



making change
for students

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Leader Guide

Making Change for Students Leader Guide

Study guide written by Phil McMichael and is intended to be used with *Making Change for Students* by Phil McMichael.

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Introduction

God's word is clear when it addresses man's role on Earth – we are stewards. We are stewards of our time, stewards of creation, stewards of our bodies and stewards of our possessions. God is the owner and we are the stewards. Although many students are learning how to value time with God and general obedience to him, a small percentage are accurately learning how to view their role as stewards, especially in regard to their possessions. Teaching stewardship to teenagers is what *Making Change for Students* is all about.

During this 6-week study students will learn:

1. How to wisely manage their money;
2. God's purpose for giving them money;
3. What the Bible teaches about work;
4. The meaning of “whole life stewardship;”
5. The difference between tithing and sacrificial giving;
6. The importance of cooperation in giving;
7. How to make and manage a budget.

Making Change for Students is a 6-week study which includes 7 video driven Bible studies designed to be taught in small or large group settings. It also provides 6 weeks of 5 day per week Bible studies designed for students to do individually.

Here are a few things to consider before you begin the study:

1. Secure enough extra Bibles for each student to have one for your small group session. If you do not have extra Bibles, print off copies of the major scriptures used during each small group session.
2. Each small group session calls for students to read scripture out loud. Try to ascertain the reading level of each student before the study begins, so that you will not risk embarrassing students with reading disabilities by asking them to read in front of your group.
3. Every leader needs to work through the daily devo's each day of the week. Although a leader may be tempted to scan all of the info, a leader's effectiveness in leading the discussions will raise significantly if he or she is allowing God to use the study to mold him/her on a daily basis.
4. A spiritual change needs to happen in the life of a Christian for he or she to become a whole-life steward. That is the type of change this study is designed to encourage, but that type of change will not likely be seen without much prayer from the study leaders.
5. For some individuals, the change they need is to meet Christ as savior. Be praying for that to happen in your study, and be expectant of God to honor those prayers.

Session One | God's Design for Managing Money

Pre-Session Prep

- I. In the week leading up to Session One, spend time each day praying for your students. If you have time, pray for each student individually by name each day. If you don't have time for that, divide your group up so that you can pray for at least 10 of them by name each day. Ask God to give them each a strong desire to do each daily Bible study. Ask God to teach them during the week so they will be able to better contribute to your group Bible studies each week.
- II. Ask God to give you an open mind to his conviction and prompting during this study. If you can share honestly how God is moving your heart through this study, then your credibility level with the kids could spike.
- III. Watch through Session One on the DVD. As you watch fill in the blanks in your book, jot down your own notes, thoughts and questions that could fuel your discussions. Also, listen for three questions asked to the students in the video that you would like to be asked to your students. You will use those three questions in Session One, Roman numeral "IV."
- IV. Work through Small Group Session One in your book. As you do this, you may want to work with two different color pens. With one color pen write your responses as you would answer them. With a second color, jot down different possibilities of how students might respond.
- V. Get ready to "sell" this study to your students. The way you present this on day one will have a huge impact on whether they will jump into the study with both feet. Possible ways to encourage students to do each daily devo':
 - 1) Doughnuts for a small group if each member does at least 4 of the daily devotionals.
 - 2) Have kids form accountability triads. Each triad will decide what time of day they will do their devo's. Then, they will all text the other two people in their triads at that appointed time, as a reminder to start.
 - 3) Volunteer leaders should shoot an individualized email to each student on Tuesday and Friday. These emails should remind students to do the devo's, note one thing the leader learned the day before that might apply to each student, and point to one specific thing the leader is praying for that student about.
- VI. Secure either a chalk board, dry erase board, and at least two pieces of large construction paper or poster board to stick on the wall to write on.

Session One

- I. Meet with entire group. Make sure each person has a pen, a Bible, and their *Making Change for Student* book.

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- II. Have all students turn to page 10 in their books. Instruct them to take a minute to answer the questions on the top of page 10. (They should stop after “Can you think of more than one meaning? Write your thought.”)
- III. Have one person share their answer for each question.

In your “Pre-Session Prep” you wrote down three questions that were asked to the students in “Session One” on the DVD. Write those questions on a board in front of the group, then have different students answer the question. As they answer, write their names beside their answers.
- IV. Have students to turn back to page 9 of their books. Instruct them that the blanks they find on page 9 in their books will be answered during the video. Also let them know that in the video they are about to watch, a group of their peers will answer those questions they just answered.
- V. Have them turn to page 9. Then start the DVD, session one.
- VI. Ask: “What did you think of their answers?”

