

IN GOD WE TRUST

by Beverly Hecht

PURPOSE

To help the youth learn about Christian stewardship by working on time and talent pledges and financial commitments. To study relevant scripture.

PREPARATION

Gather a candle, matches, pencils and envelopes. (Songbooks are optional.)

Print the scripture promise passages (found in the Opening Section) on cards or paper. For a creative touch, add artwork to the cards.

Make copies of the following for each member:

- The Discussion Guide, which is in the "Meat" of the Meeting section.
- The Monthly Budget Guide and the Youth Financial Goal Planner as described on the following page. Note: The budget guide and goal planner are optional.
- The Time and Talent Pledge and the Financial Commitment, which are also listed on the following page.

OPENING

Open with singing, then form groups of eight. Give each a different scripture promise card. Use these passages: Proverbs 19:17; Malachi 3:10; Luke 6:38; 12:24; 12:29-31; 2 Corinthians 9:7; 9:8; and Philippians 4:19.

THE "MEAT" OF THE MEETING

Have the oldest person in each group serve as its discussion leader and distribute the Discussion Guide.

Discussion Guide

- Read your scripture promise card and discuss its meaning within your group.
- Which promise brings you greatest comfort and assurance?
- Which promise most challenges you to return to the Lord a portion of what he has first given to you?
- What makes it so difficult to commit to giving God a specific portion of our time, talents and money?
- Does "If you give, you will get," mean the same as "You will get only if you give"? Why doesn't God's giving depend solely upon if or how much we give?
- How has God blessed you beyond your basic needs of survival? How will you respond to his goodness?

If you decide to use the Monthly Budget Guide and the Youth Financial Goal Planner, distribute them and the pencils to the groups as they finish their discussions. Be available for questions. Encourage the youth to discuss their plans with their parents.

Monthly Budget Guide

1. What do you receive monthly for your own use? \$ _____
2. What percentage have you promised to return to the Lord?
_____ % = \$ _____
3. Subtract the amount of your tithe from your monthly income for a subtotal. \$ _____
4. List your monthly expenses and their approximate amount.
(Note if your parents help.)

school lunches	\$ _____
clothes	\$ _____
car expense	\$ _____
social events	\$ _____
miscellaneous events	\$ _____
Total	\$ _____
5. Subtract your monthly expenses from the subtotal in question 3 for a monthly savings goal. \$ _____

Youth Financial Goal Planner

1. My long-range financial goal is (college, car, etc.): _____
2. Amount needed: \$ _____
3. Needed by (date): _____
4. Length of investment period (number of months from present until money is needed): _____
5. Monthly savings (estimate goal): \$ _____

RESPONSE (OR CLOSING)

Gather into one large group and distribute the Time and Talent Pledge and the Financial Commitment. The Time and Talent Pledge lists opportunities for youth to be involved in various ministries in both the congregation and the community. (Add to or delete from the list.)

Time and Talent Pledge

"All that I am and have is a gift from God. What I do with it is my gift to him."

In joyous response to God's many gifts to me, I will pledge myself to serve him in this manner:

- _____ usher
- _____ reader
- _____ office helper
- _____ banner maker
- _____ kitchen helper
- _____ yard worker
- _____ prayer chain
- _____ candy striper
- _____ greeter
- _____ worship assistant
- _____ communion preparer
- _____ baby'sitter for Bible classes
- _____ elderly and shut-in visitation
- _____ peer counselor
- _____ assistant in vacation Bible school
- _____ youth-to-youth outreach

(signed) _____

(phone) _____

(date) _____

Financial Commitment

Lord,

In response to the material blessings you have given me, I promise to return to you _____ % of my income.

My offering will be \$ _____ per week.

(signed) _____

(date) _____

Ask the youth to read these statements and allow a moment