Real life talk about money: navigating the money maze
Welcome to Real life talk about money: navigating the money maze. Money is connected to just about every decision we make. Scripture talks about money more than any other subject except for the kingdom (reign) of God. That being the case, maybe this is a subject the church should spend more time discussing, as well.

We hope the next three sessions will help you go a little deeper into this subject as you spend time in the Bible and reflect on real life money matters. These lessons can be used in small-group or Sunday school settings. They include scripture texts, along with commentary and activities that help apply biblical principles to real life situations in the lives of young people.

We’ve provided more information than you may be able to discuss in a typical small-group setting. This means you get to pick and choose what you think will connect best with your group. We use imagery of driving and navigating in our session titles and activities to help bring this topic into real life language. Enjoy the ride!

Goal
To introduce young people to real life application of biblical principles about money so that young people will be prepared to make faithful, Christ-honoring financial decisions both now and in the future.

Scripture focus: Luke 16:10-13 (NIV)
Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money.
Session 1. The dashboard

Introduction
Much like the process of getting your driver’s license, learning to use money wisely requires education, practice and experience. Treating driving and money in distracted or reckless ways will keep you from reaching your destinations and goals safely, in control, and in a reasonable amount of time. The dashboard on a car provides vital information for the driver – our vital information for this lesson involves some basics on how we understand and use money, as well as what the Bible may have to say about it. Let’s buckle up and get started.

Getting started activity
Continuum lines. Draw an imaginary line across the room, and designate one end of the line to be one extreme of a statement and the opposite to signify the other extreme. Read the following extremes and invite participants to stand on a place on the line which represents their personal answer.

I go to the mall once per week.......................................................I go once a year.
I own one pair of shoes............................................................I own 20 or more pairs of shoes.
We have no TV at home. .........................................................We have five or more TVs at home.
I eat fast food one time per day..............................................I eat fast food once per month.
I never go to the movies.........................................................I go to the movies once or more per month.
I never drive a car.................................................................I drive a car at least once each day.

Discussion questions
• What did we learn from doing this activity together?
• Have you ever kept track of how you spend your money?
• Besides how you spend money, are there practices you can identify about how you share and save your money?

Read Matthew 6:24
No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve both God and Mammon.

Commentary on Matthew 6:24
Mammon is a Greek word that we translate as money or wealth. In Jesus’ day, Mammon was actually the proper name of a deity worshipped in pagan temples around the Roman world. Our translation of Mammon to money barely captures the original meaning of Mammon. When Jesus said you cannot serve both God and Mammon, he was recognizing the god-like power that Mammon had in that day.

Discussion questions
• Do you think money can be viewed as an idol today?
• Have you heard the phrase “the Almighty Dollar”? What do people mean when they say this?
• Have you ever heard the phrase “God Almighty”? What do we mean when we say this?
• In what ways are you/we tempted to make money our god?
• How can we work to keep money from becoming an idol in our life?

Activity options

**Torn to tears.** Make a color photocopy of a $20, $50 or $100 bill and cut it out to the proper size and shape. Gather the group together, take the “bill” from your wallet and tear it up in a dramatic fashion. After you explain that it was just a photocopy, ask the people in the group how they felt about destroying the money. Encourage them to think about their reactions, and how important money is to their security, happiness, freedom and faith.

**Prophet versus profit.** From TV and magazines to billboards and radio, advertisements are everywhere. This is especially true for teens – the Number 1 consumer group targeted by advertising. In advance, write a list of ad slogans familiar to today’s young people. Use the list below or others you know of that may be more common and recognizable in your community.