“What was one thing that stood out to you in the video?”
- VII. Ask: “Did everyone fill in every blank?”
- VIII. Review the blanks quickly. As you review each question/blank, have one person quickly explain the answer for each question.
- IX. Turn back to “Small Group Session One” on page 10.
- X. As we start our look into stewardship, we need to realize a few things.
 - i. First, we need to realize that his stewardship plan was evident from the beginning of the Earth. Under #1 on page 10, have someone read *Genesis 1:26-28* from *The Message*.

What do you think these verses mean for Christians today? (write down answers.)
 - ii. Second, we have to always remember that God, our Creator is the source of everything we are and everything we have. Have someone read Romans 1:20-21 out loud. What sin does this passage describe?

How long have people been doing that (according to this passage)?
 - iii. Third, we have to accept the fact that we are stewards of our possessions, but God is the owner.

Have someone tell the difference between an owner and a steward.

Have someone read Matthew 6:25-27. Think about someone who has a pet bird. The bird may rearrange what things look like inside the cage. It may decide when to eat, and what side of the cage it’s nest

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will be on. However, the person who owns the bird has ultimate control over the bird's life.

In this passage, God reminds us that is exactly what we are like. We may be able to alter different aspects of our lives, but God is the one ultimately in control. We are simply stewards who take care of what ever God puts in our possession – whether it be money, food, possessions, time, or life.

- iv. Finally, sin in the world and our individual sins cause life to be hard. Sin means our work is now harder, our relationships are harder, our bodies are now faulty. Thankfully, God has a redemptive plan to fix all of that. His redemptive plan should affect every aspect in the life of a redeemed/born again believer.

How does God's salvation affect the following areas:

The way you view your work?

The way you view your place in God's kingdom?

Your responsibility for others? (witnessing, taking care of the poor, widows, orphans, people who are looked down on, etc.)

Your responsibility for being a steward for your time, talents, possessions, and money?

So thinking about everything we have talked about today, what stands out to you about God's design for managing money? What insights speak to you most clearly?

- XI. Prayer – Talk about what our prayers should look like in regard to today's lesson. Have everyone take a minute to write a short prayer about what they have learned. (Write it on the bottom of page 11.)
- XII. If possible, it would be good to hang a poster board on the wall after each meeting. If that is possible, after your prayer time, write "Making Change – Week One" on the top of a piece of poster board, then have each person write their prayer on the board and put their initials or name after it.

Session Two | The Purpose of Money

Pre-Session Prep

- I. In the week leading up to Session Two, spend time each day praying for your students.
- II. Contact each student sometime during the week to let them know you are praying for them, and to ask them how their daily *Making Change* Bible studies are going.
- III. Watch through Session Two on the DVD. As you watch fill in the blanks in your book and jot down your own notes, thoughts and questions that could fuel your discussions.
- IV. Work through the “Week One” daily Bible studies in your book.
- V. Work through Small Group Session Two in your book. As you do this, you may want to work with two different color pens. With one color pen write your responses as you would answer them. With a second color, jot down different possibilities of how students might respond.

Session Two

- I. Meet with entire group. Make sure each person has a pen, a Bible, and their *Making Change for Students* book.
- II. Have all students turn to page 22 in their *Making Change* books.
- III. Have different students share thoughts or verses that stood out to them from the daily Bible studies for this past week.
- IV. Instruct students to turn to page 24 in their books. Have a few people share the goals or commitments they made as a result of this weeks daily Bible studies.
- V. Let them know that today we will be discussing “The Purpose of Money.” Have students share different ways we use money. After several people have shared, instruct students to write in the blanks on page 24 the primary four ways that they personally use money. Then silently write in the answers for the following three questions on page 24. When they are finished, students are to turn to “Viewer Guide Two” on page 23.
- VI. Show “Viewer Guide Two.” Instruct students to fill in the blanks on page 23 as they watch.
- VII. Turn back over to page 24.
Discuss:
 1. “The Purpose of Money”
 - i. What were the four purposes the video gave us for money?
Point out the differences between the “uses” of money and the

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“purposes” of money.

- ii. Ask students: “How does the way you use money affect your ability to fulfill God’s purposes for money?”

