

Financial Health

Dear Facilitator: For several weeks we have been discussing how families successfully communicate, support one another, and organize their lives. This week we are going to focus on family financial health. We will learn how our emotions and attitudes about money affect our spending habits.

It's not unusual to have or think we have money problems, but often the problem is not with money itself, but our attitudes towards money.

When we are discontent with what we have, we seek more and more and often live beyond our means, causing true financial problems. Instead, we can choose to live like Paul, who tell us in Philippians 4:11-13 how he has learned to be content in any and every situation.

It might be helpful for you to know what we hope to accomplish through this lesson.

Participants will:

1. Commit to contentment.
2. Commit to budget, save, and give.


This week's lesson also includes take-home budgeting and saving activities. You can briefly explain these activities to participants prior to closing the session.

During the past few lessons, we have made commitment statements. This week's takeaway commitment statement is: I commit to cultivating an attitude of contentment about financial matters, and I encourage my family to budget, save, and give.


We pray that God will give you direction and clarity as you prepare the lesson and activities. We hope that the families in your group will grow together in God's love and become a source of friendship and support for one another.

Blessings


Welcome *5 minutes*

 **Say:** Welcome back! I hope it's been a good week for all of you as you have been working diligently on many things that are positively influencing your family.

Last week we spent time talking about healthy living and how eating right can empower us to do the things God has called us to do.

 **Ask:** Did anyone try something this past week that made a positive difference in your family that you would be willing to share?

Introduction *5 minutes*


 **Say:** Let's take a few minutes together to read out loud our Family Commitment Statements. (Read together out loud the previous statements.)

Today's teaching objectives are to:

1. Commit to contentment.
2. Commit to budget, save, and give.

This week's commitment statement is: I commit to cultivating an attitude of contentment about financial matters, and I encourage my family to budget, save, and give.

Family & Table Talk *20 minutes*

 **Say:** Today we are going to talk about how our families can become more financially healthy simply by working to change our attitudes about money. We will also discuss effective ways to

budget, save, and give. As you enjoy your dinner this evening, take time to talk about these questions at your table:

1. Name an item you have purchased that did not make you as happy as you thought it would.
2. Why did you purchase it?
3. How did you think it would make you feel?

After the meal, children are dismissed to their group.

As you begin this portion of the evening, explain that each time you will start with the overview and then the lesson time.

Notes

40 minutes

Parent Training

Behavior

FINANCIAL HEALTH

We all know how important money is in this world. It is what allows us to provide for our families and to purchase what we need to survive. But, we know too that, because of its importance in our lives, money can also become a major stressor and cause of conflict and discontent in our family.

It is crucial that we find a healthy balance when it comes to money. We must learn how we can stay in control of our priorities while working to supply our families' needs and still choosing to be happy and satisfied with what we have.

Today, we are going to talk about our attitudes toward money and simple ways to work toward an objective of family financial health in our households.

Throughout the evening, keep in mind that today's family commitment statement is: I commit to cultivating an attitude of contentment about financial matters, and I encourage my family to budget, save, and give.

On the surface, it seems that our financial worries could be eased if we only had a little bit more money, doesn't it? But, the lesson we want to focus on tonight is that

financial strife and discontentment often is not because of our income level or amount of material possessions. Think about Adam and Eve in Genesis. God gave them a paradise filled with everything they could ever need, yet they still wanted more. They let their desire for more become so strong that it felt like a need, and it caused them to be discontent with all that they had. The same can be seen today in famous athletes and celebrities who end up facing incomprehensible financial woes because they could not be happy with all they had.

It is not unusual to have or think we have money problems, but, as you can see, sometimes our problem is not money itself but our attitudes toward money. When we are discontent with what we have, we seek more and more and often live beyond our means to get it, causing true financial problems. Instead, we can choose to live

like Paul, who said in Philippians 4:11-13, “For I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength.”

We live in a society that is constantly telling us that we need more. If we believe this message, we can easily become consumed by consumption and begin a never-ending cycle certain to leave us feeling empty at the end of the day.

