Teacher's guide

Money Matters for Youth

Integrating faith and finances

Raise up young people who understand and practice faith-based stewardship principles. Financial life skills can be built through solid instruction, thoughtful dialogue and disciplined practice.

Everence

2120187

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Introduction

Dear Youth Pastors and Leaders:

We are delighted you are interested in *Money Matters for Youth: Integrating Faith & Finances*, which has been adapted from a curriculum developed as a collaborative effort between the Mennonite Schools Council and Everence.

We appreciate the opportunity to partner with you as youth workers in our congregations. We share your vision for helping raise up young people who will understand and practice faith-based stewardship principles beginning in their teen years and continuing throughout their life journey. Financial life skills are not natural to most of us, but must be learned and practiced in a disciplined manner.

Together, we can partner with parents in providing opportunities to begin this conversation and instill an integrated understanding of finances and faith.

We welcome your feedback as you begin using this material.

Your partners in ministry,

Beryl M. Jantzi
Everence Stewardship Education Director

Getting started

This curriculum has been designed for seven 45-minute Sunday school classes. Each class begins with an introductory activity and a spiritual connection activity. Key teaching points are listed with suggested activities. Please be sure to preview all suggested online content to ensure the appropriateness for your church.

The sessions have been written with a significant amount of structure to be helpful to the teacher. You should feel free to adapt as appropriate for your youth.

For this curriculum, each youth might be invited to have a notebook that can be used as a journal. This may be a file folder with loose leaf paper or a traditional notebook with a pocket for storing handouts and activity pages.

Additional resources to consider

- *The Power of Enough*, by Lynn Miller
- *Three Simple Rules*, by Theo Boers
- *Money Mania: Mastering the Allure of Excess*, by Mark Vincent
- *Overwhelming Debt*, brochures by Mennonite Publishing Network
- Credit card debt calculator, at www.lssmn.org/debt/budget_tools.htm
- Data charts and statistics, at www.bls.gov
- National Endowment for Financial Education's high school curriculum, at www.nefe.org
- Federal Reserve System's resources, at www.federalreserve.gov, go to "Consumer Information."

About Everence

Everence helps people and groups integrate their finances with faith values through its insurance and financial services. Rooted in the Anabaptist faith tradition, Everence also offers practical stewardship education and tools to individuals, congregations, organizations, and businesses. Learn more at Everence.com or call (800) 348-7468.

Session 1: Money Matters

Objectives

1. Provide background for the biblical and cultural teachings about money
2. Reflect on assumptions about money

Supplies

- Bibles
- Student journals
- Copies of Fun Facts Sheet
- Small pieces of paper
- Bowl or basket

Introduction

- Write or project this quote from William C. Durant:
  "Money is only loaned to a man.
  He comes into the world with nothing and leaves with nothing."

  Ask students for their reactions to this observation. Do they agree or disagree? Do they like it? Do people act/live as if this is true? How might keeping this quote in front of us impact our financial choices?

Spiritual Connection

- Invite a student to read Ecclesiastes 5:8-15 for the class. Ask students to compare what they've heard. How does this relate to the Durant quote? What is the message for Christians in this passage?

Activities

- **Money Autobiography.** Present the following questions to students. Choose a few of the questions to respond to yourself and share your answers with the class as an example. Then, have students record their own responses in their **student journals**.
  – What are some of your earliest memories related to money?
  – How do you earn money now? How do you spend it?
  – How would you describe your family's economic situation?
  – Who manages money in your family? Is it discussed?
  – What financial goals or hopes do you have?

- **Fun Facts.** Distribute copies of the **Fun Facts Sheet** found in the student section in the back. Have students work in pairs to make their best guesses at the answers based on the historical surveys of the last session. Take a few minutes to review the correct responses as a class.

- **Three Chances.** Pass out two small pieces of paper to each student. Have students write a financial word or money term on each paper. Collect the papers. Divide the class into two teams. Toss the papers in a hat or bowl.

  Each team will send one person forward to draw a slip and then use words to describe the term for their team to guess (like the game Catch Phrase). The chosen person goes through as many papers as they can in a minute. Then the other team gets a turn for one minute. This continues until all the slips are guessed. Teams should send up a different person for each round.

Record the score (one point per correct guess). Return the papers to the bowl. Using the same format, teams will now guess silent clues (like the game charades). Again, continue until all the slips have been guessed.