For example:
• Save money. Live better. – Walmart
• Just do it. – Nike
• I’m lovin’ it. – McDonald’s
• It gives you wings. – Red bull
• Fueling the American spirit. – Marathon Petroleum
• Let’s go places. – Toyota
• Because you’re worth it. – L’Oreal
• Live in your world. Play in ours. – PlayStation
• Melts in your mouth, not in your hands. – M&Ms
• When you care enough to send the very best. – Hallmark
• It’s everywhere you want to be. – VISA
• Don’t leave home without it. – American Express
• Challenge everything. – EA/Electronic Arts
• Think different. – Apple

Here are topics spoken of often in the Bible by Jesus, the prophets of the Old Testament and the writers of the New Testament epistles. Notice how often money is referenced compared with other topics. What does that suggest?
• Baptism – 50
• Faith – 200
• Prayer – 225
• Love – 700
• Money and possessions – 2,300
Using the scripture references below, ask participants to identify what Jesus was promoting for his disciples, using the list above.

**Scripture references**

“You have heard that it was said, ‘An eye for an eye and a tooth for a tooth.’ But I say to you, do not resist an evildoer. But if anyone strikes you on the right cheek, turn the other also …” (Matthew 5:38-39) Answer: love

“But whenever you pray, go into your room and shut the door and pray to your Father who is in secret; and your Father who sees in secret will reward you.” (Matthew 6:6) Answer: prayer

Read Matthew 6:19-21. Answer: money or possessions

Read Matthew 5:43-44. Answer: love or prayer

Read Matthew 19:21. Answer: money or possessions

Read Mark 10:51-52. Answer: faith

Read John 3:16. Answer: faith or love

**Discussion questions**

• What is the difference between what Jesus calls us to learn and do and what advertisers promote?

• Is it easier to understand what a commercial is saying than what Jesus said in the Bible?

• How do advertisements play to our emotions?

• Products are improved or changed frequently. Are Jesus’ teachings more constant? If so, how?
Session 2: Behind the wheel

Introduction
Getting a driver’s license comes after some book study, receiving a permit and getting experience behind the wheel with an adult. How do we learn about money? It’s easy enough to spend what we get. But is that all we are supposed to do with money? How do we learn about sharing money or saving money – and what about credit cards? The Bible also teaches about the dangers of hoarding and debt, but where do we talk about these things? What happens when we actually have money and start to do things with it? We won’t be able to cover all of these areas, but let’s talk about some basics.

Getting started

• From these four scriptures, what can you conclude about the activities of saving, debt and hoarding?
• In pairs, talk about how a person can save appropriately without crossing the line into selfishness, or hoarding. What do you know about good debt and bad debt? How much debt is too much?

Scripture teaches the discipline of keeping things in balance, or living a life of moderation. God wants us to enjoy balanced lives that encourage health and well-being. Whether it’s eating in moderation or using our time to care for others as well as ourselves, we are encouraged to have a balanced life. This is one of the principles behind keeping the Sabbath, as well. Six days we are to work but on the seventh, we are to rest.

This same principle of balance applies to our use of money. One model to consider is a formula of 10-10-80.

• Share 10 percent
• Save 10 percent
• Spend or live on 80 percent

The earlier we start using this practice of balance in our lives, the easier it will be later in life when we have more money to manage. On paper, this may seem reasonable but in real life, it can be more challenging.

Discussion questions
• Why do you think it can be challenging to keep a balanced financial life?
• Who do you know who works to keep a balance between sharing or giving money as well as saving money?
• How did you learn about managing money?
• What money issues would you like some more instruction about?
• What will you need to be careful about as you acquire more money? Giving away too much, saving too much or spending too much?
Activity options

Personal money choices: In pairs, ask participants to share a difficult financial choice they have made, such as buying a pair of jeans versus putting the money in savings or going to the movies versus giving money to a friend in need. Have the students name the consequences or outcomes of their choices. Faced with the same decision again, what would they choose, and why?

Brainstorm: Invite the group to brainstorm about questions to consider when making money choices. Write the questions on a large sheet of newsprint. Think about such questions as:
- Do I need this thing or do I just want it?
- Are there other choices or options I should consider besides this item? Can I get it used instead of new? Should I hold off for a sale?
- How long will the consequences of my choice last?

List as many questions or considerations as possible and leave the list posted where all can see it.