But, the good news is that we don’t have to fall into that trap. Our attitude about money is a choice, and while working toward our family’s financial health, we can choose to be satisfied and content with the things that we have.

DISCUSS

Like Adam and Eve, sometimes we feel like we must have more! We need those shiny new shoes, or we want that new phone. But, do those material goods really content us like we think they will? Or, do we just feel like we need the next new thing as soon as the fleeting excitement of the purchase wears off?

In your group, discuss these topics:

- What are a few material items that you are proud to own? How do they make you feel? Do these items make you feel content and happy every day?
- Name a few intangible blessings that you are grateful for such as your faith or your family. How do these blessings make you feel? Do they bring you contentment and happiness every day?

Products do not bring happiness. Instead, products can lead us to feeling discontent and always wanting more. That is a sin. Realizing this truth makes it much easier to choose an attitude of contentment about money and to begin to analyze our spending. This is a major step on the road to family financial health.



Scripture SUPPORT

1 Timothy 6:10

For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Philippians 4:19

And my God will meet all your needs according to the riches of his glory in Christ Jesus.

Luke 6:38

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.

Deuteronomy 15:10

Give generously to them and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to.

Philippians 4:11

For I have learned to be content whatever the circumstances.

Of course, there are many things that our families need, and we must work to have the money to provide these necessary items. We need to have shelter, food, water, transportation, clothing, electricity, and many other things to survive. But, what about the things that we don't need? Why do we spend money on them? What feeling are we trying to meet with these unessential purchases?

Sometimes, of course, if we have the money available, it is okay to spend sensibly on items that we want. The key is to analyze the reason we want to purchase them and determine whether its value outweighs the cost. We also need to look at the emotions driving our spending habits. Are we buying a new outfit because we feel sad or unhappy and think the purchase will cheer us up? Are we buying a new television because we feel angry at a relative who seems to always be showing off his or her new things? To analyze this process, let's look at Mary, a fictional mother on a budget, and a random selection of purchases she made throughout the week.

ACTIVITY

Spending Analysis Activity

1. What did you think about Mary's spending choices?
2. With the items that Mary wanted but did not need, what emotions do you think were behind her spending?
3. If Mary had chosen an attitude of contentment about money and material goods, do you think her spending choices would have been different in any way?

When it comes to our spending choices, we need to take time to look at our monthly net income and compare it to our necessary monthly expenses. This will help us establish a solid budget to follow to make sure we are being good stewards of the gifts God has given to us. If our budget shows that there is going to be money left over after the necessary expenses are paid, we can determine if the best use of that money

would be to save it for the future, to spend it on wanted items, or to give it to a good cause.

Whenever we are blessed with abundance, we are called to share our resources with those in need. Of course, that does not just mean money. Even if we are not able to give financially, we can always find ways to give our time and talents to help a good cause. As you think this week about choosing an attitude of contentment about money, remember that we should be content with what we have but never complacent with what we give!

This week get together with your family and come up with a way that you can give to a good cause together. I think you will find the joy of giving long outlast the excitement of purchasing material things.

SUMMARY

We covered a lot of material in the lesson. Our objectives were to:

1. Commit to contentment.
2. Commit to budget, save, and give.

I commit to cultivating an attitude of contentment about financial matters, and I encourage my family to budget, save, and give.

To end our lesson, please answer the following:

1. Who has an insight tonight about something you've learned or want to try?
2. What will you change or improve in your role as a parent this week?



Scripture SUPPORT

Philippians 4:12

I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.

Psalms 37:4

Take delight in the LORD, and he will give you the desires of your heart.

Matthew 6:24

No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to one and despise the other. You cannot serve both God and money.

Matthew 6:21

For where your treasure is, there your heart will be also.

Psalms 24:1

The earth is the LORD's, and everything in it, the world, and all who live in it.

