

# MATERIALISM

### LESSON TEXT

Proverbs 3:9-10, 11:24, 13:11

### LESSON OBJECTIVES

- The students will compare the world's view of money to God's view of money.
- The students will identify how God blesses us when we give.
- The students will identify ways in which they can raise money to give to God each week.

### MATERIALS NEEDED

*For each student:*

- pen or pencil
- lined paper

*For the teacher*

- several calculators
- 1 copy of "Good News from the Kingdom"
- globe or map of the world
- dictionary
- extra Bibles
- small slips of paper, 1 for every 2 students
- brown paper bag
- 18 index cards (3" x 5")
- marker

*Reproducible Pages:*

- Page A, 1 copy for every two students
- Page B, 1 copy for each student
- Page C, 1 copy for each student

### LESSON PLAN

#### *Getting Ready*

Faithful Instruction  
 Teacher Focus  
 Teacher Tips  
 Preclass Activity: A Preteen Budget  
 Starting Up  
 Welcome and Singing  
 Opening Prayer  
 Victories  
 Good News from the Kingdom

#### *Getting into God's Word*

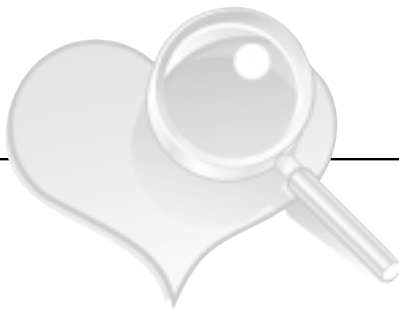
Story: Through Third-World Eyes  
 Scripture Study  
 Activity: Using Money Wisely

#### *Getting It to Others*

Scripture Memory: Proverbs 11:24  
 Weekly Challenge and Snack Time  
 Conclusion

### SCRIPTURE MEMORY VERSE

One man gives freely, yet gains even more;  
 another withholds unduly, but comes to poverty.  
 Proverbs 11:24



## FAITHFUL INSTRUCTION

### TEACHER FOCUS

Pray before preparing this lesson. Read and meditate on Proverbs 3:9-10 and Proverbs 13:11. Think of ways God has blessed you in your life when you have been faithful in giving to him.

### TEACHER TIPS

Preteens are at an age where they can begin to be influenced by greed and materialism. It is important to help them understand how money fits into God's plan for our lives. The hope is that they will experience faith-building victories in this area which will deepen their convictions for later in life. Try to get as specific as possible when sharing how God has blessed you or others through your faith in giving. It is important that preteens understand that sometimes they will not directly see the blessing of their sacrifice. This is why God says our treasure is in heaven.

## PRECLASS ACTIVITY

### A PRETEEN BUDGET

#### MATERIALS USED

*For each student:*

- pen or pencil

*For the teacher:*

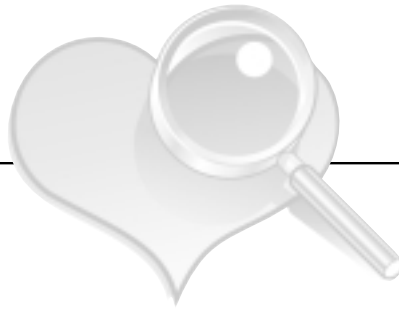
- several calculators

*Reproducible Pages:*

- Page A, 1 copy for every two students

#### INSTRUCTIONS

1. Pair up the students and give each pair a copy of Reproducible Page A (budget sheet). On the top of each sheet, write the amount of a monthly allowance that each group has to work with. The lowest amount should be \$15.00 and the highest \$30.00. Give a variety of amounts. This will help to show your students that it is possible to give, no matter how little we think we have.
2. Have each group determine how they will spend their allowance for the month. Remind them to budget their money carefully, because, if they run out, they will not receive any extra. (No borrowing on the next month!) Tell them to take their time and carefully consider their budget and spending. Point out that they need to consider all kinds of expenses, such as such a birthday gift, a card, etc. Also, remind them to consider actually having a little "extra" set aside, in case an expense comes up that they might not have anticipated. The students do not need to budget for every item on this list, rather, only the items which would be applicable to their situation.
3. Before the final budget is written, both students in each pair must agree on the items and the amounts they will spend.
4. NOTE: Those with very large classes will want to divide the students into larger groups instead of into pairs.