2. “Obedience and Blessing”

- i. When you think of God’s blessing, what comes to your minds?
- ii. Think about the Israelites when they were leaving Egypt. Where was Moses going to take them?

What kept them from inhabiting the Promised Land? (their disobedience) Although God’s blessing was on the Israelites for the 40 years after they disobeyed, they missed out on an even greater blessing during that time because of their disobedience.

Deuteronomy chapter 8 shows Moses reminding the Israelites of the way God blessed them in the wilderness, the blessing they will receive if they obey God once they take the Promised Land, and consequences if they ever turn their backs on Him.

Let’s read Deuteronomy 8 and, as we do, look to answer the questions under “Obedience and Blessing” on pages 24 & 25.

- iii. How many times in Deuteronomy 8 are the people told to obey God?
- iv. How does this passage relate the obedience of the Israelites to the wealth God would give them?
- v. God’s blessing includes His protection, His provision, and His presence. How are each of these evident in this chapter?
- vi. Are all wealthy people today obedient to God?

How does that mesh with the teachings of Deuteronomy 8?

Are there any people in the world today who love and follow Christ, but are not wealthy?

How do you think God’s blessing is/will be on them?

3. “Warning!”

Look at verses 17-18 for the following answers.

- i. How does God make it clear that He is the source of all people need?
- ii. What is the warning, or danger, in gaining wealth?

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Do you think that is true?

Who do you think is more likely to pray and rely on God, a very poor person or a very rich person?

- iii. So how do we make sure that doesn't happen to us?

4. "Jesus' View"

- i. Let's look at the New Testament view of this for a second. Think about the Lord's Prayer. In that prayer, what does Jesus say that teaches that we need to:
 - 1. Embody His name _____
What does that mean? Why is it important?
 - 2. Embrace His mission _____
 - 3. Obey His word _____
- ii. How does the prayer address God's protection, provision & presence?

VIII. Prayer

Have your group make a circle, with their books in hand.

Have students turn to page 22 in their books. Encourage each student to share (from page 22) either the "one area in my life that I need to pray for," "the one goal I would like to set," and "one commitment I am making" with the person to his/her left.

Instruct students that they will have a minute to pray silently for the person on their left, in regard to what was just shared. Then after a minute, you will all pray to God out loud, using the Lord's Prayer.

Session Three | Earning, Spending, Saving, Investing

Pre-Session Prep

- I. In the week leading up to Session Three, spend time each day praying for your students.
- II. Contact each student sometime during the week to let them know you are praying for them, and to ask them how their daily *Making Change* Bible studies are going.
- III. Watch through Session Three on the DVD. If you are using the *Making Change for Students* DVD, then you will have a game in today's video session. Think of the best way to make the DVD game work with your students.
To make the game the most effective, we recommend"
 1. Keep a running scoreboard for your students.
 2. Explain to students that they, while the students in the DVD are deciding on their answers, your students will predict if the kids on the DVD will answer correctly. Your students will gain a point each time they correctly predict whether a question on the DVD is answered correctly or incorrectly.
 3. Have each of your two teams nominate a captain who will be responsible for giving his/her teams final "correct or incorrect" answer after each question.
- IV. As you watch Session Three, fill in the blanks in your book and jot down your own notes, thoughts and questions that could fuel your discussions.
- IV. Work through the "Week Three" daily Bible studies in your book.
- V. Work through Small Group Session Three in your book. As you do this, you may want to work with two different color pens. With one color pen write your responses as you would answer them. With a second color, jot down different possibilities of how students might respond.
- VI. Download sample budgets for your age group from www.auxanopress.com. Print enough budgets for your entire group.

Session Three

- I. Meet with entire group. Make sure each person has a pen, a Bible, and their *Making Change for Students* book.
- II. Have all students turn to page 38 in their *Making Change* books.

