

Money Talks Series

LESSON 1: Money Talks About Owning Sample Lesson

Key Truth: I will live to give.
Key Verse: "Your treasure will be
where your heart is."
Matthew 6:21
Date:

LESSON PASSAGE: Psalm 24:1 (God Owns Everything)

SUMMARY: Everything we have belongs to God. He has entrusted us as caretakers of His money.

LESSON SUPPLIES:

Pre-Service:

- ☐ Games and activities set out at the circles

Welcome by Host & Co-Host:

- ☐ Money costume
- ☐ Money glasses
- ☐ Money bag with 15 gold chocolate coins in it

Bible Verse Game (Bible Verse Shuffle):

- ☐ Set of Bible verse cards for each group
 - 8.5" x 11" cardstock
 - Bible verse on cards – "Your treasure will be where your heart is."
Matthew 6:21 (*one word per card*)

Offering:

- ☐ Offering containers on stage

Lesson:

- ☐ Bible for Teacher
- ☐ "Guess What God Owns" game card for each child
 - postcard size (cardstock)
 - one side should have the numbers 1-7 on it
 - other side should say "Everything"
- ☐ Pencil or pen for each child
- ☐ 1 sealed container (marked container A) with sliced lemon(s) in it for each group.
 - small holes should be made in the container so kids can smell the lemons inside
 - kids should not be able to see the lemons inside.
- ☐ Sealed container (marked container B) with fresh wood chips in it for each group.
 - small holes should be made in the container so kids can smell the wood chips inside.
 - kids should not be able to see the wood chips inside.
- ☐ 1 paper sack (marked C) with sock inside it for each group
- ☐ 1 paper sack (marked D) with plastic bug inside it for each group
- ☐ 1 paper sack (marked E) with a quarter inside it for each group
- ☐ One \$5 bill for stage

Announcements

- ☐ Take home paper for person up front
- ☐ Chair up front

Review Game (Bonk):

- ☐ 1 set of Bonk cards for each group (*see game instructions*)
 - 12 of the cards have questions and numbers on one side and Bonk on the other side.
 - 4 of the cards have Bonk on both sides.
- ☐ Candy/prizes for each group

Dismissal:

- ☐ Take home paper ready to pass out

PRE-SERVICE ACTIVITIES (25 MIN)

Age-appropriate videos on screen

- Games and activities.
- Video games.
- Volunteers connecting with kids.

VIDEO COUNTDOWN (5 MIN)

Countdown with fast, energetic music

- Have group leaders gather the kids to the tables and spend time talking with them during the countdown. Here are some sample discussion questions:
 - a. How did your week go?
 - b. How was school this week?
 - c. Did anything special happen this week?
 - d. What did you do fun this week?
 - e. What is your favorite _____? (pick something)
 - f. What's something you want to talk about?

Money Talks transition slide with fun music

WELCOME BY HOST & CO-HOST (5 MIN)

HOST: Hey kids!!! What's up??? Who's excited to be here today???

(Get kids excited and cheering.)

HOST: Awesome! Sounds like you're ready to have some...

Money music interrupts

(Money Man/Lady enters wearing the money costume. He/she is carrying a moneybag with gold chocolate coins in it.)

Money Man/Lady: *(singing loudly)* Money!!! Money!!! Money!!! I got Money!!! Money!!! Money!!!

HOST: Who are you and what are you doing here??? Do you think this is a bank or something???

Money Man/Lady: I am the Money Man/Lady!!! And I'm here to talk about (*starts singing loudly again*) Money!!! Money!!! Money!!! I got the money!!! Money!!! Money!!!

HOST: Ahhh...I think I get it now. You're here to tell us about our new series that starts today, aren't you?

Money Man/Lady: That's right! This month we're talking about money and what God wants us to do with it.

HOST: I see...so what's today's lesson about?

Money Man/Lady: Today's lesson is about how God owns everything...including our money.

Money Talks About Owning on screen

HOST: Interesting...say...what's that in your hand? (*points to moneybag*)

Money Man/Lady: This is a moneybag.

HOST: I'm assuming you have money in it?

Money Man/Lady: Yes! But it's a special kind of money!

(*Pulls out a few gold coins.*)

This money is full of chocolate!