## STARTING UP

### WELCOME AND SINGING

Call the students together in a circle. Welcome everyone by name, being sure to recognize anyone who is visiting. Let them know how glad you are to see them, and how much you looked forward to being with them. Sing a few great songs.

### OPENING PRAYER

*Who would like to say a prayer to start today's time together?* Let a few students lead the prayer. Encourage the students to mention missing students, special church activities, illnesses, and to be especially thankful for the chance to be together.

### VICTORIES

Take the time to have the students share about the challenges they were given at the end of last week's class. *Did everyone complete their challenge? How did it go? What fears did you face as you met the challenge to put the lesson into practice? Would anyone like to share what they learned this week? How did everyone do with having consistent quiet times? Who would like to share something they learned?*

Praise and encourage all the students' efforts, especially noting any area of significant growth. Offer help and suggestions so they can have even more victories in the coming week.

### GOOD NEWS FROM THE KINGDOM

#### MATERIALS USED

*For the teacher:*

- 1 copy of "Good News from the Kingdom"
- globe or map of the world

#### INSTRUCTION

*Now let's take a few minutes to share "Good News from the Kingdom."* Be excited as you read about what is happening around the world. Have a globe or map ready, pointing out the location as you share.





## STORY

### THROUGH THIRD-WORLD EYES

By reading Guillermo Adame's excerpt in *Hope for a Hurting World* (Reproducible Page B), your students should begin to get a sense of how wealthy even the poorest of them really is. This realization will help them to understand how much they can make an impact on people by their view of money and by their sacrifice.

#### MATERIALS USED

For the teacher:

- dictionary
- extra Bibles

Reproducible Pages:

- Page B, 1 copy for each student

#### INSTRUCTIONS

1. Distribute copies of Reproducible Page B (the story) to the students.
2. Read the story to the students.
3. Ask several students to give a personal response to the story.

## SCRIPTURE STUDY

Have one of the students read Proverbs 13:11. Discuss ways that someone could get money or other things dishonestly. (Stealing from parents or friends, shoplifting items and selling them, etc.) Some of your students may be surprised, but these things really do happen among preteens and teens. Explain to them that some people see having money as a way to have power and prestige. Unfortunately, sometimes, the more we have, the more we want. If this is our thinking, no matter how much money we have, it will never be enough. *Why does God say that money gained dishonestly dwindles away quickly? Why is it better to grow our money slowly?*

Have another student read Proverbs 3:9-10.

Discuss the terms "first fruits" and how farmers sacrificed the best of their first crop of the harvest to God. Discuss the fact that while we are not all farmers, the same concept should apply to our lives. *Why is giving our "first fruits" to God so important? Doesn't*

*he want us to take care of our needs first? What are the promises that go along with giving our best to God?*

The way we spend our money shows how important it is to us. If our focus is on buying things (whether we need them or not), then we place a great value on money. *How important is your money to you? How important is it to God? What can be done with the money we give to God? Why is money needed to spread the news of Jesus to others?* Have each group take out their budget sheet from their pre-class activity. *How did everyone decide which was the most important item on the list (i.e. the item that costs the most)?* Have each group share how they decided to budget.

Explain that in the Old Testament, God's people were required to give a "tithe" of what they made to God. This tithe helped support the temple, their place of worship. A "tithe" was 10% of what they made or had. For example, if they had a 100 apples from their orchard, their "tithe" would be 10 of their very best apples. They could sell those 10 apples and give that money at the temple if they lived during that time. *What would a "tithe" be for \$50? For \$20?*

When Jesus came he did not command people to tithe, but to put God first and sacrifice. Have everyone look at what they give for their "contribution to church." *How many of you give 10% of your monthly allowance to God? How many of you feel that you sacrificed, even if you didn't give 10%?*

Tell them the range of amounts given as allowances, and ask the pair with the largest allowance what 10% is and ask the pair with the smallest allowance. Make the point that God is just as pleased with the smaller amount, because he is looking at the heart, not at the amount.

