

ELEVATE: Our Priorities

Session #3: Money

Session Objective: To live in our world requires money. Money itself isn't evil and being rich isn't a sin. In fact, money can be used as a tool for great good. However, some people argue that, "North Americans are choking on their wealth." Through a study of 1Timothy 6, this session will help students reflect on the temptations and traps related to pursuing wealth as well help student begin to consider healthy habits in light of their responsibilities of being relatively wealthy.

Minimum Prep: Read through the entire session outline. Prepare an environment where discussion can occur.

Extended Prep: There are a few audio/visual aids that could be used to add punch to this session.

- Consider taping an episode of "Rap City", or "Cribs" or "the fabulous life of" – all from Much Music. These shows tend to equate the good life with having lots of "bling bling", fancy cars and big houses. Ask the kids the comment on the perspective on money and material that these shows/music videos reflect.
- Obtain a copy of the Barenaked Ladies' song "If I Had A \$1,000,000".
- Make copies of the words to "If I Had A \$1,000,000" or prepare PowerPoint slides with the words.
- Have whiteboard/markers or large paper that you could write a list on.

Session Outline

Leader Preamble: We are going to start this session with some trivia on the Barenaked Ladies. Let's start with naming some of their hit songs. (When "If I Had A \$1,000,000 is mentioned, ask:

- Has everybody heard it before?
- Does anybody know all the words?
- Does anybody know what food item fans used to throw during this song? Answer: Kraft Dinner - macaroni and cheese.

As an introduction to this session on Elevating Your Priorities, we're going to listen to this song and as you listen, I'm going to ask you to think about what you would do if you had \$1,000,000. (Play song now with PowerPoint or handouts with words).

(After song) I'm going to ask you to share with a partner what you would do with a lottery prize worth \$1,000,000. (Give 3-4 minutes for sharing).

To live in our world requires money. Money itself isn't evil and being rich isn't a sin. In fact, money can be used as a tool for great good. However, some people argue that, "North Americans are choking on their wealth." Also, Paul writes in 1Timothy 6 that, "the love of money is a root of all kinds of evil" and the pursuit of money can be a trap preventing people from truly living life. So, at this point, we're going to break into our small groups and learn more together about money.

Small Group Questions

Read 1Timothy 6:6-10

1. Re-read 1Timothy 6:6-7. How do these verses put the pursuit of money into perspective?

v. 6 – godliness with contentment are the real goals

v. 7 – money doesn't follow us into the next world, one memorable story is told of one of America's richest men, John D. Rockefeller. After Rockefeller's death, reporters asked his accountant how much money Rockefeller was leaving behind. The accountant's answer, "All of it"

2. Read 1Timothy 6:8. Verse 8 talks about being content with just food and clothing – in other words, being content with just the basics in life. Would this be hard for you in North America? Why or why not?

3. Read 1Timothy 6:9-10.

a. What do you think would be some of the traps or foolish and harmful desires that can be temptations or result in grief for those pursuing money? Can you think of any examples you've heard about from the media?

Thinking happiness is found through money, thinking they will one day have enough money (one of the richest men in the world was asked how much money would satisfy him – his answer, 'just a little bit more'), temptation to compromise your integrity for financial advantage (i.e. Martha Stewart stock market scandal), etc.

b. Most people probably see some of these temptations ahead of time, but continue on anyway. Why is the lure of money so tempting and so strong?

We are taught to assume that money brings happiness, freedom, power, privilege, influence and contentment.

c. How do the answers in part (b) match or contrast with what a follower of Christ believes?

True freedom, power and contentment are found ultimately in Christ. God is more concerned with our holiness than happiness. Etc.

4. Read 1Timothy 6:17-19. What are the potential pitfalls for those who are already rich? How can we ‘choke on our own wealth’?

v. 17 – arrogance, putting their hope in wealth – in other words, not putting their hope in God, seeing their own work as the source of earning the money rather than seeing God as their provider

5. What are the responsibilities of those who are rich?

v. 18 – be rich in good deeds; be generous and willing to share

6. Although you or your family may not have a great deal of money, students spend billions each year in North America. As well, when you look outside of Canada, the United States and Western Europe, even students here are rich relative to working adults in the developing world.

a. If you are seen as rich by others in your community and for sure by many in our world, how are you handling the responsibilities of one who is rich?

B. As a self-test to help with the last question, think back to the last \$100 you spent or your last pay cheque: What percentage would fit in the good deeds, generous or sharing category? Was any of your money cheerfully given to further the work of the Church – God’s main way of doing ministry? How about your last \$500 spent?

c. If you have been regularly managing your finances with good deeds, generosity, sharing and ministry in mind, how did you come to this point? How have others, or you, received a benefit?

