

**Money, Money, Money**  
**STW Lesson #1**  
**50-Minute Small Group Materials**

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**Community (about 25 minutes)**

**Intro**

If you have five or fewer students, you can do this as a small group or individual activities; otherwise divide into teams as you see fit for your group.

OPTION: Record from NBC the intro to *The Apprentice* or download the song “Money, Money” and play it as you divide or as an intro.

“Tonight we are going to test you: first, your preparedness; second, your physical ability; third, your skill level; and fourth, your intelligence. Your goal is to be the group that accumulates the most worth by the end of the challenges”

**Show Me Da Money**

Each person in the group must gather all the money that they have are carrying with them and total it with the other members of the group. It must be cold hard cash—no checks or credit cards. The total amount goes toward their group’s net worth.

OPTION: (If you have more time) have them give an amount for everything they have on them, including clothes, watches, i-pods, jewelry, etc.

**The Buck Stops Here**

Give each group a \$1 bill. Each person get two tries to accomplish the following.

1. You must jump forward over the bill.
2. If you fall down, you are disqualified.
3. Your heels must clear the vertical plane at the end of the bill.
4. You must grab your toes with two hands, one on each foot.

(The group that does it the most is awarded \$100, second place \$50, and third place \$25.)

**Three Coins in a Fountain**

Give each youth three pennies. Then fill three bowls with water; the object is the old carnival game—toss the pennies into the bowls. The first bowl is worth \$5, the second \$10, and the last \$25. However many pennies they have in each bowl is added into their total net worth.

**Memory Madness**

Use the following four categories or create your own.

1. Television Networks
2. Car Companies
3. Movie Studios
4. Stores in your local mall

(If you do not have a local mall, use stores in your town)

In their groups, youth get blank pieces of paper. Their goal is come up with as many different answers in each category as possible within thirty seconds. For each different answer, they are awarded \$10 towards their net worth.

**Bible Discussion (about 25 minutes)**

**The Year of Jubilee**

In the ancient Jewish culture, every fiftieth year was supposed to be the year of Jubilee. It was to be a time of forgiveness when all debts would be cancelled, all prisoners freed, all property returned, and all sick were given health to the best of their ability.

Leviticus 1:8–17 (HCSB)

**8** "You are to count seven sabbatic years, seven times seven years, so that the time period of the seven sabbatic years amounts to 49. **9** Then you are to sound a trumpet loudly in the seventh month, on the tenth [day] of the month; you will sound it throughout your land on the Day of Atonement. **10** You are to consecrate the fiftieth year and proclaim freedom in the land for all its inhabitants. It will be your Jubilee, when each of you are to return to his property and each of you to his clan. **11** The fiftieth year will be your Jubilee; you are not to sow, reap what grows by itself, or harvest its untended vines. **12** It is to be holy to you because it is the Jubilee; you may [only] eat its produce [directly] from the field.

**13** "In this Year of Jubilee, each of you will return to his property. **14** If you make a sale to your neighbor or a purchase from him, do not cheat one another. **15** You are to make the purchase from your neighbor based on the number of years since the last Jubilee. He is to sell to you based on the number of [remaining] harvest years. **16** You are to increase its price in proportion to a greater amount of years, and decrease its price in proportion to a lesser amount of years, because what he is selling to you is a number of harvests. **17** You are not to cheat one another, but fear your God, for I am the Lord your God.

## INTRO

1. What is the most valued possession you have?
2. What is one thing you really want but do not yet have?
3. If you were to be given \$50,000, what would you do first with it?
4. What was the last thing you purchased that you thought you had to have and now you don't even know where it is?

## Bible Discussion

1. In the Hebrew days, every fiftieth year all debts would be cancelled. What would happen in the world if all debts to foreign countries were cancelled?
2. In the United States today, 43 percent of the world's resources are consumed by 6 percent of the world's population. Why do you think we have so much in America?
3. Why do you think it is important to set aside tithes, gifts, and offerings?
4. In what ways are people cheated today?
5. What is our calling to the world as the wealthiest country in the history of the world?

## Application

1. What can you give up so that someone else might benefit?
2. What is something you can sacrifice for a period of time?
3. STW is encouraging teens in the Church of God to make a forty-day commitment. What might you be willing to do? Hand each teen a pledge card and give them some quiet moments in prayer to fill them out.

## 40 Days

For 40 days, it rained on the earth.

Moses was on the mountain for 40 days.

Elijah walked for 40 days to Horeb, the Mountain of God.

Jesus fasted for 40 days.

Jesus was with his disciples for 40 days after he resurrected.