Have a student look up "sacrifice" in the dictionary, and read the definition aloud to the class. Ask the class again how many feel as though they sacrificed for God in their budget. *Since we give because we are grateful for what God has given us, how much more do we need to give in response to Jesus' sacrifice on the cross? Our gratitude to God should motivate us to give so others can know him.*



## ACTIVITY

### USING MONEY WISELY

#### MATERIALS

*For each student:*

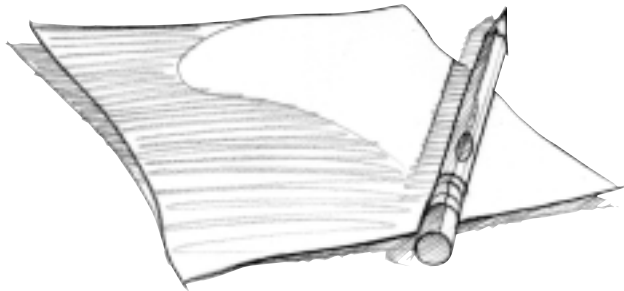
- pen or pencil
- lined paper

*For the teacher:*

- small slips of paper, 1 for every 2 students
- brown paper bag
- several calculators

#### PREPARATION

1. Write the following words individually onto slips of paper: CAR, HOUSE, POOL, ROLLER BLADES, PUPPY, A MILLION DOLLARS, NINTENDO 64, COMPUTER, etc.
2. Make enough so that every pair of students will have a slip of paper.
3. Put all the slips of paper into the brown paper bag.



## INSTRUCTIONS

1. Divide the class into groups of two. Provide each group with a pen or pencil and a piece of lined paper.
2. Assign one student to write down the group's answers. Have this student, using a piece of lined paper, make two columns. In one column, have them write the word "Godly," and in the other column, the word "Worldly." Define the terms for the students: Being godly means doing things that please God and being worldly means doing things that go against what God has said.
3. Have one student from each group take turns reaching into the brown paper bag and pulling out one slip of paper.
4. Ask the group to brainstorm about what a person who is sacrificing to God might do with the item on the slip. Next, ask them to decide what a worldly person would do with the item. Example: a car—a godly use would be to pick up people for church, help drive teens, visit the sick, help parents with errands, meet the needs of your family, etc. A worldly use would be: to impress friends, racing, driving to worldly parties where there is drinking and smoking.
5. Each group should think of as many ideas as possible for the uses of their item, and record each of these in either the "Godly" or "Worldly" columns on the paper.
6. Have each group share about the item they selected, and all of their ideas for using that item, both godly and worldly.



## SCRIPTURE MEMORY

One man gives freely yet gains even more;  
another withholds unduly, but comes to poverty.  
Proverbs 11:24

### MATERIALS

*For the teacher:*

- 18 index cards (3" X 5")
- marker

*Reproducible Pages:*

- Page C, 1 copy for each student

### PREPARATION

Write the words to Proverbs 11:24 on index cards  
(one word per card).

### INSTRUCTIONS

1. Give each student a copy of Reproducible Page C (scripture memory). Have the students recite the verse together several times.
2. Place the scripture cards face up in order on the floor. Divide the class into two teams, Team A and Team B. (Be sure to have the students turn over their copies of Reproducible Page C before beginning the exercise).
3. Have one student from Team A turn over a card so it cannot be seen, then choose a student from Team B to read the verse, filling in the missing part from memory. If the student recites the missing portion correctly his team gets a point. Repeat the process with the other team.
4. Continue until all the cards have been turned over, one at a time and recited correctly. To make the game more difficult, two cards may be turned over at the same time. The team with the most points at the end is the winner.