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- III. Begin by asking students to share sayings their parents have used with them to teach them about the use of money.
- Possible sayings: “A penny saved is a penny earned.”
“You gotta give some to get some.”
“Money can’t buy happiness.”
- IV. If students can’t think of sayings, quote the ones listed above and ask them to raise their hands if they had heard those before today. Then ask them what lessons the following groups have taught them about spending money:
1. School?
 2. Friends?
 3. Media?
 4. Family? (If roman numeral III took you several minutes, you can skip this.)
- V. Say: “Think about the money you have earned or received in the last month. What percentage of that do you think you gave to our church? To a savings account? To some type of investment? What % did you spend on yourself or on your boyfriend or girlfriend?”
- “If you could change those percentages, what would you give more to? What would you spend less on?”
- VI. Turn back to page 37 in your book.
- VII. If you are using the *Making Change for Students* DVD, divide the group into two teams, Team “A” and Team “B.” If you have boys and girls in your group, make the girls Team “A” and the boys Team “B.”
- Instruct them that the DVD is about to lead them through a game, and during the game the video will also be giving them the answers for the blanks on page 37 of their books.
- VIII. Pop in the DVD and play “Viewer Guide Three.”
- Once the DVD has finished giving instructions for the game, pause your DVD to make sure students understand the instructions. Have each team select a captain who will give his/her teams final answers. Then proceed with game.
- IX. Then start the DVD again, keeping a running total of the points each team scores. You may need to pause the DVD during the 5 second countdowns to provide your students more time to answer. You may also want to pause after the correct answer is given, to announce the updated score for your students, and to make sure they fill the correct answer in the blank in their books.
- X. After the game is over, pause the DVD, declare a winner, and then resume the DVD.

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XI. After DVD session three is complete, you may want to award prizes to students who can tell you the correct answers that were given to fill in the blanks.

XII. Have students turn back to page 38.

Discuss:

1. “Whole Life Stewardship”

- i. Have students turn in their Bibles to 1 Kings 3.
- ii. Have a student read verses 5-9. Then ask if anyone has a translation where verse 9 is different. If so, have them read their versions silently, and have each person share what their version says that Solomon asked God for.
- iii. Have a volunteer read verses 10-13.
- iv. Solomon knew he needed a heart like his father’s, and wisdom to manage the things God had placed him over. He wanted to be a wise steward of everything in his life. Whole life stewardship means wisely using everything God has given you. For Solomon that meant his power, money, and much more.
- v. What are some areas in the life of a teenager that may be hard to be a good steward of? (time, money, relationships, talents)
Give one way you can become a better steward of those areas.

2. “God’s Plan for Earning”

- i. Read Ecclesiastes 9:10 out loud.
- ii. With what attitude should a Christian approach work?
- iii. Have one student read Genesis 1:26-31, What verse in this passage points out that man was designed to work, even before he sinned for the first time? (vs 28 – “subdue it (the earth)”)
- iv. Have another student read Genesis 2:15.
- v. Work was part of creation, and it was good in the sight of God.
- vi. Discuss the next sentence on page 39.
- vii. How might your attitude and effort toward work shift with a whole-life-stewardship approach?
- viii. How might your attitude toward school change if you knew you needed to be a good steward of the responsibilities (and gifts) God gave you there?

3. “Spending”

- i. Have a student read Proverbs 17:16.
- ii. What do you think it means to spend money wisely in God’s eyes?
- iii. How can you better discover God’s desires for your spending/

4. “Debt”

- i. Assign each person one of the following passages to read silently. Deuteronomy 15:6-7, Proverbs 22:7, Psalm 112:5, Romans 13:8
- ii. Ask for students to share what passage they read and what it teaches about borrowing and lending.
- iii. Ask: “When do you think it is ok to borrow money?”
- iv. From a whole life stewardship perspective, when is debt not a good idea?

- XIII. Distribute sample budgets. Walk students through filling out sample budgets based on the money they are bringing in right now, and the money they are spending.
- XIV. Once you students have finished filling out their budgets, have them talk about their budgets. The last question on page 39 in their books deals with the area they most need to change. Ask them to write that down on their page, and then have a few of them share what they wrote down. Instruct each student to write down a specific goal for the next four weeks dealing with that area they wrote down.
- XV. Instruct students to get into groups of two or three. In those groups, have them share the potential habits they wrote down. Then have them pray for each other, that God would help them to develop wise habits in those areas they listed.
- XVI. Encourage students to begin doing the week three, day one devo’ tonight. Dismiss.

Session Four | Still Giving After All These Years

Pre-Session Prep

- I. In the week leading up to Session Four, spend time each day praying that God will give yourself and your students special insight into his wisdom regarding earning, spending, saving, investing and giving.
- II. Keep track of at least one idea that stood out to you during your completion of each daily Bible study.
- III. Watch through Session Four on the DVD. As you watch fill in the blanks in your book, jot down your own notes, thoughts and questions that could fuel your discussions.
- IV. Work through Small Group Session Four in your book.