Record the score (one point per correct guess). Return the papers to the bowl. Using the same format, teams will now guess the terms with the selected person only giving one word clue for each slip. Again, continue until all the slips have been guessed.

Fun Facts Answer Key

Bureau of Engraving and Printing
(www.moneyfactory.gov/document.cfm/18/106)

1. During the 2009 fiscal year, the Bureau of Engraving and Printing produced 26 million notes a day with a face value of $907 million.
2. 95 percent of the notes printed each year are used to replace notes already in circulation.
3. The first paper currency issued by the U.S. Department of the Treasury was in 1861.
4. Currency paper is composed of 25 percent linen and 75 percent cotton.
5. The $100 bill has been the largest denomination of currency in circulation since 1969.
6. "In God We Trust" became part of the design of U.S. currency in 1957 and has appeared on all currency since 1963.
7. On the back of a $10 note an automobile is pictured.
8. The hands of the clock on the back of the $100 bill are set at 4:10.
9. Martha Washington is the only woman whose portrait has appeared on a U.S. currency note.

The average life span of a Federal Reserve Note by denomination:

Denomination	**Life Span (in months)**
$1	21
$5	16
$10	18
$20	24
$50	55
$100	89

Session 2: It All Belongs to God

Objectives

1. Recognize that God owns everything
2. Understand the Christian role of trustee

Supplies

- Copies of Biblical Principles activity
- Projection with Internet access and sound OR hymnals and copies of "Excuses and Barriers"
- Bibles
- Student journals

Introduction

- Have students work in small groups to complete the survey of biblical understandings of stewardship, **Biblical Principles** (drawn from *Three Simple Rules*). Review the correct responses as a class.

Spiritual Connection

- Play a music video (through www.youtube.com) or a song that honors God for God's creative acts such as "God of Wonders" by Chris Tomlin. If the class is musically gifted, sing together a creation hymn such as "I Sing the Mighty Power of God" (Hymnal: A Worship Book, page 46).

Key Teaching Points

- Read Genesis 1:26-30 and Genesis 2:4-15. Ask students to list, as a class, what this passage says about God. What does this passage say about humanity's relationship to creation? To God?

  (God created everything. God made humans in God's image. God calls humans to rule over creation. God blessed humans. God calls humans to be fruitful, to fill the earth and subdue it. God gives humans food. It is God who created and who owns everything. God is a generous provider.)

- Write the following words on the board: create, bless, give, work, care, rule, subdue. Invite students to define these words. Record their key descriptors with each word. Then invite a student to read the dictionary definitions for each word. How does that definition compare with student responses? Have students record the words and a correlating definition for each word in their **student journals**.

  Session 6: It All Belongs to God (Genesis 1:26-30)
  Create – to bring into existence
  Bless – to invoke divine care
  Give – to put in possession of another
  Work – control or guide the operation
  Care – painstaking or watchful maintenance
  Rule – the exercise of authority or control
  Subdue – to bring under cultivation

- Explain to students that one way of understanding the relationship between humans and creation is to see ourselves as God's trustees. A trustee is a name for someone who is given responsibility over someone else's possessions. You can see the connection between the Genesis passage words give, rule, and subdue and the role of a trustee. A trustee is expected to keep the owner's best interest in mind. They have responsibility over what is not theirs.

  Ask students to consider (either as a class discussion or in written reflection in their **student journals**):
  – What would God have you do with what God has put you in charge of?
  – What would God want me to do with God's money? (as opposed to what should I do with my money)

- Use the "Excuses and Barriers" exercise (www.generousgiving.org/excuses-barriers) to talk about why the conversation of stewardship matters for Christians. If possible, project this site and have students guess at the possible responses to the Christian excuses listed.