## WEEKLY CHALLENGE AND SNACK TIME

If your students bring a snack, allow them to eat it while you explain to them the challenge for the week.

While the students are eating, ask if any of them gets an allowance. For those who do not, discuss how they could do chores for a neighbor or relative (walk a dog, bring the newspaper in, etc.) to get some extra money. Have the group discuss which part of their money should be given to God each week. Also, have them discuss what their attitude should be when they are doing the chores at home or for others to earn this money.

Challenge them to sit with their parent(s) to figure out what their budget is and what they will be able to give to God every week. Then, beginning next week, they should faithfully give that amount. Remind students that they should also plan something extra for the monthly Poor and Needy/Orphans contribution.

*God has given so much to us, we need to share his blessings with others.*

## CONCLUSION

Have the students write on Reproducible Page C the following:

**For next class, bring a coffee can with a lid.**

End the class with a prayer.

## WEEKLY CHALLENGE

Ask your parent(s) to help you figure out your budget and what you will be able to give to God each week.

Beginning next week, faithfully give that amount.

# MATERIALISM

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## LESSON OBJECTIVES

- The students will compare the world's view of money to God's view of money.
- The students will identify how God blesses us when we give.
- The students will identify ways in which they can raise money to give to God each week.

## MATERIALS NEEDED

*For each student:*

- pen or pencil
- 4 strips of white paper (2" X 4")
- each student was asked to bring a coffee can with plastic lid
- scissors
- bright colored paper (can be wrapping or construction)
- tape or glue

*For the teacher:*

- extra coffee cans with plastic lids
- wide-lined marker
- 1 large piece poster board
- church bulletins or kingdom newsletters

*Reproducible Pages:*

- Page D, 1 copy for every 3 students

## LESSON PLAN

### *Getting Ready*

Faithful Instruction  
 Teacher Focus  
 Teacher Tips  
 Preclass Activity: Favorite Money Scriptures  
 Starting Up  
 Welcome and Singing  
 Opening Prayer  
 Great News Sharing

### *Getting into God's Word*

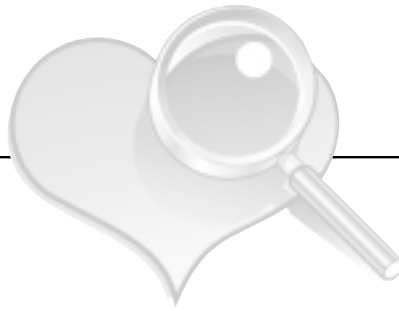
Scripture Study  
 Activity: Making a Special Contribution Can

### *Getting It to Others*

Scripture Memory: Proverbs 11:24  
 Weekly Challenge and Snack Time  
 Conclusion

## SCRIPTURE MEMORY VERSE

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 Proverbs 11:24



## FAITHFUL INSTRUCTION

### TEACHER FOCUS

Pray before preparing this lesson. Read and meditate on Proverbs 3:9-10 and Proverbs 13:11. Think of ways God has blessed you in your life when you have been faithful in giving to him.

### TEACHER TIPS

Preteens are at an age where they can begin to be influenced by greed and materialism. It is important to help them understand how money fits into God's plan for our lives. The hope is that they will experience faith-building victories in this area which will deepen their convictions for later in life. Try to get as specific as possible when sharing how God has blessed you or others through your faith in giving. It is important that preteens understand that sometimes they will not directly see the blessing of their sacrifice. This is why God says our treasure is in heaven.

## PRECLASS ACTIVITY

### FAVORITE MONEY SCRIPTURES

#### PREPARATION

1. Cut four strips of plain white paper for each student.
2. Cut copies of Reproducible Page D into three strips (lists) so that you have enough lists for each student.