Ages 4-16

40 minutes

Student Training

Behavior

FINANCIAL HEALTH

Objectives

- Help children to be aware that everything belongs to God.
- Help children to be aware that God has promised to provide for us.
- Help children to be aware that prayer is how we ask God to meet our needs.
- Help children to be aware that giving is very important to God.
- Help children to be aware that God wants us to budget our money—to save, give, and spend.
- Help children to be aware that money can't buy the most important things in life.

Did you know that money can be a good thing or a bad thing in our life? Money itself is not the problem. The problem comes when a person loves money more than they love God. The Bible tells us that the love of money is the root of all evil and has caused people who love it a lot of grief (1Timothy 6:10).

God knows we need money to buy what we need in life. He also wants us to be able to buy some of the things we want for our pleasure and enjoyment. But God wants us to only use money the way He intended it to be used. The key here is having a healthy attitude about money—how it is to be used

and the importance we give it in our lives. When we think and talk about money and how we use it, we are talking about our financial health.

As Christians we want to know what the Bible says about financial health. In a world where it seems like the goal of too many people is to be rich, we need to see what God says about money. The world has many beautiful and interesting things to get our attention. If we are not careful, we can lose our focus on why we were created and start chasing after money and the things it can buy. We need to keep our focus on God and remember that God has a special plan for

our lives. We need to remember that God wants us to pray and ask Him to lead and guide us in every area of our lives, including our finances. God has promised us that if we will do that, He will always make sure we have everything we need to care for ourselves and to be a blessing to others. Philippians 4:19 says, “And my God will meet all your needs according to the riches of His glory in Christ Jesus.”

God tells us to use our money to help others. God has a different way of doing things. We live in a world where many people believe that in order to save a lot of money for yourself, you should keep all the money you get and not share any of it. But, in the Bible, God tells us that when we give to others, we will receive what we need in return. In Luke 6:38, Jesus says to us, “Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.” The Bible also says that God loves a cheerful giver: “Give generously to them and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to” (Deuteronomy 15:10).

Unfortunately, we live in a world where many people believe having a lot of money will give them a good life and solve all their problems. There are some problems money can solve. Money can buy many beautiful and wonderful things, and those things can bring you temporary happiness. Money can buy cars, boats, houses, expensive vacations, toys, clothes, and other things.

Television commercials try to convince us that we need all those things to have a good life. But God wants us to find our peace, joy, and happiness from things that money can't buy. Money can't buy the most important things like the love of your parents, siblings, or friends. Money can't buy good health. Steve Jobs was one of the richest men in the world, but his money couldn't keep him from dying from cancer. So, we need to value money but never believe that our happiness comes from money.

Notes

In Philippians 4:11-12, Paul, a follower of Jesus said, "I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want." This scripture is telling us that while it is okay to work to get some extra special things we desire, God wants us to learn to be grateful and satisfied with the many blessings that He has already given us.

God knows we need money to live, so He promises to be our source no matter what our need is.

Your parents must pay for a home for your family to live and a car to get you to the places you need to go. They also need money to pay for food, clothing, electricity, water, and many other things. God gives your parents health and strength to be able to work and earn the money they need. Then He gives them the responsibility to budget their money so that they will be able to pay for what your family needs and even for some of the things you want.

God wants us to love Him and trust Him to provide everything we need. Psalm 37:4 says, "Take delight in the LORD, and he will give you the desires of your heart." God wants us to love only Him and put our hope in Him alone... not money. God says it is impossible to love money and love Him too (Matthew 6:24). When we care too much about money and the things it can buy, it can steal our heart from God and what is truly important in life. Matthew 6:21 says, "For where your treasure is, there your heart will be also."

When it comes to money, we must remember that everything belongs to God. Psalm 24:1 says, "The earth is the LORD's, and everything in it, the world, and all who live in it." Whenever we need money or other material things, we need to pray, and our Father God will answer our prayers according to what His will is for our life.

DISCUSS

- Lead children in a discussion about how money can be good or bad.
- Lead children in a discussion about what financial health means.
- Lead children in a discussion about the meaning, “The best things in life are free.”
- Lead children in a discussion about what God says about the importance of giving.
- Lead children in a discussion about what God says about being content and grateful.
- Lead children in a discussion about what God promises us about Him meeting our needs.
- Lead children in a discussion about why the Bible says you can’t love God and money.