Session Four

- I. Meet with entire group. Make sure each person has a pen, a Bible, and their *Making Change for Students* book.
- II. Have all students turn to page 52 in their books. Instruct them to take a minute to answer the three questions on the top of page 52.
- III. As you see students beginning to finish answering those questions, instruct them to turn back to the viewer guide on page 51. Start the Making Change or Making Change for Students DVD, Session 4.
- IV. Once Video Session 4 is over, discuss the video.
 - A. What word did you use to fill in the blank in Romans 12:1?
 - B. What were the different examples of “living sacrifice(s)” you saw in the video?
 - C. Which of those examples do you think would be the most difficult for you model in your own life?
 - D. What word did the video use to fill in the blank for Genesis 14:17-20?
 - E. How should that passage affect you today?
 - F. How did you fill in the three blanks under number three, “How does giving relate...?”
 - G. How do you think each of those three questions (under number three) relates to your giving of money to the work of God?
- V. Have everyone silently read Romans 12:1-2 and then turn to page 52.
- VI. Complete Small Group Session Four
 - A. Sacrifice and Worship
 1. In this passage, how did Paul define “sacrifice” for a Christian?

2. Think about the animal sacrifices from the Old Testament. How did those sacrifices compare to Paul's definition?
3. How does Paul's view of sacrifice relate to whole life stewardship?
4. Have students read each of the following verses one at a time. After each is read, have a student share what that verse teaches about worship, sacrifice, and whole life stewardship.

Mark 12:33

Ephesians 5:1-2

Hebrews 13:15-16.

B. Tithing

1. Have a student read Leviticus 27:30 aloud.
2. According to Old Testament Law, what was the legal requirement for giving to God?
3. Read Malachi 2:17 and 3:7-10. How had those people failed in their worship of God?
4. Have a student read Matthew 22:21, and another student read Luke 18:9-14. What did Jesus say about giving?
5. What did He say about whole-life stewardship?
6. How does the concept of going beyond the tithe relate to whole-life stewardship?

C. Kingdom Giving

1. Read Matthew 6:9-13, 19-24 silently.
2. Although the Lord's Prayer does not specifically mention giving, how can giving be tied to that prayer?
3. Following the Lord's Prayer, what did Jesus say about possessions?
4. What are the implications for giving?
5. Have a student read Luke 18:18-23 aloud. Before they read it, ask "how does this passage reflect Jesus' thoughts about legalistic living and giving?" After students have read, discuss their answers.
6. Think about your personal beliefs and practices of giving. Are they based more on family habits, your own choices, or on Biblical teaching?
7. Would you consider your personal beliefs and practices of giving to be legalistic? Why, or why not?

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8. How does your giving plan, or habits, relate to whole-life stewardship?
- VII. What would you like to change about your financial giving?
 - VIII. Prayer – Write on a chalk board, dry erase board, or poster board the following words: Tithing
Legalism
Whole-life Stewardship
 - A. Instruct students to spend one minute thinking quietly on what they discussed in regard to those words today.
 - B. Then instruct them to spend a few minutes speaking to God about their giving beliefs and habits.
 - C. Instruct them to take a minute to ask God to mold them into sacrificial givers instead of legalistic givers.
 - D. Instruct students to ask God to mold them into whole-life stewards.
 - E. Give students a few minutes to pray silently, talking to God about whatever else is on their minds.

Session Five | Good Reasons to Be a Giver

Pre-Session Prep

- I. In the week leading up to Session Five, complete the daily *Week Four* Bible studies in your own book.
- II. Keep track of at least one idea that stood out to you during your completion of each daily Bible study.
- III. Watch through Session Five on the DVD. As you watch fill in the blanks in your book, jot down your own notes, thoughts and questions that could fuel your discussions.
- IV. Work through Small Group Session Five in your book.