#### MATERIALS USED

*For each student:*

- 4 strips of white paper (2" x 4")
- pen or pencil

*For the teacher:*

- extra Bibles

*Reproducible Pages:*

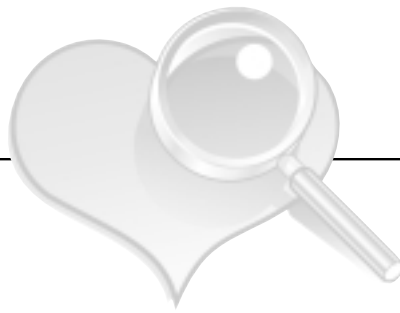
- Page D, 1 copy for every 3 students

#### INSTRUCTIONS

1. As the students enter class, give each a copy of the list of money scriptures from Reproducible Page D. Have each look up the scriptures listed and have them choose four that are their favorites.
2. Have the students write out their favorite scriptures on the strips of white paper (along with the scripture reference). They should write one scripture on each strip of paper.







## STARTING UP

### WELCOME AND SINGING

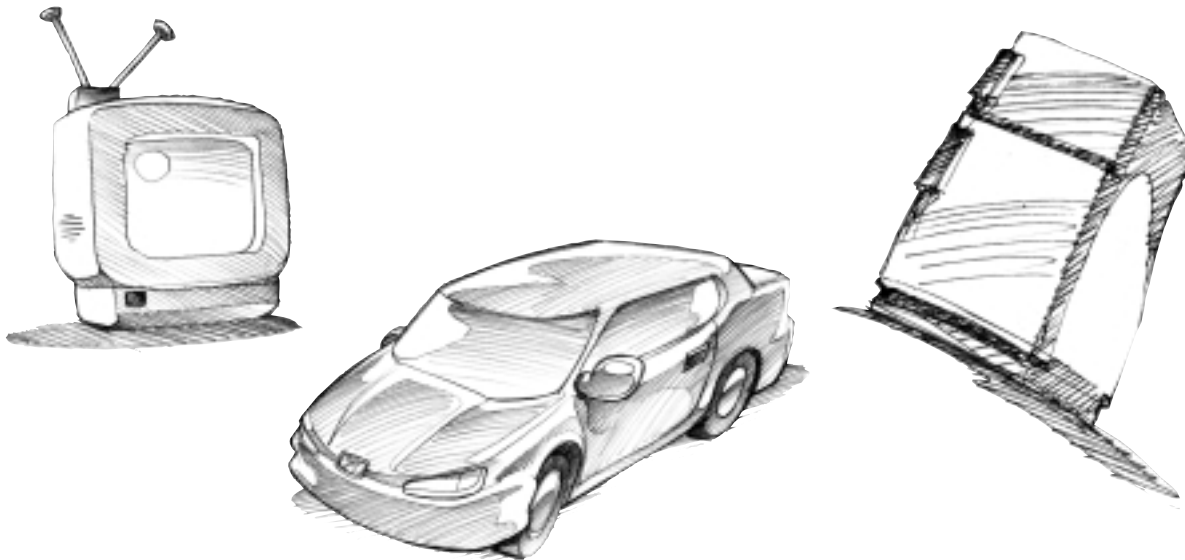
Call the students together in a circle. Welcome everyone by name, being sure to recognize anyone who is visiting. Let them know how glad you are to see them, and how much you looked forward to being with them. Sing a few great songs.

### OPENING PRAYER

- Open with one of the students praying for one to two minutes about having God's view of money and material things, with emphasis on being unselfish and being generous.
- Have one student recite the memory verse for this lesson: Proverbs 11:24.
- Have a student briefly review the previous lesson (Core Lesson).

### GREAT NEWS SHARING

Allow several minutes for the students to share great news about their lives. This could be about a family member who became a disciple, someone healed from an illness, someone studying the Bible, great grades, etc. Remind the students to be brief so as many as possible can share.





## SCRIPTURE STUDY

### MATERIALS

*For the teacher:*

- wide-lined marker
- 1 large piece poster board
- church bulletins or kingdom newsletters

Ask the students to share some of the scriptures they chose in their preclass activity.

