

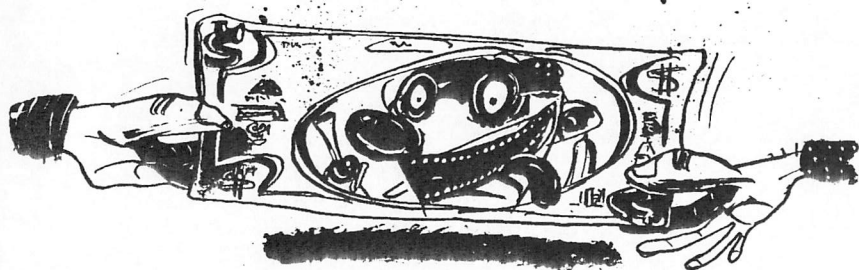
Material World

The topic Wise money management

The object Monopoly money, and items to auction—stuff teenagers typically value, like certificates for fast food and free tutoring and computer instruction, candy, car washes, etc. If your group is up to a tongue-in-cheek twist, get parents to give you stuff they've salvaged off their kids' bedroom floors or closets or shelves—to win their items back, students must purchase them at the auction!

Distribute only enough money for each student to be able to purchase a few of the auctioned items. The point of this object lesson is the tension between many purchasing opportunities—and limited cash.

The lesson Distribute the money, then—as in real auctions—give kids at least five minutes to look over the stuff to be auctioned before bidding opens, so they can plan their strategies. When you open the bidding, students can either bid independently on an item or pool their cash for joint purchases.



You've heard it before, but it's still true: money doesn't grow on trees.
Learning to make wise decisions about how you

spend your money is a good discipline—even a spiritual principle—to learn and apply.

The Word 1Timothy 6:3-10, Proverbs 13:11
See also Matthew 19:16-30; Luke 12:13-21

Discussion starters

1. Did you get an allowance when you were younger? How much? How often? Did you have to earn the allowance? If so, how?
2. If you won \$10 million, what would you do with the money? In what ways would that money change your life—and your relationships in particular?
3. Do you have a savings plan for what you earn or otherwise receive? What are you saving for?
4. What is dangerous about wanting to be rich?

Life changers

1. "Godliness with contentment is great gain," wrote St. Paul to the young church pastor Timothy (1 Timothy 6:6). On a scale of 1 to 10, how content are you (1 = very content, 10 = very discontent)? To what do you attribute your contentedness or discontent?
2. What is your biggest concern when you think about money and finances? Why?
3. If all jobs made the same **amount of income, what job would you like as an adult?**
4. Do you sometimes feel that God may be prompting you to make a change about money and material possessions? If so, can you put your finger on just what that change could be?
5. What do you think St. Paul meant when he wrote to Timothy that "people who want to get rich fall into temptation and a trap"? Do you feel like money traps *you*? How?

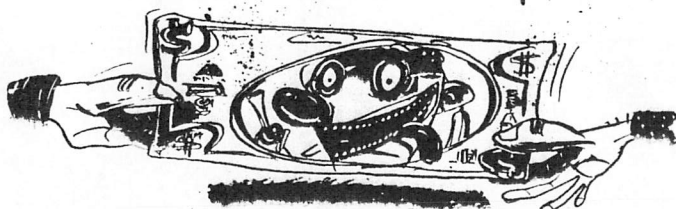
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