Session Five

- I. Meet with entire group. Make sure each person has a pen, a Bible, and their *Making Change for Students* book.
- II. Have all students turn to page 66 in their books. Instruct them to take a minute to answer the three questions on the top of page 66.
- III. As you see students beginning to finish answering those questions, ask them to share what God taught them through the *Week Four* daily devo's.
- IV. Ask if anyone set a new goal during this past week's study.
- V. Instruct students to turn back to the *Viewer Guide* on page 65 and to be ready to fill in blanks as they watch *Session 5*. Start the *Making Change* or *Making Change for Students DVD, Session 5*.
- VI. Once Video Session 5 is over, discuss the video.
 - A. Ask: What four laws were discussed in the video? What did each law describe?
 - B. What kind of giver does God love? Why do you think He says He loves a cheerful giver? Why is it sometimes hard to give cheerfully?
 - C. What happens when we give? (Four blanks filled in under # 3)
 - D. Take one minute to talk about how the Southern Baptist Cooperative Program seeks to fulfill Paul's teaching about giving. If you are not a part of a Southern Baptist Church, pick another body of believers who cooperate in giving their time and money to reach people locally, state wide, and around the world.
- VII. Turn to page 66 in the *Making Change for Students* book.
- VIII. Work through the *Small Group Session Five* together.
 - A. Give students a chance to silently read 1 Corinthians 16:1-2. Ask:

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1. When and how did Paul say these churchgoers should give?
 2. How do you think these verses apply for Christians today?
- B. Have a student read 2 Corinthians 8:1-7 aloud. Ask:
1. What does grace mean? (unearned favor, lovingkindness)
 2. How are grace and giving related in this passage?
 3. Have you ever known someone who gave with grace? How would you describe that person's giving?
 4. Do you think your church is known for its gracious giving? If not, how can your group act to start to gain that reputation?
- C. Have a student read 2 Corinthians 9:7 aloud. Ask:
1. Do you think most people give gladly or reluctantly? Why?
 2. Do you think that grace, generosity and joy are connected? If so, in what ways?
- D. Have a student read 2 Corinthians 9:10-15.
1. Does giving have a bigger impact on the giver or the one who receives? Why?
 2. What happens to the giver's relationship with God?
- E. Have four of your students look up the following passages:
Malachi 2:17; Malachi 3:7-10; Matt. 23:23; Luke 18:9-14.
Have the students read the Malachi verses aloud. Ask:
1. How had the people failed in their worship?
 2. How was their future related to whole-life stewardship?
- Have your two students read the Matthew & Luke passages aloud. Ask:
1. What was Jesus saying about whole-life stewardship?
 2. How does the concept of going beyond the tithe relate to whole-life stewardship?
- F. Assign each of the following passages to the students in the room to read silently. Make sure every passage is read by at least one person. Ask:
1. In relation to your passage, how is the Kingdom impacted when Christians & churches work together to give?
 2. What are some examples you know of where churches worked together to bring glory to God and meet the needs of others?
- G. How do you measure up to Paul's standard for giving?

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If you could make a small change in giving, what would you change: the amount you give, your plan for giving, the frequency and regularity of your giving, your attitude in giving? (Check the blank on page 67 & discuss your answers.)

- IX. Prayer – Ask students: How do you think we should pray, in regard to what we discussed today?
- A. If your group is under 10 people, ask each person to say a three sentence (aloud) prayer for your group and for the person to their right. When praying for the person to their right, they should mention the area they checked and said they would change.
 - B. If you have more than 10 people, let students get into groups of three & pray for the group and each other in regards to today's lesson and how they each need to change.
 - C. After a few minutes of prayer, the leader should close out loud with prayer.

Session Six | Compounding Interest and Kingdom Cooperation

Pre-Session Prep

- I. In the week leading up to Session Six, complete the daily *Week Five* Bible studies in your own book.
- II. Keep track of at least one idea that stood out to you during your completion of each daily Bible study.
- III. Watch through Session Six on the DVD. As you watch fill in the blanks in your book, jot down your own notes, thoughts and questions that could fuel your discussions.
- IV. Work through Small Group Session Six in your book.
- V. Find a copy of your church or ministry budget to bring to your next meeting. Try to find one that has line items for different areas of ministries that are supported outside of your church, including any denominational missions you are involved with. Break down the amounts of missional money to local missions, and then to show how much you are giving to each quadrant of our world. Also, figure out the percentage of total money given to missions.
- VI. Just before you start Session Six, write the following phrases (without the amounts) on a chalkboard or whiteboard in your room:
 - i. your church/organizations total budget
 - ii. the amount designated for local missions
 - iii. the amount designated for state missions
 - iv. the amount designated for mission in North America
 - v. the amount designated for missions in Central & South America
 - vi. the amount designated for missions in Africa & Australia
 - vii. the amount designated for missions in Europe & Asia

Session Six

- I. Meet with entire group. Make sure each person has a pen, a Bible, and their *Making Change for Students* book.
- II. Have all students turn to page 80 in their books. Instruct them to take a minute to answer the three questions on the top of page 80.
- III. As you see students beginning to finish answering those questions, ask them to share what God taught them through the *Week Five* daily devo's.
- IV. Instruct students to turn back to the *Viewer Guide* on page 79 and to be ready to fill in blanks as they watch *Session 6*. Start the *Making Change* or *Making Change for Students* DVD, *Session 6*.