If you have someone in your congregation who has been on the mission field, invite them to visit your class to talk about their experiences. Encourage them to talk about the difficulties of funding a mission team. Their first-hand knowledge will have a great impact on your preteens.

Discuss with your students about what it takes to send out a mission team, what costs would be involved and how the money would be spent.

Have the students discuss what it would take to get a mission team started. Write their ideas on the poster board. (Some ideas can include: rental facilities for Wednesday and Sunday services, salaries, housing, printouts for fliers announcing services, phone bill, transportation costs of flight overseas and perhaps a car while overseas, sound equipment for the services, communion trays and supplies, song books, an interpreter if you do not speak the language, passports, visas, shots to go overseas).

Talk about how many people will be brought into the kingdom by faithful and sacrificial giving on our part. Share a current bulletin or kingdom newsletter showing what God is doing around the world and how they can be a part of God's plan to give to others.

# M•I•S•S•I•O•N•S



## ACTIVITY

### MAKING A SPECIAL CONTRIBUTION CAN

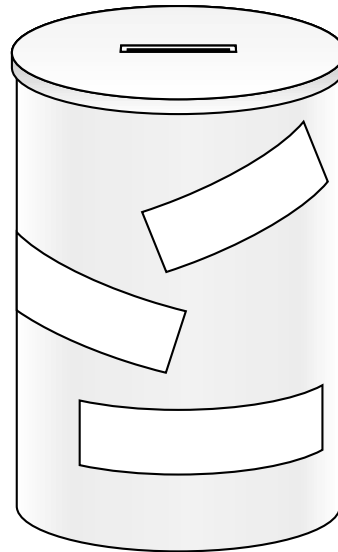
#### MATERIALS USED

*For each student:*

- 1 empty coffee can with plastic lid
- scissors
- bright colored paper (can be wrapping or construction)
- tape or glue

#### INSTRUCTIONS

1. Cover the coffee can with the bright colored paper using tape or glue.
2. Glue or tape the scriptures from the preclass activity onto the can.
3. Cut a slot large enough for a quarter to slide through in the lid.
4. Students can use their can to save money for special contribution. Students may also put in slips of paper with prayer requests for God's kingdom around the world to grow.
5. Encourage the students to use this can regularly for savings and to write out their prayers for world missions.



## SCRIPTURE MEMORY

One man gives freely yet gains even more;  
another withholds unduly, but comes to poverty.  
Proverbs 11:24

Review the scripture memory verse that was given during the previous lesson. Practice the verse together with the class, encouraging the students to have the verse completely memorized by the next class.

## WEEKLY CHALLENGE AND SNACK TIME

If your students bring a snack, allow them to eat it while you explain to them the challenge for the week. (They were challenged to talk with their parent(s) about their budget and to decide what amount of money they should give to God every week.)

## CONCLUSION

End the class with a prayer, asking God to help us have his view of money and to give so others can know Jesus.

## WEEKLY CHALLENGE

Ask your parent(s) to help you figure out your budget and what you will be able to give to God each week.  
Beginning next week, faithfully give that amount.

PRETEEN BUDGET

Directions: Based on the allowance you have been given, determine how much money you will budget into each category for the month. You and your partner must agree on all the items and amounts before the budget is final.

YOUR ALLOWANCE IS \$ \_\_\_\_\_ PER MONTH

Item	Budgeted Amount
School Lunch (\$1.25/day) .....	\$ ____ . ____
School Supplies .....	\$ ____ . ____
Contribution .....	\$ ____ . ____
Snacks/Food .....	\$ ____ . ____
Entertainment (Movies, Bowling, etc.).....	\$ ____ . ____
Bus Fare .....	\$ ____ . ____
Savings.....	\$ ____ . ____
Gifts.....	\$ ____ . ____
Poor and Needy/Orphan Contribution .....	\$ ____ . ____
Miscellaneous.....	\$ ____ . ____

NOTES:

1. The amount you have to spend is written at the top of the sheet. You may not borrow ahead on next month's allowance if you run out of money.
2. You do not need to put money next to every item. Choose the items that apply to you or that are important to you.