(*Opens a gold coin and shows the chocolate coin to the kids and then plops it in his/her mouth.*)

(*exaggerated*) Mmmm!!! Mmmm!!! So good!

HOST: Yum! That looks good! Let me have one!

(*Host reaches for bag and Money Man/Lady pushes his/her hand away.*)

Money Man/Lady: Not so fast! I don't give these coins to just anyone. You have to earn them.

HOST: I really want one! What do I have to do?

Money Man/Lady: Well...you have to win the money, money, money award!

Money, Money, Money Award on screen with music

HOST: How do I do that?

Money Man/Lady: You have to...I tell you what...I've got some friends who can tell you all about it. Check it out!

Money, Money, Money awards video

Money Talks transition slide with music

Money Man/Lady: That's how you win it! I'll be watching for the group that does the best. At the end of the service, the winning group will get to come up and everyone in that group will receive a gold, chocolate coin. So, do your best!

And remember...every time you hear my friends start singing, say the key truth. I will live to give! Let's try it again.

Money Talks attention grabber and key truth – I will live to give

(Have kids repeat.)

Money Talks transition slide with fun music

HOST: So, why don't we get this started with a song! Everyone come up front and join us!

WORSHIP SONG (5 MIN)

Worship Leader: Hey everybody! Today we're going to lift up the name of Jesus! Everybody join me up front!

(Gather kids up front.)

Worship Leader: Are you ready to get loud? In this song, we want to see who can really make some noise, so we're going to practice first. Girls repeat after me: We lift Your name up! *(We lift Your name up!)* Higher and Higher! *(Higher and Higher!)*

We lift Your name up! (*We lift Your name up!*) Now boys yell this out: We shout Your name out! (We shout Your name out!) Louder and Louder! (Louder and Louder!) We shout Your name out! (We shout your name out!) Sounds like you're ready... let's worship!

Song –

Worship Leader: Way to go. Grab a seat and let's have some more fun!

Money Talks transition slide with music

ICEBREAKER (4 MIN)

HOST: A big part of coming to church is getting connected with other kids who love Jesus. Let's spend a few minutes getting to know each other better and make some new friends too.

Icebreaker Discussion:

- *Have each group discuss the following two questions:*
(with 4-minute timer)
 - *What's your name?*
 - *What's one of the favorite things you own?*

Money Talks attention grabber and key truth - I will live to give

Money Talks transition slide with fun music

HOST: Thanks for sharing. I heard a lot of good conversations happening.

BIBLE VERSE GAME: BIBLE VERSE SHUFFLE (5 MIN)

HOST: You've heard our new key truth. It comes from an awesome verse in the Bible...Matthew 6:21. Let's say it together.

"Your treasure will be where your heart is." Matthew 6:21 on screen

(Have kids repeat a few times.)

HOST: To help us learn the verse even better, we're going to play a fun game called, "Bible Verse Shuffle!"

Bible Verse Shuffle on screen with fun music

HOST: Who's ready to have some fun???

(Get kids excited and cheering.)

HOST: I can't hear you!!! The Money Man/Girl is watching to see which group is the most excited. *(have Money Man/Girl come on stage and look around)* So make some noise if you're ready to play Bible Verse Shuffle!!!

(Get kids cheering even louder.)

HOST: Okay...sounds like you're ready to play! Your leaders will lead you in the game with your groups.

Bible Verse Shuffle Instructions:

- Each group will have a set of Bible verse cards.
- One word of the verse on each card. (8 ½ by 11 in.)
- Mix up the cards.
- Give all the kids a card(s) except for one child.
- Have the kids with cards stand up and form a line. They should stand side-by-side.
- Have them turn their backs to the one child who doesn't have a card.
- On "go" the kids with cards will turn around and hold their card(s) in front of them.
 - **Fast music on "go"**
- The child who doesn't have a card will move the kids into the right order so the verse is spelled out. The kids with cards can only move when he/she tells them to. Only one person at a time can be moved.
- When the group has the verse in the right order, they should hold up their cards and shout out "done."
- The first group done is the winner.
- Play as many rounds as time allows.

Money Talks attention grabber and key truth - I will live to give

HOST: That was a blast! Everyone have a seat and let's say the verse together one more time.

"Your treasure will be where your heart is." Matthew 6:21 on screen with music

HOST: Great job everyone! Let's gather back up front and sign another song to God.