Worksheet Answer Key

1. C Work hard (Colossians 3:23-24)
2. G Be honest (Psalm 15:1-2)
3. B Give back (1 Timothy 6:18-19)
4. H Save (Proverbs 21:20)
5. E Be content (Hebrews 13:5)
6. F Pay your taxes (Luke 20:25)
7. D Understand debt (Proverbs 22:7)
8. A Simplify (Luke 12:15)

Session 3: Budgeting

Objectives

1. Gain a basic understanding about how budgets work
2. Understand the purpose and value of budgets

Supplies

- Copies of Spending Scenarios
- Student journals
- Copies of Understanding Expenses
- Index cards
- Copies of the Household Budget handout
- Copies of The Vine handout

Introduction

- Copy and cut apart the **Spending Scenarios**. Divide students into pairs and distribute at least one **youth spending scenario** and one **adult spending scenario** to each pair. Give students a few minutes to make their decisions; they must both agree to the solution. Ask students to reflect on the process. How was it to make choices like these? Was it easy to come to agreement? Why or why not? Did they think of additional solutions that were not given as options?

Spiritual Connection

- Remind students that every day people have to make tough choices based on differentiating needs and want. Everyone must work within the limits of what they earn and the amount of debt they are willing to live with.

  Have students write two tough money decisions they have made recently in their **student journal**. Then ask students to write a prayer to God, asking for wisdom in the many decisions they must make.

Key Teaching Point

- Write "budget" and "spending plan" on the board. Ask students to define these two words. Ask students if their families have budgets. Is this a familiar concept for them? Do they have negative or positive associations with "budgeting?" What are some benefits of using a budget?

  (Budget – tool that enables us to control our money; spending plan – way to reach financial goals. Budgets set clear limits, control spending and debt. Allow for giving and saving. Establish priorities and help you accomplish more with less.)

- Review the budget sheet found in the Student Pages. Identify all the expenses related to independent living. Invite the youth to guess what their current household expenses are and encourage them to take this sheet home to review with their parents to see how close to the actual expenses they were. You may want to refer back to this exercise next time you meet to see what they learned by talking to their parents about the cost of living for their home and family needs and wants.

Activity

- Pass out index cards to each student. Have students write a "Dear Abby" question related to finances. This could be a stewardship question, a spending scenario, or another money related concern. This may be a question or dilemma that currently exists for the student or a made up scenario. For sample "Dear Abby" letters and responses go to www.uexpress.com/dearabby/.

  Have everyone hand in their scenario. Then divide the class into groups of three to four students. Mix and distribute the questions, one per student. As a group, have students write responses to each of the queries.

  When the advice has been written, have the groups share their questions and suggested solutions.

- Distribute copies of **The Vine** handout. In their **student journals** have students write observations on the variety of financial tools there are to help people prepare for present and future financial needs. Have them consider and write about how their faith and values might influence how they plan for their financial future.

Youth Spending Scenarios

You want to replace your current iPod. You have $200 in savings.
You choose to…
– use all of your saved money
– put it on your birthday wish list
– bid on a used one on eBay
– use some of your savings and borrow some money from your sister

You back into a pole in the school parking lot, putting a dent in your car.
You choose to…
– pretend it didn't happen
– report it to your insurance company
– pay to have dent repaired out of your emergency savings
– ask your parents to pay for the repair
– charge the repair to your credit card

You want to play tennis with the team next year. You want to take lessons to prepare.
You choose to…
– ask your friend on the tennis team to practice with you a few times
– take some extra babysitting jobs to pay for lessons
– ask your parents to pay for your lessons

You want new jeans. The pair you like cost $90, and your parents gave you $50 for buying jeans.
You choose to…
– get less expensive jeans
– wait for a big sale
– pay the other portion out of your savings
– beg your parents for more money

Your cell phone breaks.
To replace it you choose…
– the "free" replacement phone
– ask your parents to pay for the new phone; petitioning that it's a need.
– choose the phone you've always wanted and pay for it out of your savings
– choose an expensive phone and charge it

For your 16th birthday your parents offer $3,000 toward the purchase of a car for you.
You choose…
– a $3,000 car
– a $2,500 car and use the extra cash for the title/license fees/gas
– to add the $3,000 to your own savings and buy a nicer car
– to beg for more money from your parents
– to share the family cars for a while
– to buy a $7,000 car, borrowing the additional amount from your grandparents

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Adult Spending Scenarios

You and your spouse both went to college. Now that you're married, your loans are in repayment.
You choose to…
– use your savings to pay off the student loans in full
– use your savings for a down payment on a house and make monthly student loan payments
– take an extra job and make double payments until the loans are paid off
– go to grad school so you can defer the loans
– make the monthly payments and use your savings for a vacation