40 days. What can you do or not do for 40 days? Can you give up soda? Can you give up CD's? Can you write an encouraging note? Can you fast? Can you set aside time to pray?

For 40 days, from February \_\_\_\_\_ until April 16, we at STW are encouraging teens in the Church of God to make a 40-day commitment before the Lord. We ask that you make a pledge to STW during this time to give up something you have in excess so that someone might hear the good news of Jesus Christ.

It's only 40 days. What are you waiting for?

**Money: How, Why & By not Buy!**  
**STW Lesson #2**  
**50-Minute Small Group Materials**

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Community (25 Minutes)

**Have you ever**

1. Gone a week without brushing your teeth?
2. Laughed so hard you wet your pants?
3. Worn the same pair of socks more than two days in a row?
4. Stayed out past curfew?
5. Used the snooze button on your alarm clock more than two times?
6. Eaten two large pizzas in one sitting?
7. Had your mother pick out your clothes to wear the next day to high school?
8. Lied to a teacher, coach, or school administrator?
9. Spent more than \$500 in one day, not including cars?
10. Given more than \$100 at one time?

**Shopping Spree**

Give each team or person:

10 pennies = \$1 per penny  
6 nickels = \$5 per nickel  
6 dimes = \$10 per dime  
2 quarters = \$25 per quarter  
**Total = \$150 = allowance per one month**

Place cups or bowls with signs on the front based on the sixteen items below. If in teams, they must agree on which cups to spend their money in, from the list below. Encourage your teens to put money in the cups where they *actually* spend their money, not where they *should* spend their money.

- Clothes
- Movies: Renting, Buying, PPV, Theater
- Food, Fast Food, Snacks
- Car: Gas, Payment, Insurance
- Video/Computer Games/Software
- Vacations, Day Trips
- Youth Activities
- Tithe
- Girlfriend/Boyfriend

- Other Giving
- CDs, Music
- Stereo Equipment, TVs, etc.
- Bathroom Stuff, Hair Gel, etc.
- Magazines, Books, Reading Materials
- Sports
- School

Consider the following statistics for teens in America:

- 74% have savings accounts, 31 percent checking accounts, and 16 percent own stock
- 67% indicate that they influence household buying decisions
- 49% report having a job during the school year
- 35% indicate that they receive an allowance
- 11% own credit cards, with the percentage increasing with age

### **Question & Answer Game**

Give everybody a 3x5 card and ask half the group to write a question beginning with the word **how**; have the other half of the group write an answer using the word **by**.

### **BIBLE DISCUSSION (25 Minutes)**

#### **Matthew 19:16–30 (NLT)**

**16** Someone came to Jesus with this question: "Teacher, what good things must I do to have eternal life?" **17** "Why ask me about what is good?" Jesus replied. "Only God is good. But to answer your question, you can receive eternal life if you keep the commandments." **18** "Which ones?" the man asked. And Jesus replied: "Do not murder. Do not commit adultery. Do not steal. Do not testify falsely. **19** Honor your father and mother. Love your neighbor as yourself." **20** "I've obeyed all these commandments," the young man replied. "What else must I do?" **21** Jesus told him, "If you want to be perfect, go and sell all you have and give the money to the poor, and you will have treasure in heaven. Then come, follow me." **22** But when the young man heard this, he went sadly away because he had many possessions.

**23** Then Jesus said to his disciples, "I tell you the truth, it is very hard for a rich person to get into the Kingdom of Heaven. **24** I say it again – it is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of God!" **25** The disciples were astounded. "Then who in the world can be saved?" they asked. **26** Jesus looked at them intently and said, "Humanly speaking, it is impossible. But with God everything is possible." **27** Then Peter said to him, "We've given up everything to follow you. What will we get out of it?" **28** And Jesus replied, "I assure you that when I, the Son of Man, sit upon my glorious throne in the Kingdom, you who have been my followers will also sit on twelve thrones, judging the twelve tribes of Israel. **29** And everyone who has given up houses or brothers or sisters or father or mother or children or property, for my sake, will receive a hundred times as much in return and will have eternal life. **30** But many who seem to be important now will be the least important then, and those who are considered least here will be the greatest then."

#### **Intro**

1. What is something you have that you know you could not live without?
2. What is one activity you do that defines you?
3. If you were given a choice between your answer for number one or number two which would you choose—the possession or the activity?

#### **Bible**

1. How would feel if you were the rich young man? Would you do what Jesus asked of you?
2. Why does he go away sad? The Scriptures never tell us his decision. Why do you think that is?
3. Who do you think is considered the least on earth?
4. There are around two billion people in the world that have never heard the good news of Jesus Christ. What is our responsibility to these two billion people?