(Gather kids to front.)

WORSHIP SONG (5 MIN)

Worship Leader: Psalm 31:14 says, “I trust in you, Lord, I say “You are my God.”
Let’s sing to our God - we can trust Him in all things!

Song – _____

Worship Leader: Let’s continue to worship.

WORSHIP AND OFFERING (5 MIN)

Offering slide with meditative music

HOST: Today, you’re going to be learning about a verse in Psalm 24. The verse says that everything belongs to God. That includes money. When you give some of the money you have to God, you are agreeing with Him. You are saying, “God, this is not my money, it’s Your money. And I’m giving it back to show You I believe that.”

If you brought money to give back to God today, you can place it in one of the containers during this song.

Song – _____

Worship Leader: It was great hearing you worship God. Let’s head back to our seats for some more fun!

Money talks transition slide with fun music

MONEY TALKS VIDEO PART 1 (5 MIN)

HOST: Remember earlier when we shared in our groups about the favorite thing we own? Well today, we’re going to see the story of a kid who thought he owned something. But as you’ll find out, he was in for a big surprise. Check it out.

Money Talks About Owning (part 1)

Money talks transition slide

CIRCLE GROUP DISCUSSION (5 MIN)

HOST: That was very interesting. Take a few minutes and discuss these questions in your group:

(with background music and 4-minute timer)

1. *Who do you think the money in the story belongs to? Why?*
2. *If God owns everything, what does that mean for us?*

Money Talks attention grabber and key truth - I will live to give

Money Talks Transition slide

LESSON (15 MIN)

TEACHER: How many of you think Phillip, the boy in the video, will keep the money all to himself?

(Let kids respond.)

TEACHER: How many of you think Phillip will do what God wants Him to do with the money?

(Let kids respond.)

TEACHER: Let me ask you a question. Don't answer out loud. Just think about it for a moment to yourself. What would you do if you were Phillip?

What would you do? on screen

TEACHER: As you think about that...let's look at the verse in Psalm 24 that I mentioned earlier.

(Hold up your Bible and read it.)

"The earth is the Lord's and everything in it. The world and all its people belong to Him." Psalm 24:1

TEACHER: What does the verse say belongs to God?

(Let kids respond.)

TEACHER: That's right. Everything on the earth belongs to God. Let's have some fun and see if you can figure out some of the things that God owns. The game is called, "Guess What God Owns."

"Guess What God Owns" with fun music

"Guess What God Owns" Game:

- Give each child a "Guess What God Owns" game card and pencil/pen.
- One side of the game card has the numbers 1-7 on it. The other side of the card says, "Everything" on it.
- Kids will try to guess what the 7 things are. They will write their answers on the numbered side of the card.
- Instruct them not to write anything on the side of the card that says, "Everything." They will do another activity on that side of the card later.
- They should keep their answers covered until the end.

TEACHER: Okay, here's your first clue. Write down what you think it is on your paper by #1. Keep your answers a secret until the end and we'll see how many everyone got correct.

Sound effect of cow mooing

(Give kids a few seconds to write down their answer.)

TEACHER: Now we're going to pass around a container (*marked A*). There's something inside that God owns. Smell it without taking the lid off and then write down what you think it is for #2.

(Group leaders pass around container A that has a sliced lemon in it. Give kids a few seconds to write their answer down.)

TEACHERS: Okay. Here's another one. Write down what you think this is for #3.

Sound effect of car driving by

(Give kids a few seconds to write down their answer.)

TEACHERS: Here's one to smell. Smell it without looking in the container (*marked B*) and see if you can guess what it is. Write your answer down by #4.

(Group leaders pass around container B that has fresh wood chips in it. Give kids a few seconds to write their answer down.)

TEACHER: The next item is something else God owns. You'll try to guess what it is by touching it. You can stick your hand inside the bag (C) and feel it, but don't look at it. Write your answer down by #5.

(Group leaders pass around the paper sack (marked C) that has a sock in it. Give kids a few seconds to write their answer down.)

TEACHER: Okay. Here's another item to guess (bag D). You'll try to figure this one out by touching it as well. Write your answer down by #6.

(Group leaders pass around paper sack (D) that has a plastic bug in it. Give kids a few seconds to write their answer down.)