You and your spouse are expecting your first child.
You choose to…
– both continue working and use one income to cover the daycare expenses
– live on one income and have one person be the primary care giver for the child
– have one person work part-time while grandma babysits free
– have one person work part-time swapping child care with another family in the same situation

Your friends are going on a cruise and have invited you and your spouse. You have $500 in savings, earmarked for emergencies. It cost $1,500 to go on the cruise.
You choose to…
– tell your friends "thanks, but we'll go next time"
– charge the whole amount on a credit card so you can both go
– take a short-term loan out to pay for the trip. You'll pay it back with your Christmas bonus
– use your savings and charge the rest.
– suggest that you and your friends go on a less expensive group trip

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You have three children and are buying Christmas gifts. You have $300 to spend on all the children. Your oldest wants a videogame system.
You choose to…
– spend $100 per child, no game system this year
– buy the game system and a small gift for each child
– increase your gift budget
– offer the game system as the gift buthave the child pay for part of it

You want to turn on the air conditioner in July, but it will raise your electric bill $100. With your careful budget, you know you don't have that extra cash in July.
You choose to…
– go without AC
– turn it on, that's what credit cards are for
– turn it on and use savings to pay the extra
– turn it on, but not use any other electricity for the month

Your child wants to go on a mission trip with the youth group. It cost $500 and the only place you have that money is in your emergency savings account.
You choose to…
– take the money from savings, this is a good experience.
– offer to pay half if your child comes up with the other half
– borrow the money from your parents.
– use your vacation money, no family trip this year.

Session 4: Debt

Objectives

1. Understand what debt is
2. Gain tools for making wise decisions in relation to debt

Supplies

- Bibles
- Student journals

Introduction

- Write this quote on the board:
  "Financial problems are not a result of not making enough money;
  they are a result of spending too much money."

  Ask students to respond to this quote. Do they agree or disagree? Does this seem like a cultural or biblical teaching?

Spiritual Connection

- Have students read the following passages aloud:
  – Psalm 37:21
  – Proverbs 22:7
  – Luke 12:15

- Invite students to record one of the verses in their student journals along with the quote from the introduction.

Key Teaching Points

- Ask students to list examples of debt. Record these responses on the board. Explain to students that there are a number of key debt categories:
  a. Consumer debt – often credit card purchases
  b. Student debt – loans for college or graduate education
  c. Mortgage debt – loan to purchase a house
  d. Business debt – loan to start or enhance a company

  In general, consumer debt is bad. People end up paying high interest rates which in turn means they are paying a lot more for the items they have purchased.

  Student debt is considered good debt in that it's debt you take on to increase your earning potential. Student loans often have a low interest rate, so the amount of interest you pay is minimal.

  Mortgage debt can also be seen as good debt since your home typically appreciates in value. Any money invested in an item that appreciates (house) can be called "smart" debt. So, "smart" debt is debt on the money it takes to make money (school, business) or debt on something that appreciates (property). In this way, debt can be a tool that provides opportunity to grow an investment.

  However, the recession of 2009 was caused in large part by poor choices related to mortgage debt (people buying houses they could not afford based on an assumption of increasing income or an expectation of high home valueappreciation).

Invite student response. Have they ever considered any kind of debt good? Bad? What are the effects of carrying debt long-term? Some of the consequences of debt are stress, less giving, increased work hours, lack of peace, poor credit rating, limited purchasing power.

Activities

- In their **student journals** have students divide a page into four boxes, labeling each box with a type of debt (consumer, student, mortgage, business). Have students list a specific example for each category (see example below). Then invite them to spend time listing the "pros" and "cons" of this type of debt in the respective box. At the bottom of each box, have students write a personal goal in relation to the type of debt.

  This could be an individual, small group, or all class exercise depending on student's understanding and class time frame.