## THROUGH THIRD-WORLD EYES

by Guillermo Adame

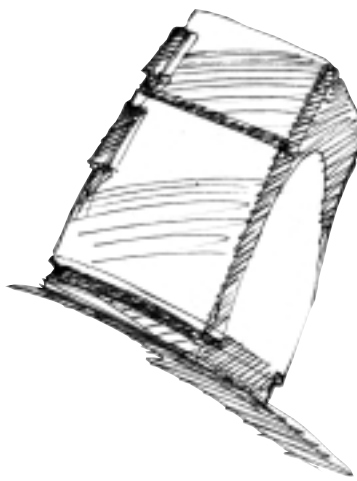
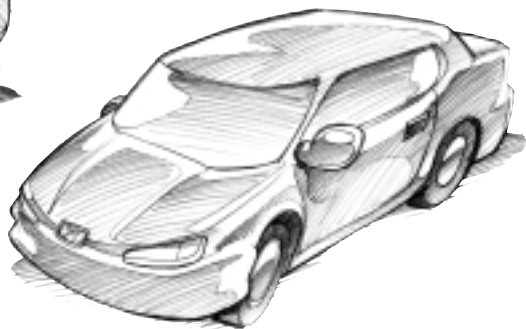
Ashamed and embarrassed was all I could feel as I arrived home with seven visiting disciples from India. We had all just attended a world missions seminar in Los Angeles. As I showed them around, I found myself making excuses for the house that Terry, my three children and I had moved into a few months earlier.

I thought to myself how comfortable I had become living in the Western world. As I began to show them my "average four-bedroom house" they began to make innocent comments that ripped through my heart like flaming arrows. "Your garage is nicer than most homes Indians live in, and it's only for your car." "You have carpeting on your floors – only the nicest hotels in India have carpeting." "I can't believe you have machines for both washing and drying the clothes." "Your television is so big!" "Your house is like a palace!" Then there was the microwave, dishwasher, cordless telephone, electric stove, CD player, computer, fax machine and the list goes on. All of these items are virtually unheard of by the majority of Indians. They were amazed that the electricity stayed on all the time and that there was a never-ending supply of hot and cold water. (Blackouts and water shortages are common daily occurrences in India.)

