



OCTOBER THEME

**USE IT OR
LOSE IT**

Don't Waste What You've Got

BIBLE STORY

2 CORINTHIANS 9:6-7

Cheer Factor | God Loves a Cheerful Giver

BOTTOM LINE

Use your money wisely

MEMORY VERSE

"Whoever can be trusted with very little can also be trusted with much."
Luke 16:10a, NIV

LIFE APP

Stewardship | Taking care of what you have because it all belongs to God

BASIC TRUTH

I need to make the wise choice and with God's help, I can!

FOR LEADERS ONLY

GOD VIEW: the connection between **STEWARDSHIP** and God's character, as shown through God's big story.

This WEEK: Key Question: How can you best use your money? They may not have a lot of it, but kids this age are starting to have some "pocket money" of their own. And even if they don't, now is a perfect time to set a foundation of stewardship related to how we use the money we have in a way that honors God. We'll walk kids through the principles of give, save, and spend, so when they ask themselves this question, they'll have a perfect starting point to make wise choices with their money throughout their lives.

A huge way we can use our money wisely is by how we give some away to help others. We'll look at something Paul wrote in **2 Corinthians 9:6-7**, "Each of you should give what you have decided in your heart to give...God loves a cheerful giver," (NIV). We have opportunities every day to spend money on all sorts of things and experiences. But what if we looked at our money differently? What if we looked at money through the eyes of stewardship and saw that how we use our money reflects how we take care of what God has given to us.

Bottom Line: Use your money wisely. One of the best ways we can use our money is to give some away and allow God to do something amazing with it. We'll help kids figure out ways they can give, save and spend their money wisely.

SOCIAL: PROVIDING TIME FOR FUN INTERACTION

Welcome kids and spend time engaging in conversation and catching up. Get ready to experience today's story.

Before kids arrive, **PRAY** for each regular attendee by name. Pray for those who might visit your group for the first time. Pray that today's content would change how they view money and how they interact with it. Pray not only for generosity of spirit, but also for the power of a changed perspective in kids' lives. Ask God to help kids put what they're learning into action by focusing on becoming cheerful, openhanded givers.

•• EARLY ARRIVER IDEA

Made to Connect | An activity that invites kids to share with others and build on their understanding

What You Need: No supplies needed

What You Do:

- Engage kids in conversation. Use the optional questions below to facilitate discussion.
 - How did you use your things wisely last week?
 - Did anyone share your things with someone? If so, what did you share?



—Did anyone use your things to help someone? If so, what did you use?

—Did anyone use your things to improve a skill? What did you practice this week? Maybe a sport or an instrument? Did anyone use your books to practice reading? Or did anyone use your Bible to practice memorizing verses?

• **[Make It Personal]** Be prepared to share an example of how you used your things wisely last week.

•• CRAZY COINS

Made to Move | An activity that increases the oxygen in the brain and taps into the energy in the body

What You Need: Pennies

What You Do:

- Direct kids to bend their arm so their elbow points in front of them and their hand is next to their ear; their forearm is parallel to the floor.
- Give them a coin to place on top of their elbow.
- Kids will quickly lower their arm and try to catch the coin with the hand of the same arm before the coin hits the floor.
- If a kid succeeds in catching the coin, let him or her try again using two coins.
- You might want to encourage kids to stand in front of a wall when they attempt this so coins don't go flying everywhere.
- For a visual demonstration go to: <https://youtu.be/nJLknKSDnAE>

What You Say: “This month we have been talking about stewardship—taking care of what you have because it belongs to God. Last week, we learned that God wants you to use your things wisely. Can anyone guess what else God wants us to use wisely? *(If you need to, hold up a coin as a hint.)* **[Transition]** That's right! Our money! Today in Sunday CM worship/WOW family worship, we'll learn/we learned how God wants us to use our money wisely.”

[Sunday Leaders: Lead your group to the Family Room for Children's Ministry worship. Wednesday Leaders: Continue with the study.]

GROUPS: CREATING A SAFE PLACE TO CONNECT

Create a safe place to connect and learn how the Bible story applies to real life experiences, through interactive activities and discussion questions.

