

## Money

**Aim:** To encourage the young people to think about the ways in which they use money and how they can use it wisely.

**Ice Breaker:** Hand out some Argos catalogues and encourage young people to go through them and tear out pictures (and prices) of things they want. Encourage each young person to present these things to the rest of the group.

**Ice Breaker Part 2:** Explain to the young people that now they have a budget of only £200. Ask them to choose what they would get from Argos with that money. (See extra sheet for this activity)

**Explain:** Money is a big issue! It's something we all have to deal with in one form or another at every point of our life whether it's deciding if we can afford to go for a coffee with friends from school or whether we buy or rent a house...money has big implications on our lives!

**Discussion:** Do you get pocket money?

If so how much?

**Task:** Encourage the young people to take a sheet and spend some time thinking about what they spend their money on each month and how much they spend on that. (See sheet 2)

**Share:** Bring the group back together and encourage them to share with each other. Who saves the most? Is anyone in debt?

**Explain:** Not only is money a big issue in our lives it's a huge problem for many people. Lots of people get into debt about money, people become so worried with having to pay off debts that people even commit suicide because of the stress it brings.

God has a lot to say about money and the way we use it so tonight we're going to have a look at what the bible says and then see how we can adapt that to our lives and see if our spending habits need to change.

### Everything Belongs To God

**Explain:** The first thing to remember when it comes to money is that everything belongs to God and we are merely stewards. When God created the world he told mankind to look after it, He didn't give it to them. So everything we have and everything we earn belongs to God and we can't take it with us to heaven or the new earth anyway!

**Bible:** Matthew 6:19-24

**Discuss:** What do you think Jesus is trying to say here?

Where is the line between liking money and money being your master?

## **We Never Have Enough Money**

**Explain:** Have you ever noticed how whenever we get something with our money we always want something else? My amazon wish list is filled with things I'd love to buy at some point and God knows this!

**Bible:** Ecclesiastes 5:10

**Discuss:** What do you think of this bible verse? Is there truth in it?

## **We Must Use Our Money Wisely**

**Explain:** The most important thing the bible tells us about money is that we must use our money wisely.

**Bible:** The Parable Of The Talents Matthew 25 14-30

**Discuss:**What message do you think is key in this story?

Why do you think God wants us to use our money wisely?

Do you give any of your money back to your master? (God)

How can you use your money more wisely?

**End:** Close by inviting young people to write down 3 ideas on their spending sheets that will help them to be wiser in using their money



# My Spending

*Here write everything you spend money on in a month and how much you spend on each*

*Here write what you save each month if any*

*Does what you spend come to more than what you're given by those at home?*

***Finally*** *how can you use your money more wisely?*