5. Of these two billion people, a vast majority of them are underprivileged, malnourished, and in poverty. What can we do as a group in response to this dilemma?
6. Why is it important for people to hear the news of Jesus Christ?
7. Why does Jesus give a promise to those who give up possession or money or relationship to help spread the gospel message?

### **Application**

1. How can you help Spread the Word both here in America and abroad?
2. What are you willing to give up?

### Application Activity

Now ask your students write a **how** question relating to spreading the good news of Jesus Christ, and then have the group answer with a **by** statement.

For example: How can two billion people hear the good news? By ministering one at a time.  
How can I make a difference? By sharing the gospel with someone or by giving to help those overseas who are doing this daily.

## **Becoming Hands, Feet, and Mouths!**

### **STW Lesson #3**

### **50-Minute Small Group Materials**

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### **Community (25 minutes)**

#### **Hands Relay**

In groups, each person gets a partner. One person gets behind the other and inserts his or her hands under the armpit of the other person. They then run as a pair to the other end, where the person with the hands grabs a marshmallow, dips it in chocolate, and feeds it to the other person. When the marshmallow is swallowed, they then run back and the next pair goes.

#### **Foot Wrestling**

Have partners sit on the floor. Then, they take off their right shoe and sock. Next, they lock toes. The object is to then pin the other person's foot to the ground. They must always partner with someone who is not in their group.

#### **Hands and Feet Relay**

Each person travels the track doing the bear crawl, and comes back doing the crab walk. If any other part of their body touches the ground, they go to the back of the line and start again.

#### **Becoming Hands**

Have a person sit at a table and put his or her arms behind their backs. Have another teen stand behind and put their arms under the sitting teen's armpits so they are the acting hands of the sitting teen. Then have the person feed the sitting teen a bowl of cereal.

#### **Mouth Piece**

Play the classic game *Password* (which many students today do not know). Have two students face each other; show them one of the words from the list below. They only get five attempts to guess the word, and they may not use their bodies in any way. They cannot use any part of the word or phrase in their clues. They may only use one word to help the other person guess the word. If they get it on the first try, they get five points, and it goes down one point for each additional word until all five attempts are done.

Word & Phrase List (all things we do with our hands, feet, or mouths)

1. Running
2. Swimming
3. Tennis
4. Hiking

5. Whistling
6. Talking
7. Singing
8. Clapping
9. Pointing
10. Kicking

(An option, if you have it, would be to show the *Hands and Feet Video* from Audio Adrenaline)

## **Bible Discussion**

### **Intro**

1. Where do youth in our town go to hang out? What do they do when they go to these places? What do you think the three most popular extracurricular activities are in town?
2. What do you think students in our town need the most?
3. Where in our town is a safe place for teens to go?
4. We all have certain types of people who challenge us or are hard to get along with. Who are the people that are challenging you?
5. How does our youth group provide a safe community? Do we accept all types of people?

### **Bible**

**How do the following verses challenge us to be his hands and feet?**

1. Matthew 16:24–26
2. Isaiah 40:28–31
3. Psalm 51:10–12
4. Psalm 23:4
5. Philippians 1:9
6. John 8:31–36
7. Matthew 28:16–20
8. Isaiah 6:8

### **Leader's Cheat Sheet**

- |                     |                             |
|---------------------|-----------------------------|
| 1. Matthew 16:24–26 | Abandon Self                |
| 2. Isaiah 40:28–31  | Defy Mediocrity             |
| 3. Psalm 51:10–12   | Willing Heart               |
| 4. Psalm 23:4       | Fear                        |
| 5. Philippians 1:9  | Seize Love                  |
| 6. John 8:31–36     | Proclaim Freedom            |
| 7. Matthew 28:16–20 | Go                          |
| 8. Isaiah 6:8       | I Will Go/Here Am I/Send Me |

### **Application**

1. What can we do in this community to make a difference?
2. What is personally holding you back from being Jesus' hands and feet?
3. Challenge each of the students to pick one of the verses from the Bible study and memorize it for next week.

## **Commitments, Conversations, Connections**

### **STW Lesson #4**

### **50-Minute Small Group Materials**

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### **Community**

**Wild Predications** (This will take about twenty minutes to do with discussion.)

Refer to the hand out. Have students guess which students or staff in their small group or youth group is most likely to fulfill the predications on the handout.