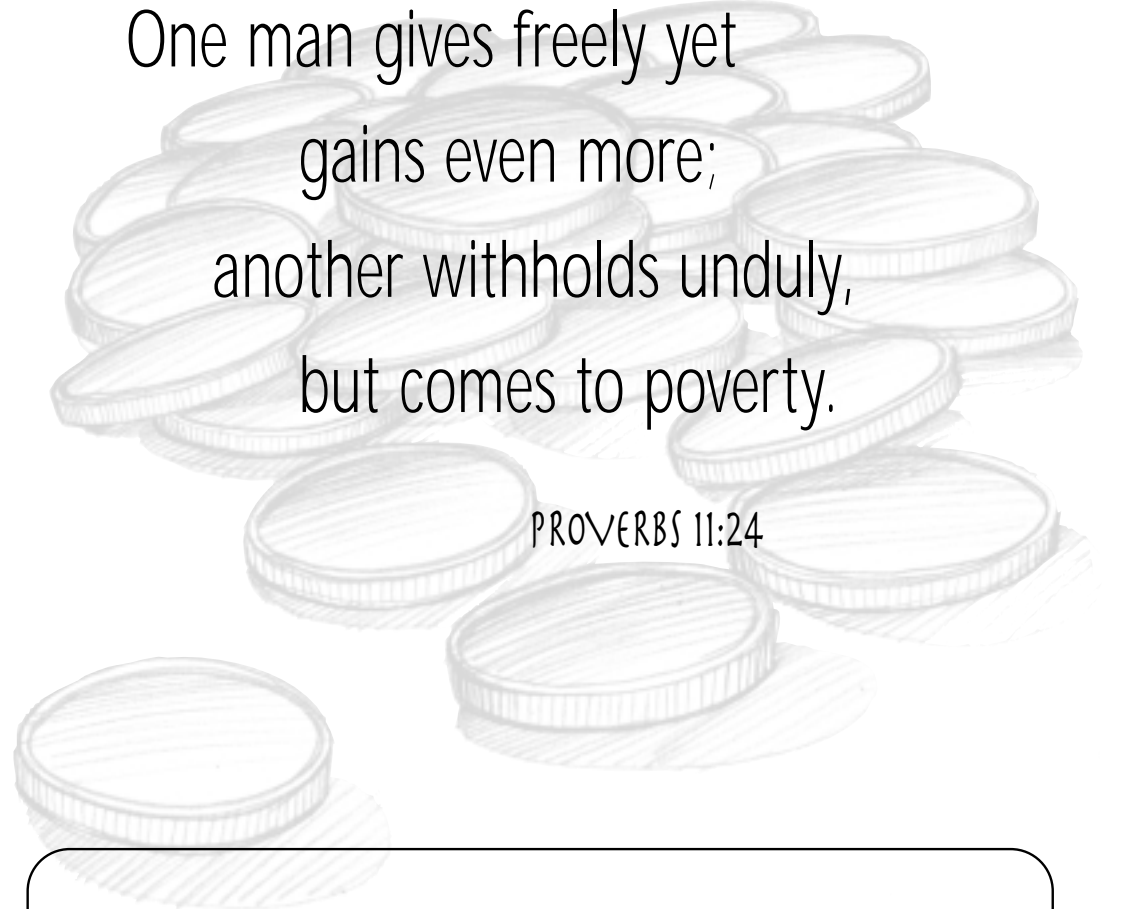
The item that amazed them the most, however, is something that I don't think much about: the garbage disposal. They had never seen this appliance or even knew such a thing existed. "It's a machine that grinds all of your food scraps so that they will go down the drain," I said. "In India," they told me, "many thousands survive only by sifting through all of the filthy rubbish that others throw away." I had a pit in my stomach! I was disgusted with myself! Why?

As with any global problem (poverty, moral decay, abuse, pollution, spiritual lostness, etc.) a difference can only be made one person at a time. I didn't pretend to think that I could solve all of India's poverty or health problems, but I was determined to make a difference any way I could. I knew that it was God's command to help the poor. "There will always be poor people in the land. Therefore I command you to be openhanded toward your brothers and toward the poor and needy in your land" (Deuteronomy 15:11).

Excerpted from *HOPE for a Hurting World*, edited by Thomas and Sheila Jones (Woburn, Mass.: Discipleship Publications International, 1997), 51.



SCRIPTURE MEMORY VERSE



One man gives freely yet  
gains even more;  
another withholds unduly,  
but comes to poverty.

PROVERBS 11:24

WEEKLY CHALLENGE

Ask your parent(s) to help you figure out your budget  
and what you will be able to give to God each week.  
Beginning next week, faithfully give that amount.

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CorSup/CentrNam/1 copy for each student



MONEY SCRIPTURES

Proverbs 13:11	Proverbs 17:16
Proverbs 11:24	Proverbs 3:9-10
Proverbs 10:4	Proverbs 22:9
Proverbs 21:25-26	Proverbs 21:25-26

MONEY SCRIPTURES

Proverbs 13:11	Proverbs 17:16
Proverbs 11:24	Proverbs 3:9-10
Proverbs 10:4	Proverbs 22:9
Proverbs 21:25-26	Proverbs 21:25-26

MONEY SCRIPTURES

Proverbs 13:11	Proverbs 17:16
Proverbs 11:24	Proverbs 3:9-10
Proverbs 10:4	Proverbs 22:9
Proverbs 21:25-26	Proverbs 21:25-26

**NOTE TO TEACHER:** Make copies and cut out the strips of scriptures and give one strip to each child.