Consumer **Paying for Christmas gifts with a credit card** (+) having the items to give at Christmas (+) showing my love for my family and friends (+) joy of shopping (-) can overextend my budget (-) will cost me much more than the purchase price through the interest charges (-) limits my spending for other needs **I would not buy Christmas gifts with a credit card. I would give alternate gifts that year.	**Student** **Going to graduate school for an MBA** (+) gaining new skills (+) having the education expected in my field (+) provides more opportunity for higher paying jobs. (-) takes time/pay from current job (-) no guarantee of a new job **I would need to carefully consider the likelihood of advancement or new job opportunities before I'd invest a lot of time and money in additional training if I enjoyed my current work.
Mortgage **Primary residence ownership** (+) investing instead of throwing money into rent (+) investment should appreciate (+) meets a basic need (-) can overextend my budget (-) responsible for upkeep and repairs which can have significant costs (-) no guarantee of appreciation **I would take a mortgage with the goal of paying it off in less than 30 years.	**Business** **Starting a tea shop** (+) being my own boss (+) investment could appreciate (+) living out a dream (-) can overextend my budget (-) no guarantee of success **I would take a business loan with the appropriate support systems for success.

Session 5: Planning for the Future

Objective

1. Developing an understanding of saving

Supplies

- Student journals
- Bible

Introduction

- Invite students to create a page in their **student journal** to record things they are thankful for. On this "Thankfulness Journal Page" have students list five tangible items they are grateful for. Ask students to also list three intangible items they're grateful for.

Spiritual Connection

- Invite each student to share one of the items they had listed in either category in their student journal. Offer a prayer of thanks to God for these blessings.

Key Teaching Points

- Solicit responses from students about why people "save" money. Make a list of these reasons on the board. What are some of the benefits of saving?

  Explain to students that in financial terms there are usually three categories of saving: emergency fund, short term/replacement savings, and long term/retirement savings. The easiest way to save money is to make it part of the financial routine. When budgeting and paying bills, automatically set aside the portion that is designated for savings.

  Having goals, both short- and long-term financial goals, also motivates saving. Ask students what kinds of financial goals they currently have. Invite them to record a short-term (iPod, new jeans) and a long-term (college, house down payment) in their **student journal**.

- Ask students to define hoarding. Saving is wise planning for future expenses, both known and unknown. Hoarding is defined as secretly storing up or stockpiling. Have a student read Luke 12:15-21. Discuss how this passage relates to saving and hoarding.

- Remind students that it is important to keep perspective when goal setting and saving. "Wealth will always be lost; either it leaves us while we live or we live it when we die." (Matthew 6:19-21) Invite some students to read Psalm 49 aloud. Ask students to reflect on what this passage says about wealth and saving.

Activities

- Invite students to brainstorm ways to save. Divide the class into small groups. Give each group a topic (Housing, Transportation, Food, Clothing, Entertainment). Ask each group to brainstorm ways to save money for their designated spending category. Have each group share highlights or particularly innovative ideas with the whole class.

Housing Renting Multiple families sharing a home Making a larger down payment Not running the air conditioner Keeping the temperature set low in the winter Using compact fluorescent light bulbs Having newer windows Insulating attic space	**Transportation** Sharing vehicles Buying older cars Not leasing vehicles Biking/walking Using public transportation Keeping cars tuned up Limiting trips
Food Stick to the shopping list Use coupons Buy store brand items Buy bulk Plant a garden Cut out junk food Buy sale items	**Clothing** Limit the amount of new pieces you buy Shop sales Shop at thrift stores Shop at consignment stores Limit brand shopping Buy during the off-season Welcome hand-me-downs
Entertainment Limit eating out Rent or borrow movies Invite people to your home Play board games/cards Tour local attractions Use parks Window shop Browse in a bookstore Use the library	**Gifts** Limit the amount you spend per person Shop sales/off-season Make gifts Bake gifts Honor the person through time together Give personalize coupons Do a name exchange instead of buying for everyone Make your own cards

- For homework, assign students a Money Mentor Interview. Ask them to contact a person whom they admire for their financial savvy. Have students ask this "money mentor" for advice, tips, or anecdotes that would be helpful for young people to consider as they begin making significant financial choices. Students should type their findings as a one-page summary.

Session 6: The Standard of Giving

Objective

1. Understand the biblical teachings on tithing and giving

Supplies

- Projection with Internet access and sound
- Bibles
- Student journals

Introduction

- Show the skit "World vs. Tithing" (2:28) available at www.youtube.com.

Spiritual Connection

- Ask students to discuss this clip. What does it imply about Christians? Is there truth in this video? What is the challenge for Christians? What does this say about the world?
  (Where you spend your money reflects what you value most. Christians struggle with making good/giving choices. Christians are called to care for others which includes using financial resources. The world is watching how Christians spend their money.)