TEACHER: And here's #7...the last and final one (bag E).

(Group leaders pass around paper sack (E) that has a quarter in it. Give kids a few seconds to write their answer down.)

TEACHER: It's time to see how many you got right. Look at your papers. Here are the answers.

The first one, which you heard, was...

Picture of a cow with moo sound effect

TEACHER: A cow!

The second one, which you smelled, was...

Picture of a lemon and show lemon out of container

TEACHER: A lemon!

Number 3, which you heard, was...

Picture of cars

TEACHER: Cars!

Number 4, which you smelled, was...

Picture of tree and show wood chips out of container

TEACHER: Wood or trees!

Number 5, which you touched, was...

Picture of a sock and show sock out of bag

TEACHER: A sock!!!

Number 6 was...

Picture of bug and show bug out of bag

TEACHER: A bug!!! Thankfully it wasn't a real bug or it would have probably gotten squashed!!!

TEACHER: And the final one...number 7...was...

Picture of a quarter and show quarter out of bag

TEACHER: That was fun! How many got all 7 right? *(let kids respond)* How many got 6 of them correct? *(let kids respond)* How about 5? *(let kids respond)* *(etc.)*

"The earth is the Lord's and everything in it. The world and all its people belong to Him." Psalm 24:1

TEACHER: So I have another question for you to talk about at your table. Here it is.

Why does everything belong to God? (with 2-minute timer)

(Group leader will discuss for two minutes at their table with the kids. They will guide the conversation toward God having ownership because He is the Creator of everything.)

Money Talks attention grabber and key truth - I will live to give

Why does everything belong to God?

TEACHER: I want to hear what you talked about.

(Go around and have a few kids share with everyone what they talked about in their group.)

TEACHER: Those are good answers. The main reason God owns everything is because He is the Creator of all things. Check out this amazing verse.

“For in Him all things were created: things in heaven and on earth, visible and invisible, whether thrones or powers or rulers or authorities; all things have been created **through Him and for Him.” Colossians 1:16**

TEACHER: Everything was created by God and for God. That means our bike belongs to God. That means our video game belongs to God. That means that our clothes belong to God. That means our money belongs to God. Everything we have belongs to God.

(Hold up the \$5 bill.)

TEACHER: That means when I get money, I shouldn’t say, “This is my money!”

(Clench the money in your fist and squeeze tight.)

TEACHER: “I’ll do whatever I want with it!”

Instead, we should say, “God, this is Your money.”

(Open your hand and hold the money in your palm up toward God.)

TEACHER: “Thank You for allowing me to take care of it. What do You want me to do with it? I want to give it, save it, share it, and spend it the way You want me to.”

Let’s read the verse together one more time.

“The earth is the Lord’s and everything in it. The world and all its people belong to him.” Psalm 24:1

TEACHER: God owns everything. Let’s bow our heads for prayer.

PRAYER...TALKING AND LISTENING TO GOD (7 MIN)

Prayer slide with meditative music

TEACHER: Part of spending time with God is being still and quiet and listening to Him. Close your eyes so you won’t get distracted and just listen. If you’ll listen, He’ll talk to you. Not out loud, but in a quiet voice on the inside.

He may tell you He loves you. He may tell you that He wants you to trust Him. He may talk to you about money belonging to Him. He may say something else to you. Just listen...and you'll hear Him.

(Give kids one minute to listen to God.)

TEACHER: Prayer is also talking to God. Today, we heard God say to us through His Word that He owns everything. He wants us to say, "Yes, God. The money I have belongs to You. I want to obey You and do whatever You ask me to do with it."

Look at the other side of the card you wrote your answers on. It says, "Everything." Will you hold everything you have with open hands? Including the money He has placed there?

If that's what you want today, I'd like you to take the card that says "everything," hold it in your open hands, and raise up your open hands to God. This is just between you and God, so don't look around.

Now whisper this prayer to God if your hands are up.

(Have kids repeat prayer.)

Dear God...
You created everything...
so everything I have is Yours...
I will not hold tightly the money You place in my hands...
but I will hold it up to You with open hands...
ready to obey...
and do whatever You ask me to do with it...
I love You...
In Jesus' name I pray, Amen.

