the challenge?

How much? What costs might be involved and how will this funding be found?

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Investigate the Christian perspective:

Find out what the Bible/other Christians say about this topic.

- Find out what the Bible says about money. You could focus on these passages: Matthew Ch.6:1-4 and 19-34, Mark Ch.12:41-44, Luke Ch.19:1-10 and 1 Timothy Ch.6:6-19.
- For each one discuss these questions:
 - o What is the main point?
 - o What does it tell you about God?
 - o How does it relate to your life?
- Using your findings, produce a Bible study guide to the Christian view of money. This might be in booklet form or you could find a more imaginative way!

Respond: Make it happen! Put your plan into action and complete the challenge

Evaluate:

Think through how successful you have been with this challenge. Consider:

- What do you think you have learnt through working on this challenge?
- Which skills, talents or abilities did you use in your involvement in this project?
- Did your project have an impact on other people and did it help them?
- How has this challenge given you a Christian perspective on issues that you face in everyday life?

Money App:
Your challenge:

Drop the Debt: (World poverty)

Investigate some of the issues surrounding world poverty. Find a way to raise awareness and make a difference in this area.

Ideas:

These ideas suggest ways in which you might accomplish the challenge, but you may do it any way you like. You could:

- Investigate the work of one organisation challenging third world debt or tackling global poverty. Find a way of supporting its work e.g. produce a report on its work to go in your church or school magazine, raise funds or produce posters to alert people to the issues.
- Create a video/DVD about the gap between rich and poor countries. Find a group to whom you could show the visuals.
- Engage with a project or mission trip working to reduce the effects of global poverty.
- Hold a world trade evening for teenagers. Play a game such as Christian Aid's *Trade Game* and plan a time of worship and teaching about the topic.

Set the scene:

Think/talk through what the challenge is about. These questions might help you:

- What do you already know about the subject and what else do you need to find out?
- Where might you find out more information?
- What useful skills/contacts do you/other members of your group possess to help with this challenge?
- What difficulties do you think you might face?

Design:

Study some of the information you have gathered and consider how you will complete the challenge.

Who? Do you need anyone to help/train/supervise/advise you?

What? What special equipment/space/advice do you need to complete the challenge?

How much? What costs might be involved and how will this funding be found?

When? Are there any dates or time lines you must set in order to ensure you meet your deadlines?

Investigate the Christian perspective:

Find out what the Bible/other Christians say about this topic.

- Read Matthew Ch.25:31-46.
- Discuss how this teaching relates to global poverty.
- Find a way to present the story to a different age group (children or adults), maybe through drama or a video/DVD.

Respond: Make it happen! Put your plan into action and complete the challenge.

Evaluate:

Think through how successful you have been with this challenge. Consider:

- What do you think you have learnt through working on this challenge?
- Which skills, talents or abilities did you use in your involvement in this project?
- Did your project have an impact on other people and did it help them?
- How has this challenge given you a Christian perspective on issues that you face in everyday life?

Money App:

Your challenge:

Shop Till You Drop: (Consumerism)

We live in a society where everything is instant and disposable. Challenge yourself to live a lifestyle which is sustainable.

Ideas:

These ideas suggest ways in which you might accomplish the challenge, but you may do it any way you like.

You could:

- Compare the rates of different credit cards, loans, hire purchase agreements and investigate the benefits of savings accounts. Produce an information leaflet for teenagers about their value and produce a wall display showing the positive and negative effects of borrowing money.
- Start a recycling campaign in your local church, school or community and encourage participation and education about this issue.
- Keep a diary of all the products you purchase/use in a week. Analyse your purchases and categorise them into needs/wants. Produce a report showing the effects of the products including cost and waste.
- Look at a range of different advertisements in magazines, on TV and in the shops - identify the hidden messages they give and the clever way they work. Identify how the advertisers try to make us buy what we do not need and purchase what we cannot afford.

Set the scene:

Think/talk through what the challenge is about. These questions might help you:

- What do you already know about the activity and what else do you need to find out?
- Where might you find out more information?
- What useful skills/contacts do you/other members of your group possess to help with this challenge?
- What difficulties do you think you might face?

Design:

Study some of the information you have gathered and consider how you will complete the challenge.

Who? Do you need anyone to help/train/supervise/advise you?

What? What special equipment/space/advise do you need to complete the challenge?

How much? What costs might be involved and how will this funding be found?

When? Are there any dates or time lines you must set in order to ensure you meet your deadlines?

Investigate the Christian perspective:

Find out what the Bible/other Christians say about this topic.

- Read Luke Ch.15:11-32.
- Rewrite/tell the story from the perspective of the son.
- Discuss how his situation reflects our current consumer society.
- Consider how a Christian in a modern day/similar situation should move forward.

Respond: Make it happen! Put your plan into action and complete the challenge.

Evaluate:

Think through how successful you have been with this challenge. Consider:

- What do you think you have learnt through working on this challenge?
- Which skills, talents or abilities did you use in your involvement in this project?
- Did your project have an impact on other people and did it help them?
- How has this challenge given you a Christian perspective on issues that you face in everyday life?

Money app

Your chosen challenge:

Ideas:

Outline your idea:

Set the scene:

Jot down your initial thoughts/questions:

Design:

Consider who will be involved, when it will happen, what you will need and how much it will cost etc.

Who?

What?

How much?

When?

Investigate the Christian perspective:

Outline how you will find out what the Bible/other Christians say about this topic.

Will you have a specified time every week or one whole evening focused on this aspect of your challenge?

Will it be led by visitors/your leader/your chaplain/members of your group?

Respond

Now use the challenge plan on the next page to help you to make it happen!

Work out what will happen each week.

Identify who you will need to help you/who is inviting them/who is leading/who will be involved in each activity etc.

Ensure you will have the resources you will need.

Record the time you are involved each week to keep track of your progress.

Evaluate

Think through how successful you have been by considering the evaluation questions.

Record your story in my i - **chievement** journal

**Money app -
Challenge plan**

Date	Activity What will you do this week?	Who Who will support you to facilitate this session?	What What equipment is needed?
Week/step 1 Date: Time:			
Week/Step 2 Date: Time:			
Week/step 3 Date: Time:			
Week/step 4 Date: Time:			
Week/step 5 Date: Time:			
Week/step 6 Date: Time:			
Week/step 7 Date: Time:			
Week/step 8 Date: Time:			
Week/step 9 Date: Time:			
Week/step 10 Date: Time:			

Copy for additional weeks as required.