Key Teaching Points

- Ask students to share with the class what they hear at church about giving or tithing. What do their parents or families teach about giving? Do they ever discuss tithing?

  Explain to students that Scripture teaches of a "standard of giving" (adapted from www.generousgiving.org). Have students look up the following passages and read them aloud. On the board or on the computer projected, have someone write a word or phrase that highlights the command or call of the passage.
  – Luke 3:11 *(share with others)*
  – Acts 4:32, 34-35 *(believers shared everything; not concerned with personal ownership; used money, but for the needs of anyone in the group)*
  – Romans 12:13 *(share with others)*
  – 2 Corinthians 8:13-15 *(priority of equity and needs being met)*
  – 2 Corinthians 9:10-11 *(riches are for generosity)*
  – James 2:15-16 *(faith must have action that cares for others' needs)*

- Explain to students that this biblical call for the people of God to be generous is to mirror God's generous spirit. It is in response to what God has done for us that we act generously. It is an action of faith that we share, trusting God will provide for our needs. We strive to be more Christ-like and one of those qualities is generosity. Have students, again, look up and read aloud the following passages which speak to the generosity of God. Have students write the references in their **student journals** with a key phrase for each verse.
  – Deuteronomy 6:10-12 *(do not forget God's provision in the past)*
  – Matthew 7:11 *(God provides good gifts)*
  – Luke 6:34-35 *(love is acting generously)*
  – Luke 6:38 *(the measure you use will be used for you)*
  – John 3:16 *(God gave the ultimate gift in Jesus)*
  – Romans 8:32 *(God provides for our needs)*
  – 2 Corinthians 9:8-11 *(we have so we can give to others)*
  – 1 Timothy 6:17 *(hope in God, not wealth)*
  – 1 John 3:16-18 *(love involves action, caring for others in need)*

Activity

- Have students enact the parable of the workers in the vineyard (Matthew 20:1-16). One student should serve as the narrator. One person will be the owner of the vineyard. This person can act and read the appropriate lines. Four pairs of workers will be needed as well as a supervisor. If the class is large enough, have a student (or a few) act as the "clock" using their bodies to designate the hour when time is mentioned in the passage.

After acting out the parable, invite students to reflect on the message of the passage.

1. What does this parable say about God (the vineyard owner)? *(generosity)*
2. What does it say about working? *(work for pay, not worry about others' reward)*

Session 7: Enough is Enough

Objectives

1. Understand the concept of contentment
2. Reflect on personal contentment

Supplies

- Bibles
- *The Power of Enough* by Lynn Miller
- Student journals

Introduction

- Share the following quote with students:
  "Credit cards have made it possible to buy things we don't need,
  with money we don't have,
  to impress people we don't like."

  Invite students to silently reflect on any purchases they may have made to impress others. Was it worth the expense? Did having this item make you more popular or accepted?

  Ask students to share aloud any examples they can think of where people have purchased items for status. These examples could be personal, but could also be from television shows or movies.

Spiritual Connection

- Ask students to define contentment. Then, have a student read aloud Philippians 4:12. Ask students to share what this passage tells us about giving. What does it say about contentment?

Key Teaching Points (drawn from *The Power of Enough* by Lynn Miller)

- Explain to students that first, contentment grows out of understanding cultural values and Christian values. Ask students to name cultural values that contrast with Christian values. One particularly damaging cultural myth is that "a little more money will solve my problems." Remind students that most of us spend all that we earn, and often more than that. So, more money often translates to more things, not reducing debt or stress.

- Tell students that contentment is knowing what things mean. This means, one does use things to try to assert power or position. One does not use things as an avenue for happiness. Instead, things take their rightful place in our lives.

  The reality is that things often carry meaning. That's why we buy (or are tempted to buy) certain brands or certain items. The problem with things having meaning is that we cannot always control what that meaning conveys to others.

  If available to you, read chapter 5 from *The Power of Enough* by Lynn Miller. This chapter has a great illustration about how a thing can change meaning depending on context.

- Remind students that contentment must be earned. It is not something we automatically experience, but contentment is a discipline. Have students read aloud the following passages:
  – Hebrews 13:5-6
  – 1 Timothy 6:6-11

Activity

- Have students record the following quote in their **student journals**.
  "People who are always thinking of the reward of faith
  will never be content in the life they have.
  But, people who are always thinking of the journey of faith
  will never be dissatisfied with what life brings." (Lynn Miller)

  Ask students to write a few paragraphs of response. What does contentment mean to them? What financial goals do they have? How will they determine when enough is enough?