Activities

Activities are age appropriate. One is focused on ages 4-11, and the second is for older children ages 12-16.

AGES 4-11

Materials

Paper or tag board

Markers

Camera or iPad (video)

Have children view YouTube:

“What Makes You Happy?”

<https://youtu.be/q6z-yZwfS5k>

(If not possible, do activity without video.)

- Have children pick one thing that makes them happy (content). Have them write it on a paper in big letters. Then have children hold up their paper and tell why that makes them happy.
- Videotape if possible.
- Play back for the children and discuss.

Notes

Notes

AGES 12-16

Materials

Paper or tag board

Markers

Camera or iPad (video)

Have children view YouTube:

“What Makes You Happy?”

<https://youtu.be/q6z-yZwfS5k>

(If not possible, do activity without video.)

- Have children pick one thing that makes them happy (content). Have them write it on a paper in big letters. Then have children hold up their paper and tell why that makes them happy.
- Videotape if possible.
- Play back for the children and discuss.




CHALLENGE QUESTION

IS MY LEVEL OF GIVING MY TIME
AND RESOURCES TO OTHERS PLEASING TO GOD?

CHALLENGE COMMITMENT

WHAT DO YOU PLAN TO DO TO WORK ON THE
CHALLENGE QUESTION THIS WEEK?

	AFFIRMATION <i>Have children repeat:</i>
	<i>I am a generous and cheerful giver!</i>

FINANCIAL HEALTH

With the 52-Week Money Challenge, you start with what you have and begin to move towards abundance. This plan quickly gained popularity on the internet in early 2013. It is a simple savings plan that gradually grows. But, if you are disciplined to follow it, you can begin to move your family finances towards abundance. You can adjust the weekly deposit amount up or down based on your own circumstances. However, whatever amount you choose in the beginning you should continue to grow by that amount each week.

Weekly Deposit Amount: \$1.00 Total Saved in One Year: \$1,378.00

52-WEEK MONEY CHALLENGE

Week	Deposit Amount	Account Balance	Week	Deposit Amount	Account Balance
1	\$1.00	\$1.00	27	\$27.00	\$378.00
2	\$2.00	\$3.00	28	\$28.00	\$406.00
3	\$3.00	\$6.00	29	\$29.00	\$435.00
4	\$4.00	\$10.00	30	\$30.00	\$465.00
5	\$5.00	\$15.00	31	\$31.00	\$496.00
6	\$6.00	\$21.00	32	\$32.00	\$528.00
7	\$7.00	\$28.00	33	\$33.00	\$561.00
8	\$8.00	\$36.00	34	\$34.00	\$595.00
9	\$9.00	\$45.00	35	\$35.00	\$630.00
10	\$10.00	\$55.00	36	\$36.00	\$666.00
11	\$11.00	\$66.00	37	\$37.00	\$703.00
12	\$12.00	\$78.00	38	\$38.00	\$741.00
13	\$13.00	\$91.00	39	\$39.00	\$780.00
14	\$14.00	\$105.00	40	\$40.00	\$820.00
15	\$15.00	\$120.00	41	\$41.00	\$861.00
16	\$16.00	\$136.00	42	\$42.00	\$903.00
17	\$17.00	\$153.00	43	\$43.00	\$946.00
18	\$18.00	\$171.00	44	\$44.00	\$990.00
19	\$19.00	\$190.00	45	\$45.00	\$1,035.00
20	\$20.00	\$210.00	46	\$46.00	\$1,081.00
21	\$21.00	\$231.00	47	\$47.00	\$1,128.00
22	\$22.00	\$253.00	48	\$48.00	\$1,128.00
23	\$23.00	\$276.00	49	\$49.00	\$1,176.00
24	\$24.00	\$300.00	50	\$50.00	\$1,275.00
25	\$25.00	\$325.00	51	\$51.00	\$1,326.00
26	\$26.00	\$351.00	52	\$52.00	\$1,378.00