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- V. Once *Video Session 6* is over, discuss the video.
- A. Ask students to tell you how they filled in the blanks for #'s "1." And "2."
 - B. Under "2. What can we do?" what task seems the hardest for you to do personally?
 - C. Have a student give the answers he/she wrote down under "3. What can our church do?"
 - D. Ask: 1. What did you think when you were watching that part of the video?
2. Are those things we need to do as a group?
3. Appoint one person to write on your chalkboard/whiteboard. Have that student write the amounts of money your church/organization raises and designates in the following areas:
 - i. your church/organizations total budget
 - ii. the amount designated for local missions
 - iii. the amount designated for state missions
 - iv. the amount designated for mission in North America
 - v. the amount designated for missions in Central & South America
 - vi. the amount designated for missions in Africa & Australia
 - vii. the amount designated for missions in Europe & Asia
 - E. Say, although we may think each of those amounts is significant, I wonder if they are all we can do, or even if they are all God may want them to be. Before we talk about those amounts, lets turn back to page 80 in our books and look at some scriptures that give us some wisdom on the topic.
- VI. Turn to page 80 in the *Making Change for Students* book.
- VII. Work through the *Small Group Session Six* together.
- A. Have all students turn to Romans 10. Ask a student to read verse one. Have a different student read verses 9-12 and a third student read verses 12-15. Tell students to place a marker in that page because you will be coming back to it later. Ask:
 - 1. What is the message we seek to proclaim by our giving and going?
 - 2. To whom are we to carry the message?
 - 3. Who is responsible for carrying the message?
 - B. Read or recite Matthew 28:18-20 and Acts 1:8. Ask:
 - 1. By whose power and authority are we commissioned?
 - 2. What are we to do?

3. Where are we to go?
 4. Where do we begin?
- C. Have students answer the questions under “2. My Responsibility” silently on their own.
1. Last week you set one goal and listed one area you needed to change in regard to your personal finances. What was that goal? If you didn’t set that goal last week, what is one you just listed?
 2. Did that goal affect your life this week? How? If not, then why not?
- D. Discuss the “3. Our Church’s Responsibility” section. In discussing those questions with your students, refer to the numbers you wrote on the board to help your discussion. Do not limit the discussion to money. Include in the discussion mission work and trips your group/church is involved in. Also include special prayer emphasis your church may take part in together.
1. What is your church doing to reach your community?
 2. What is your church doing to reach your state?
 3. What is your church doing to reach North America?
 4. What is your church doing to reach the other three quadrants of the world?
 5. How does your church budget and activities reflect these areas?
 6. What is one way your youth ministry can be more active in each area?
Brainstorm together as a group. Write all ideas on your board. Instruct students to write down the 6-8 of the ideas down in their books at the bottom of page 81. Encourage students to take the next week to pray over these areas, asking God to lead them to 1 or 2 specific efforts your group can begin together.
- F. Have student turn back to Romans 10 and read verses 16-18 silently. Ask:
1. Who gave their time so that you could hear the good news of Christ?
 2. Did someone’s monetary gift enable you to hear the good news? (tithes that paid for a camp, or VBS material, etc.)
 3. Who is someone who has discipled you? (would you consider this study discipleship?)

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4. How has this affected your personal faith journey?
 5. How will this study affect your personal stewardship of all your resources?
- G. Have students turn to 1 Corinthians 3:9-16 & read it silently. Ask:
1. How are church members to work together? For what purpose?
 2. What difference does one person make?
 3. What has your contribution been to building the Kingdom?
 4. Are you satisfied with that contribution?

VIII. Prayer

- A. End today in silent prayer.
- B. Instruct students to silently pray about these two things:
 1. How would God want them each to contribute more to the building of His kingdom?
 2. What type of ministry might God want your group to begin together to contribute more to the building of His kingdom?