Student pages

Money Matters for Youth

Integrating faith and finances

Raise up young people who understand and practice faith-based stewardship principles. Financial life skills can be built through solid instruction, thoughtful dialogue and disciplined practice.

Everence

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Session 1:
Money Matters

Fun Facts

Bureau of Engraving and Printing
(www.moneyfactory.gov/document.cfm/18/106)

Fill in the blanks…

1. During the 2009 fiscal year, the Bureau of Engraving and Printing produced 26 million notes a day with a face value of $_____ million.

2. _____ percent of the notes printed each year are used to replace notes already in circulation.

3. The first paper currency issued by the U.S. Department of the Treasury was in 18_____.

4. Currency paper is composed of _____ percent linen and _____ percent cotton.

5. The $100 bill has been the largest denomination of currency in circulation since 19_____.

6. "_____ _____ _____ _____" became part of the design of U.S. currency in 1957 and has appeared on all currency since 1963.

7. On the back of a $10 note, an _____ is pictured.

8. The hands of the clock on the back of the $100 bill are set at _____.

9. _____ is the only woman whose portrait has appeared on a U.S. currency note.

The average life span of a Federal Reserve Note by denomination:

Denomination	Life Span (in months)
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Session 2:
It All Belongs to God

Biblical Principles

Look up the given Bible references. Then draw a line between the Bible reference and the corresponding financial principle or teaching.

1. Work hard	a. Luke 12:15
2. Be honest	b. 1 Timothy 6:18-19
3. Give back	c. Colossians 3:23-24
4. Save	d. Proverbs 22:7
5. Be content	e. Hebrews 13:5
6. Pay your taxes	f. Luke 20:25
7. Understand debt	g. Psalm 15:1-2
8. Simplify	h. Proverbs 21:20

Session 3:
Budgeting

Spending Plan

Earnings/Income Per Month		Totals
Salary #1 (net take-home)	_____	
Salary #2 (net take-home)	_____	
Other (less taxes)	_____	
Total Monthly Income		**$** _____

		% Guide*	
1.	**Giving**	**3-10%**	**$** _____
	Church	_____	
	Other Contributions	_____	
2.	**Savings**	**15%**	**$** _____
	Emergency	_____	
	Replacement	_____	
	Long Term	_____	
3.	**Debt**	**0-10%**	**$** _____
	Credit Cards:		
	Visa	_____	
	MasterCard	_____	
	Discover	_____	
	American Express	_____	
	Gas Cards	_____	
	Department Stores	_____	
	Education Loans	_____	
	Other Loans:		
	Bank Loans	_____	
	Credit Union	_____	
	Family/Friends	_____	
	Other	_____	
4.	**Housing**	**25-36%**	**$** _____
	Mortgage/Taxes/Rent	_____	
	Maintenance/Repairs	_____	
	Utilities:		
	Electric	_____	
	Gas	_____	
	Water	_____	
	Trash	_____	
	Telephone/Internet	_____	
	Cable TV	_____	
	Other	_____	
5.	**Auto/Transp.**	**15-20%**	**$** _____
	Car Payments/License	_____	
	Gas & Bus/Train/Parking	_____	
	Oil/Lube/Maintenance	_____	

6.	**Insurance (Paid by you)**	**5%**	**$** _____
	Auto	_____	
	Homeowners	_____	
	Life	_____	
	Medical/Dental	_____	
	Other	_____	
7.	**Household/Personal**	**15-25%**	**$** _____
	Groceries	_____	
	Clothes/Dry Cleaning	_____	
	Gifts	_____	
	Household Items	_____	
	Personal:		
	Tobacco & Alcohol	_____	
	Cosmetics	_____	
	Barber/Beauty	_____	
	Other:		
	Books/Magazines/Music	_____	
	Allowances	_____	
	Personal Technology	_____	
	Extracurricular Activities	_____	
	Education	_____	
	Pets	_____	
	Miscellaneous	_____	
8.	**Entertainment**	**5-10%**	**$** _____
	Going Out:		
	Meals	_____	
	Movies/Events	_____	
	Babysitting	_____	
	Travel (Vacation/Trips)	_____	
	Other:		
	Fitness/Sports	_____	
	Hobbies	_____	
	Media Rental	_____	
	Other	_____	
9.	**Prof. Services**	**5-15%**	**$** _____
	Child Care	_____	
	Medical/Dental/Prescriptions	_____	
	Other:		
	Legal	_____	
	Counseling	_____	
	Professional Dues	_____	
10.	**Misc. Small Cash Expenditures**	**2-3%**	**$** _____
	Total Expenses		$ _____