•• MONEY CUPS [Talk about God | Bible Story Review | Application Activity]

Made to Create | An activity that explores spiritual ideas through the process of drawing, building, and designing

What You Need: “Give, Save, Spend Labels” activity page, cups, scissors, glue, markers

What You Do:

- Ask kids:
 - What are three things you can do with your money?
 - If you wanted to purchase a candy bar, what would you do with your money? *(spend it)*
 - If your friend forgot their lunch money, what could you do with your money? *(give it or share it)*
 - If you wanted to buy a DVD of your favorite movie but didn't have enough money, what would you do with any money you received? *(save it)*
- Using the supplies provided, let kids decorate three “Money Cups” to be used to hold their money.
- Hand out the “Give, Save, Spend Labels” and instruct kids to label the cups accordingly.

What You Say: “Remember that everything, including your money, belongs to God. The Money Cups you decorated can help you



[Bottom Line] use your money wisely. When you receive money, the wise choice is to divide the money between your three Money Cups. First, decide how much money you will put in your Give Cup. You cheerfully put money in your Give Cup, grateful to God for the opportunity to have money to help someone else or to give to our church. Now, you decide how much you will put in the Save Cup. Even if you can't think of something specific you want to save your money for, it is still a wise choice to put money in your Save Cup for your future. And the rest of the money you have left goes in your Spend Cup to be spent on things you want. As you earn money, don't rush off and spend it all right away. First, divide it between your three Money Cups and that will help you to remember to **[Bottom Line] use your money wisely.**"

●● **SPREADING THE WEALTH** [Live for God | Application Activity]

Made to Reflect | An activity that creates space for personal understanding and application

What You Need: Pennies (from "Crazy Coins" activity), kids' cups from "Money Cups"

What You Do:

- Give each kid 5-10 pennies.
- Let kids decide how much money to put in each of their cups.
- Then use a creative way to let kids have a chance to put actual money in the cups they decorated.
 - Starting with the Give Cup, kids stand up and place the cup between their feet.
 - Holding the coin at their nose (*one coin at a time*), they drop all the coins they have decided to give into their Give Cup.
 - Depending on the opening of the container, kids may have to do this activity on their knees.
 - They repeat the activity for the Save Cup and Spend Cup.
 - If you want it to be a competition, kids can race to land all their coins in the appropriate cup and the kid to get all his coins in his cups first wins.

What You Say: "How you use your money shows others what is important to you, and when you take care of your money, because it belongs to God, you show others that God is important to you. What are ways you can **[Bottom Line] use your money wisely**? Being generous with your money and using it to help others is a wise choice. Saving money for the future is a wise choice. Spending your money on things that matter is also a wise choice. As you put money in your Money Cups, remember that everything belongs to God, even your money, so remember to **[Bottom Line] use your money wisely.**"

[Make It Personal] (Share an age-appropriate example of how you use your money wisely. Hold up a Give Cup and share an example of how you are generous with your money. Maybe you give a certain amount to church each week. Hold up a Save Cup and share an example of why you are saving your money. Maybe you want to save for a house or a car or a vacation. Hold up a Spend Cup and share an example of what you wisely spend your money on. Maybe it is a necessity like food or clothes. Or maybe it is something you enjoy doing like a hobby or a class you are taking.)

●● **SAY IT FAST** [Hear from God | Memory Verse Activity]

Made to Move | An activity that increases the oxygen in the brain and taps into the energy in the body

What You Need: Pennies (from "Crazy Coins" activity)

What You Do:

- Instruct kids to spin a coin on a flat surface and see if they can say the memory verse (*Luke 16:10a*) before the coin stops spinning.
- Start the spinning of the coin for kids who have trouble getting their coins going.
- If kids can complete the verse and the coin is still spinning, challenge them to see how many times they can say it before the coin stops spinning.
- Optional: Let kids see how many times they can say 2 Corinthians 9:7: *God loves a cheerful giver (NIV)*, as the coin is spinning.

What You Say: "You are doing a great job memorizing Luke 16:10a. Learning God's Word is a great way to use your time wisely. God has

