

Read aloud Luke 16:13 and Hebrews 13:5. Then ask:

- What do these passages teach about money and faith?
- Why do many people struggle to trust God with their daily needs?
- How can we overcome that struggle?

Distribute the paper and pencils. On the whiteboard, write down the following list of items: clothing, food, rent (mortgage), car payment, entertainment, tuition, charitable giving, utilities, savings, and insurance. Add other items that you believe should be on the list.

Next, divide the students into two groups. Tell one group that it has \$6,000 per month in income. Tell the other group it has \$2,000 per month in income. Then ask each group to create a realistic budget (using the whiteboard items) for the monthly income. Allow 10 minutes to complete this task. (If you have a larger group of students, form more groups, but be sure to give yourself enough time for each group to report on its choices.)

Invite each group to share its budget with the group, and then ask these questions:

- What differences did you see between the budgets?
- Be honest here: Did any of you think about the verses I read earlier when you were making your decisions? Why or why not?
- Do you think your budget reflects actual living costs? Explain your answer.
- What have you learned today about making budgets and using money? How is this process easy and how is it difficult?
- What have you learned about how our values and choices about money shape our lives?

Read aloud the two Scripture passages again (Luke 16:13; Hebrews 13:5). Then ask:

- What new insights about finances and budgeting crossed your mind as you heard these Scripture verses again?