*This is a percent of total monthly income. These are guidelines only and may be different for individual situations. However, there should be good rationale for a significant variance.

Total Monthly Income	**$** _____
Less Total Expenses	**$** _____
Income Over/(Under) Expenses	**$** _____

Session 3:

The Vine

Building your financial house on a solid foundation

Let's grow together

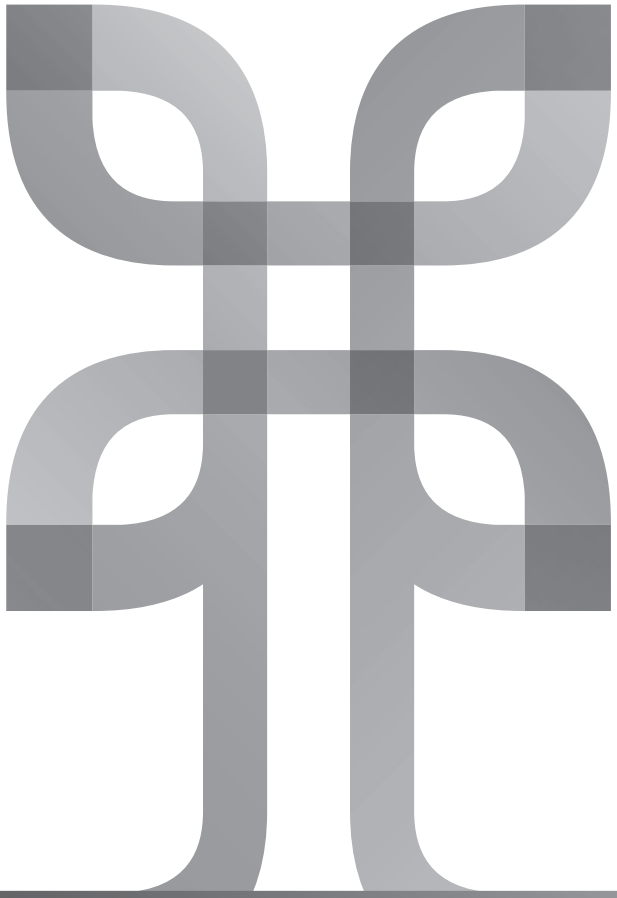
Becoming an effective steward is a lifelong journey – a journey made easier when you join a community of mutually supportive people dedicated to the same ideal. Your Everence professional can help you with a completely confidential and customized stewardship process.

Live responsibly

- ❑ Will, powers of attorney
- ❑ Debt and budget counseling
- ❑ Banking services
- ❑ Spending plan
- ❑ Disability
- ❑ Long-term care
- ❑ Health insurance
- ❑ Life insurance
- ❑ Employee benefits

Discover and plan for God's purpose

- ❑ My faith
- ❑ My values
- ❑ My talents
- ❑ My goals
- ❑ My passions
- ❑ My mission



Prepare for the future

- ❑ Retirement plans
- ❑ Stocks/Bonds/CDs
- ❑ Saving accounts
- ❑ Annuities
- ❑ Mutual funds
- ❑ IRA/Roth IRA
- ❑ Business succession planning
- ❑ Socially responsible investments

Give generously

- ❑ First fruits giving
- ❑ Gift plans
- ❑ Estate plans (wills, trusts)
- ❑ Volunteering
- ❑ Family endowments

I am the vine; you are the branches. – John 15:5

Everence helps individuals, organizations and congregations integrate finances with faith through a national team of advisors and representatives. Everence offers banking, insurance and financial services with community benefits and stewardship education.

Everence is a ministry of Mennonite Church USA and other churches.

Everence
1110 N. Main St.
P.O. Box 483
Goshen, IN 46527
(800) 348-7468
(574) 533-9511

www.everence.com

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