TEACHER: I'd like you take your "Everything" card home with you. Place it beside your bed. Each day this week, look at it and then tell God everything you have belongs to Him...including any money He gives you.

TEACHER: Now your group leader is going to take your prayer requests and pray with you.

(Prayer Time in Groups – group leaders take prayer requests and pray with kids in groups.)

(Close in prayer from up front at the end of prayer time.)

MONEY TALKS VIDEO PART 2 (5 MIN)

Money Talks transition slide

HOST: Phillip earned money for mowing a yard. He thinks the money is all his, but he's been challenged to see it as God's money. He has a decision to make. Let's see what happens.

Money Talks About Owning (part 2)

Money Talks transition slide

HOST: Wow! The money talked and Phillip listened. Now he knows God owns His money.

ANNOUNCEMENTS (1 MIN)

- announcements with fun music
- take home paper
- Join us next week for another episode of "Money Talks"
- Empty chair – invite someone

MONEY, MONEY, MONEY TALKS AWARD (1 MIN)

Money, Money, Money Award with music

HOST: It's that time! The time you've all been waiting for. It's time to announce the winner of today's money, money, money award! Come on up, Money Man/Lady and tell us who won!

Money Man/Lady: It was an awesome day! All the groups did an amazing job! But only one group can walk away with the Money, Money, Money Award!

And so...the winner today...is...drumroll please (*get kids to do drumroll*). The group that sang the loudest, talked when it was discussion time, listened when it was time to listen, said the key truth, and had lots of fun...was... the _____ (*announce winning group*).

- *Have group come up front with their leader.*
- *Give each person in the group a chocolate gold coin.*
- *Have everyone congratulate the group.*

HOST: Congratulations! Kids we'll be giving away another award next week so be here and be ready to get involved!

Money Talks transition slide with music

REVIEW GAME: BONK (DURING DISMISSAL)

HOST: Who is ready to play a game while we finish up the day?

(Get kids excited and cheering.)

HOST: Awesome. Have fun in your groups playing this game. You'll have an opportunity to win some prizes.

Bonk on screen with fun music

Bonk Instructions:

- *This game will be played in each group.*
- *Mix up the Bonk Cards and spread them out on the table with the word "Bonk" facing up.*
- *Kids will take turns picking a card and turning it over.*
- *If they get a question card and answer it correctly, they get the number of prizes that is listed on the card.*
- *If the card they turn over says "Bonk" on the other side as well, they lose their turn.*
- *Play as many rounds as time allows.*
- *At the end of the game, if there is anyone who hasn't won anything, give them one candy/prize for trying.*

Bonk Questions and Answers:

- 1 - I will live to _____. (give)
- 1 - God owns _____. (everything)
- 1 - "Your _____ will be where your heart is." Matthew 6:21 (treasure)
- 1 - How did Phillip earn the money? (mowing)
- 2 - "Your treasure will be where your _____ is." Matthew 6:21 (heart)
- 2 - "The _____ is the Lord's and everything in it. The world and all its people belong to Him." Psalm 24:1 (earth)

- 2 - "The earth is the Lord's and everything in it. The world and all its people _____ to Him." Psalm 24:1 (belong)
- 2 - True or False. At first, Phillip thought the money was all his. (True)
- 3 - What is one big reason God has the right to own everything? (He created it)
- 3 - "Your treasure will be where your heart is." _____ 6:21 (Matthew)
- 3 - The 2 parts of prayer are talking and _____. (listening)
- 3 - "The earth is the Lord's and _____ in it. The world and all its people belong to Him." Psalm 24:1 (everything)
- *There are 4 Bonk cards

Money Talks transition slide with music

PARENT PICK-UP/CONNECT

HOST: We've had a blast spending time with you today. Let's say our key truth together one more time.

Key truth on the screen – I will live to give

(Have kids repeat a few times.)

HOST: Great job! Remember to put your "Everything" card by your bed this week and tell God He owns everything you have. See you next weekend.

Slide that reads, "Parents ask your kids about their "Everything" card with fun music

- Kids will play the Bonk review game while waiting to be picked up.
- Group leaders connect briefly with each parent.
- Thank for coming.
- Invite the child to come back to your group next week.
- Remind parents to ask their child about their "Everything" card.
- Remain at your group until your last child is picked up.

slide that stops music