



fivetalents

GROWING FAITH & TALENT

Sunday School Curriculum ages 9 - 13

Five Lessons:

- What Does God Say About the Poor?
- How to Respond to People in Need
- Discovering Your Talents
- How to Use & Manage Resources Wisely
- Create Your Own Business

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LESSON 4: HOW TO USE & MANAGE RESOURCES WISELY

KEY LESSON:

God calls us to manage and use our resources wisely. This is one way we can worship God and help others.

SUPPLIES:

- Handout E, cut out multiple copies
- White board or four pieces of white paper
- Pencils
- Tape
- Bibles
- Map (bonus lesson)
- Handout F (If you plan to participate in Market Day, hand out the permission slips).

ACTIVITY: The Money Game (15-20 minutes)

1. Before the children arrive, print off multiple copies of Handout E and cut out the play money.

2. When the children arrive, split the children into groups of 2-4 people. Hold up the play money and explain to the children that each group is going to receive various amounts of money (you decide how much money each group should receive). With no further guidelines, ask the children to work together as a group and decide what they would do with their money. Each group should write on the back of each bill how they wish to use their money. There are no limits on what they can do with their money! Give the groups 5-10 minutes to discuss and write out how their group decided to use their money.

3. Gather the children together and write out these four categories on the white board (or on four pieces of paper taped on the wall); 'Share it with others', 'Spend it on yourself', 'Save it for later', and 'Give it to God.' These four categories should not be written out beforehand.

4. Ask each group to come up and explain how they are going to use their money. Afterwards, give each group a few minutes to decide where their items (they bought) fit into each of the four categories. Tape the bills under the corresponding category.

For example:

- If the group decides to give some money to the homeless they would tape their bill under the category 'Share it with others.'
- If the group decides to spend their money on a movie they would tape their bill under the category 'Spend it on yourself.'
- If the group decides to put money in the bank they would tape their bill under the category 'Save it for later.'
- If the group decides to tithe a portion of money they would tape their bill under the category 'Give it to God.'

6. Once each group has had a chance to tape their bills on the board, point out which category has the most amount of money.

Ask the groups some of the following questions:

- How did your group decide to spend the money?
- Now that you know about the four categories of spending, would you have spent your money differently?
- If the money was borrowed what would you have done?

BIBLE STORY: Treasures of the Heart (15-20 minutes)

Read the following lesson aloud. Last week we discussed the Parable of the Talents (Matthew 25:14-30) and how we are all given special talents and abilities. God desires that we use our talents and abilities wisely and for His glory! In the story, the master gave one servant five talents, to another two, to another one, each according to their ability.

Question: Does anyone remember what the “talent” in the story represented?

Answer: Money!

That’s right! The master in the story gave the servants his money to hold on to while he was away.

Question: What did the men with five and two talents do with their money?

Answer: They doubled their earnings!

Correct! They used the money they were given and doubled their earnings! Meanwhile, the servant with one talent hid his money in the ground out of fear. He did not want to disappoint his master so he did nothing with the money he was given. The master was pleased with both men who doubled their earnings, but furious with the servant who buried his money. Just like our talents and abilities, God wants us to use our money wisely and for His glory!

Treasures of the Heart

Read Matthew 6:19-24

“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. “The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness! “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

Think about items that are most valuable to you. Maybe it’s a favorite toy, your television, sports equipment, or your pocket money. Would you be more upset if you couldn’t go to church or spend time with God than if you had to give up a valuable item or your pocket money?

Question: All the valuable items we have are gifts from God. So why did Jesus say we should not store up treasures on earth? Allow time for the children to answer.

Answer:

- Jesus said we should not store up treasures on earth because they will not last. They will eventually wear out or be stolen or destroyed.
- When we store up our treasures on earth we put our valuables above God.

God wants us to enjoy the gifts He’s given us, but He wants us to treasure Him the most. When we use our money foolishly or bury our money, like the man with the one talent did, we are storing up treasures on earth and not trusting in God. Instead we should live in a way that glorifies God. That includes how we use our money! The men with two and five talents increased their talents so that they could to give more back to their master (God).

Question: How can we use our money to bring God glory? Allow time for the children to answer.

Answer:

- Tithe to the church.
- Donate to an organisation that helps the poor like Five Talents.
- We should not spend our money foolishly, but save and invest wisely.
- We should give generously and not be selfish with our money.
- We should not worship or love money.

MEMORY VERSE:

Practice and encourage the children to memorize Matthew 6:21. (5 minutes)

Matthew 6:21, "For where your treasure is, there your heart will be also."

TAKE HOME LESSON:

Read the following at the end of class. (2 minutes)

Our money and valuables were never ours to begin with. They are all gifts from God. God calls us to manage and use our resources wisely. When we do we are putting our trust in God and giving him the glory. Think about ways you can use your money to give God the glory this week. Maybe it's time to start a piggy bank and save your money. Or give a small portion of your money to the church or an organization that helps people use their talents. These are a few ways we can worship God and help others. But make sure you talk with your parents first!

Market Day Prep – If you plan to participate in Market Day, hand out the permission slips at the end of class (Handout F) for parents to sign and return next week.

BONUS LESSON:



Read the story of Setiowaty, a Five Talents entrepreneur to the class. (10 minutes)

Today, I'm going to tell you about a woman named, Setiowaty. Setiowaty is forty years old and a mother of two children from Jakarta, Indonesia (show the children where Jakarta is on the map). Over the years Setiowaty has run several small businesses to support her family.

Even though Setiowaty is a very hard working woman she never had enough money to pay for her children's school fees. Setiowaty knew she needed to save her money better so she joined a business skills training class and a savings group. A savings group is a gathering of community members that save their money collectively for a specific purpose.

Since joining a savings group Setiowaty's household income doubled! How awesome is that? Because Setiowaty took a chance, she now has a steady income and is able to take both of her children to school.

Setiowaty had to put her trust in God and was very wise in how she spent her money. As a result, God trusted her with more,

and now Setiowaty can purchase her own home. In her new house Setiowaty has set up an extra room on the front of the house as a small shop.

Ask the children:

- How did the story of Setiowaty make you feel?
- How did Setiowaty's life change after she joined a savings group?

Answer: Setiowaty's income increased, she was able to pay for her children's school fees, and buy her own house!