Maintenance reminder: Give each participant a piece of paper with the heading, “MAINTENANCE REMINDER,” and an envelope. Ask each person to write a letter to himself or herself about what he or she has learned about money and its responsible use. When the participants are done writing, ask each to write his or her name and address on the front of the envelope, put the letter inside and seal it. Collect the envelopes and mail them to the participants in two weeks.
Session 3: Sharing the highway

Introduction
When we drive, we share the road with others. This is also true about living with and using money. We often work in community groups (family, friends, youth group, church) to complete tasks and goals. We make financial decisions together, and our choices and actions regarding money affect others.

Read Acts 2:45-47
This is a powerful story of what happened soon after the coming of the Holy Spirit at Pentecost (Acts 2:1-4). We are impressed with the earlier part of this story where the Holy Spirit showed up with fire, wind and speaking in foreign languages, but we often overlook this changing of hearts that was also an act of the Spirit.

Discussion questions
• Have you ever been part of a group that showed this kind of care for each other?
• How difficult would it be for you to give up something important to you in order to give to someone who has far less?
• Share about a time when you were the recipient of someone else’s generosity. It may be a gift of money, time, friendship, etc., that was offered to you. How did that experience impact you?
• Share a time when you were able to give something of yourself to someone who needed what you had. How did it make you feel?

Activity options
Meet with the pastor or a lay leader. Provide copies of the church budget for each participant. Invite the pastor or other leaders to talk about the church and its use of money. This is best done in the form of stories of how the money the church receives meets the needs of your own congregation, as well as the local or global community!

Topics to cover concerning your church budget:
• How do people decide how much money to give to the church?
• When a person comes to the church door and asks for money, how is the request handled?
• What percentage of the budget is given to outreach? Who makes that decision?
• What happens when there is not enough money in the bank account to pay current bills?
• What happens when there is extra money in the general fund at the end of the year?
• How does your congregation say “thank you” for the money given?
• Sing the Doxology (# 119) in Hymnal: A Worship Book.) Why do some churches sing this after the offering when it does not mention the word “money”?

Our money choices can change the world. Read 1 Timothy 6:17-19 together. Divide into groups and have each group discuss one of the following topics as it is identified from this scripture text: poverty, justice, wealth, sharing and health.
• Have each group list some global consequences (positive or negative) of our financial choices.

• Share that many people in the world live on less than $1 per day. Ask each group to list specific ways their choices can change the world.

**Penny compounding demonstration.** Materials: At least three feet of newsprint, bingo marker (ink stamp) or small round stickers.

This activity demonstrates how a little can add up over time, explaining the concepts of giving or saving. For example, a penny doubled every day for 31 days adds up to $10,737,418.24 (day one – 1 cent; day two – 2 cents; day three – 4 cents; day four – 8 cents, etc.). As in the story of the loaves and fishes (Matthew 14:13-21 or 15:29-39), God can take a little and multiply it beyond our imaginations. Even a small amount will grow over time and make a difference. Make one mark at the bottom of the newsprint with the stamp. Explain that each youth, taking turns, will double that mark just above the first mark. The first youth will make two marks, the next four, the next eight, and so on. The marks add up quickly; go as high as your newsprint allows.
There’s no getting around the fact that going to college is a large investment. The rising cost of higher education makes it more important than ever to prepare as much as possible, as early as possible.

The link below takes you to three videos featuring college students talking about their experiences about preparing for college, dealing with finances while in college and how to handle student loans and debt after graduating. We also have Spanish versions of these videos available to watch.

everence.com/college/
We are grateful to Bethany Press and the Church of the Brethren for granting us permission to adapt a retreat version of Reality Check to this Real life discussion guide. This material was developed by young adults and leaders from various fields of expertise. The material was originally designed for a Friday evening through Sunday worship retreat.

We hope this three-session, small-group format allows you to dig deeper into what it means to become a responsible manager of the resources that God places in your care, now and in the years to come.

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