**Commitments** (Allow five to ten minutes for these, depending on group size.)

Have each student make a ridiculous commitment for that week. It should be something they could actually follow through with and have the group vote on whether or not that student could actually follow through with it. For example:

I will eat nothing but pizza for a week.

I will not eat anything this week.

I will bike ten miles a day.

Follow through next week to find out who succeeded.

## **Bible**

### **Intro**

1. What is the most adventurous thing you have ever done in your life?
2. If you could have anyone come to your house to hang out, who would it be? Who would you invite?
3. Where—in what what context—do you have the most influence? School, family, sports team, here, etc?

### **Luke 19:1–10 (NLT)**

**1** Jesus entered Jericho and made his way through the town. **2** There was a man there named Zacchaeus. He was one of the most influential Jews in the Roman tax-collecting business, and he had become very rich. **3** He tried to get a look at Jesus, but he was too short to see over the crowds. **4** So he ran ahead and climbed a sycamore tree beside the road, so he could watch from there. **5** When Jesus came by, he looked up at Zacchaeus and called him by name.

“Zacchaeus!” he said. “Quick, come down! For I must be a guest in your home today.”

**6** Zacchaeus quickly climbed down and took Jesus to his house in great excitement and joy.

**7** But the crowds were displeased. “He has gone to be the guest of a notorious sinner,” they grumbled. **8** Meanwhile, Zacchaeus stood there and said to the Lord, “I will give half my wealth to the poor, Lord, and if I have overcharged people on their taxes, I will give them back four times as much!” **9** Jesus responded, “Salvation has come to this home today, for this man has shown himself to be a son of Abraham. **10** And I, the Son of Man, have come to seek and save those like him who are lost.”

### **Observation** (What is going on in the text)

1. Why do you think Zacchaeus wanted to see Jesus so badly?
2. Do you think Jesus was looking for him specifically or did he just see him in the tree?
3. The Bible says that Jesus called him by name. Why?
4. Why does Jesus invite himself to dinner? Do you think Zacchaeus could have said no?
5. What is the result of the connection?

### **Interpretation** (What does it mean)

1. Why was Zacchaeus a “notorious sinner?”
2. Who are the “notorious sinners” today?
3. What does it mean when Jesus goes to hang out with them?
4. Why pay them back? Isn’t forgiveness enough?

5. Zacchaues never went near an altar. What does it mean when the Bible says, "Salvation has come to this home today..."

**Application** (What are some lessons we can learn)

1. What are we committed to? Individually and as a group?
2. What hinders us from following through with people, spiritual conversations, or our commitments?
3. Why did Jesus not back down from this conversation?
4. What is the reason Zacchaeus cannot see Jesus? What is something that keeps you from seeing or being with Jesus?

Spreading the Word is about making a commitment to establish a connection for the purpose of having a spiritual conversation.

1. What are you committed to?
2. Who do you have connections with?
3. When was your last spiritual conversation?

## WILD PREDICTIONS

Below is a list of crazy forecasts. In your groups, try to match different youth to something wild that they will accomplish in their lifetimes. (Don't take it too seriously.)

The person in our youth group most likely to...

- \_\_\_\_\_ Develop Arnold Schwarzenegger-size biceps
- \_\_\_\_\_ Become the first woman to play professional football
- \_\_\_\_\_ Become the most famous pet psychologist in Beverly Hills
- \_\_\_\_\_ Win the Internet contest for worst jokes
- \_\_\_\_\_ Appear on the cover of *GQ*
- \_\_\_\_\_ Replace Regis Philbin on the Regis & Kelly Show
- \_\_\_\_\_ Become a Barker Beauty
- \_\_\_\_\_ Win the tattoo contest at a Harley Davidson convention
- \_\_\_\_\_ Rollerblade across the country
- \_\_\_\_\_ Become an African safari guide for wealthy people
- \_\_\_\_\_ Open a charm school for Hell's Angels
- \_\_\_\_\_ Win money on a television game show
- \_\_\_\_\_ Become a stuntman for Mt. Dew commercials
- \_\_\_\_\_ Become the first woman president of the United States
- \_\_\_\_\_ Make a fortune on portable toilet rentals
- \_\_\_\_\_ Become the salesperson of the year for aerobic gear
- \_\_\_\_\_ Write a soap opera based on their love life
- \_\_\_\_\_ Set a world record for marathon dancing
- \_\_\_\_\_ Become a participant on the World's Strongest Man Competition
- \_\_\_\_\_ Become a millionaire by age thirty

## **50-Minute Small Group Materials**

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Instead of having group tonight, find a local service organization where you can get involved.