Session Seven | Commitment and Celebration

Pre-Session Prep

- I. In the week leading up to Session Seven, complete the daily *Week Six* Bible studies in your own book.
- II. Keep track of at least one idea that stood out to you during your completion of each daily Bible study.
- III. Watch through Session Seven on the DVD. As you watch fill in the one blanks in your book, jot down your own notes, thoughts and questions that could fuel your discussions.
- IV. Work through Small Group Session Six in your book. Think of attainable goals and plans you can present to your group that they can begin in the following areas:
 - Investing their own money –
 - Giving to your local church –
 - Serving others in their schools –
 - Serving others in your community –
 - Nationwide missions –
 - Global missions –
 - Sharing your faith –
 - Other –
- V. Secure some cheap prizes you can give away to the winners of the “Small Group Challenge” (Roman numeral “VII.” of Session Seven). Secure tape, pieces of posterboard or cardstock paper and markers to give each small group team for the “Small Group Challenge.”
- VI. Spend time meditating on Matthew 6:19-21. As you do, ask God to point out to you areas of treasure in your life to which you should stop clinging.

Session Seven

- I. Meet with entire group. Make sure each person has a pen, a Bible, and their *Making Change for Students* book.
- II. Have all students turn to page 94 in their books. Instruct them to take a minute to silently answer the following questions at the top of page 94:
 - i. How will your life change as a result of what you have learned during this study?
 - ii. What new thoughts do you have about stewardship?
 - iii. What are your personal goals in the following areas:

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- Investing their own money –
 - Giving to your local church –
 - Serving others in their schools –
 - Serving others in your community –
 - Nationwide missions –
 - Global missions –
 - Sharing your faith –
 - Other –
- iv. What can your youth group and/or small group do?
 - v. What would you like your church to do?
- III. Instruct students to turn to *Viewer Guide Seven* after they finish the questions.
- IV. As you see students begin to complete the questions on page 94, go ahead and start Session Seven on your *Making Change* or *Making Change for Students* DVD.
- V. Once *Video Session 7* is over, discuss the video.
- A. Ask a student to read Revelation 5:12 out loud to the group.
 - B. Ask students to share why our whole-life stewardship today will matter at that moment on that day described in Revelation 5.
- VI. Have students turn back to page 94 in their books & open up their Bibles to Matthew 6:33. Ask a student to read Matthew 6:33 out loud.
- Discuss this verse. Ask:
- A. How does a person go about obeying this verse?
 - B. What are some practical ways you can seek God's kingdom?
 - C. What is one thing you would need to do different to do this?
 - D. If you sought to make this verse a life verse for yourself (a verse you lived by) how would this affect your goal of whole-life stewardship?
 - E. What are some ways your group of students can work together to seek God's kingdom?
- VII. Small Group Challenge
- A. Have students get into small groups. Give each group a piece of posterboard and a marker.
 - B. Have them look up the following verses and answer the questions about those verses on their (& in their books): Hebrews 12:1-2; Hebrews 12:25-29; Revelation 5:8-10; Revelation 5:10; Exodus 19:5-6; Malachi 3:10.

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- C. Instruct students that when their group is done they should put their team member names on the sheet and hand it to you. The group that has the most legitimate answers will win a prize. If there is a tie then the group that turned in their answers first will win.
 - D. As groups turn in their answer sheets to you, write the order of finish down and tape their sheets to the wall behind you.
- IX. Discuss questions:
- A. Why do we seek God's kingdom?
 - B. What will be shaken and destroyed?
 - C. What will endure?
 - D. How can we be a part of what lasts forever?
 - E. Who is worthy to open the scroll and why?
 - F. Who are redeemed?
 - G. As one of God's chosen, what is your role in redeeming the nations?
 - H. In what ways has God already proven His love for you?

Total up points and name winner. Do not hand out prizes until group meeting is over.

- X. Say: "We have finally come to the end of this study. We have looked at the importance of seeking God's kingdom first, of whole life stewardship, of our roll as the church – so what do you think God would have you to do differently starting right now in relation to His possessions that He has put in your care?" Let students give answers.
- XI. What do you think God would have us do as a group starting right now as a result of what we have studied? (Let students discuss. Come to a consensus for action. Put some plans into motion.)
- XII. If we are really serious about this, our actions have to begin with our prayers. Look at the bottom of page 95 and write out a short prayer in relation to the commitment you will make as an individual, and that we are making as a group.
- XIII. After a few minutes, close with everyone who wants to taking a minute to pray the prayer they wrote down. Then you close your time together in your own prayer.