One of the key benefits received by a practice of giving away your money or belongings is freedom from the control of money/stuff.

1. As a student with pending and looming post-secondary school costs, is it hard to be a giver? How do you determine what is reasonable?

Most students will probably answer that it is hard to be a giver with limited income and pending expenses. That answer is understandable, but the bigger issue is found in the heart rather than an amount.

Give two heart check follow-up questions: Is it hard to spend on you? When you thought about managing \$1,000,000 at the beginning of the night, did your answers fit with good deeds, generosity, sharing and ministry? If not, then it may be more about the heart than a bank balance.

Answering the ‘what is reasonable?’ question is tricky. Conformity to a legal answer doesn’t solve a heart issue. The ultimate goal is to give Christ Lordship over all of our finances.

8. What is the potential downfall of saying, “When I graduate and find a good job, then good deeds, generosity, sharing and ministry will be an important factor in how I spend my money”?

First, believe it or not, you may have more money at your discretion now than later when you have a job but you also have significant housing, transportation and family expenses.

Secondly, your habits now provide the foundation for your habits later. In other words, if you duck the church collection plate now with little, you will likely lean toward ducking the church collection plate later when you have a lot.

9. What would be some practical ways to elevate how we manage the money God provides us?

Some ideas and good habits could include: setting aside a regular amount from each paycheck to invest in others – since they have dates on them, getting offering envelopes from the church can help us remember; with whatever non-essential money you have, make a ratio of how much you will spend on self and on others (i.e. for every \$2 I spend on myself, I will spend \$1 on others), etc.

Pray together by leading your group through the following stages of prayer...
(Explain the 3 stages in advance and allow students to pray at each stage)

- a. **Thanksgiving** – Thanking God for his provision of so much materially and beyond material stuff.
- b. **Confession** – Bringing before God the condition of our hearts or how we have entered into a trap.
- c. **Help** – Asking for God’s intervention – forgiveness, a changed heart, new habits, peace over financial worries, etc.

If I Had \$1000000

Words and Music by Steven Page & Ed Robertson

If I had \$1000000
(If I had \$1000000)
I'd buy you a house
(I would buy you a house)
If I had \$1000000
(If I had \$1000000)
I'd buy you furniture for your house
(Maybe a nice chesterfield or an ottoman)
If I had \$1000000
(If I had \$1000000)
I'd buy you a K-Car
(a nice Reliant automobile)
If I had \$1000000 I'd buy your love.

If I had \$1000000
I'd build a tree fort in our yard
If I had \$1000000
You could help, it wouldn't be that hard
If I had \$1000000
Maybe we could put a refrigerator in there
Wouldn't that be fabulous

If I had \$1000000
(If I had \$1000000)
I'd buy you a fur coat
(but not a real fur coat that's cruel)
If I had \$1000000
(If I had \$1000000)
I'd buy you an exotic pet
(Like a llama or an emu)
If I had \$1000000
(if I had \$1000000)
I'd buy you John Merrick's remains
(All those crazy elephant bones)
If I had \$1000000 I'd buy your love.

If I had \$1000000
We wouldn't have to walk to the store
If I had \$1000000
We'd take a limousine 'cause it costs more.
If I had \$1000000
We wouldn't have to eat Kraft Dinner
But we would eat Kraft Dinner. Of course we would, we'd just eat MORE. And buy
all those fancy ketchups – hey, DI JON ketchup. Mmm.

If I had \$1000000
(If I had \$1000000)
I'd buy you a green dress
(but not a real green dress, that's cruel)
If I had \$1000000
(If I had \$1000000)
I'd buy you some art
(a Picasso or a Garfunkel)
If I had \$1000000
(If I had \$1000000)
I'd buy you a monkey
(haven't you always wanted a monkey?)

If I had \$1000000
(If I had \$1000000)
I'd buy your love

If I had \$1000000, If I had \$1000000
If I had \$1000000, If I had \$1000000
I'd be rich.

Andy Creeggan: Piano, vocals
Jim Creeggan: Double Bass, vocals
Steven Page: Vocals
Ed Robertson: Guitar, vocals
Tyler Stewart: Drums

Leader Note: Contact Rob McAlpine at compass@baptist.ca with any thoughts questions or suggestions.

Comments and Feedback:

Leader Note: This is your place each week to record significant sharing or growth in the lives of your students for subsequent follow up. You can also use this space to provide feedback on the material. All suggestions are welcome.
