

# Learning About Money

1 Timothy 6:1-19

## **MEMORY VERSE**

1 TIMOTHY 6:6

“Now godliness with contentment is great gain.”

## **WHAT YOU WILL NEED:**

Twenty round pieces of construction paper cut out before class (to resemble coins), a pen and small prizes for the winning team (optional)

A copy of the “Kids’ Budget” curriculum template for each child in your class.

Candy (preferably the small chocolates that look like coins) and two small bags.

## **ATTENTION GETTER!**

### **The True Treasure Hunt**

In today’s lesson we will be learning about money. Sometimes when we think of treasure we only think of money, but treasures can be other things as well. This first activity will help us to learn about true and false treasures.

Before class cut out 20 round pieces of construction paper (to resemble treasure). On the pieces write true treasure words on 15 of them (words like love, joy, Jesus, etc.). On the remaining 5 pieces write false treasure words like (money, toys, candy, etc.). Hide the pieces in various places in the room (tape under chairs, etc.).

When the class arrives split up into two teams. Explain that 20 “treasures” are hidden throughout the room. Tell your teams to “go” and give them a few minutes to search for the coins. At the end of three minutes call time and have the children stop looking. Tell the teams to count how many “true” treasures they have and how many “false” treasures they have. Each “true” treasure and “false” treasure correctly identified is worth 5 points. But if a “false” treasure is identified as a “true” treasure, or if a “true” treasure is identified as a “false” treasure 3 points are deleted. Count up the points and declare a winner. You may, as an option have small prizes available for the winning team.

## **LESSON TIME!**

Is money important or not important to God? Is it a sin to be rich? What does God expect us to do with our money and things? Many times we do not even think about these questions, especially as children. There are so many more important things to do, like play. But God's Word has a lot of important things to say about money, and the younger we learn about what God says the better our lives will be.

The first thing that we need to understand is that everything we own is really not ours at all, it is God's. So if we start with that understanding it is easier for us to learn how to deal with money. Money is very important in our world. We have to have money in order to buy things to live. We are going to look closer at what God's Word says about money in our lesson today and we will discover that... **God wants us to use our money and things to glorify Him.**

### **1 TIMOTHY 6:1-2**

**Let as many bondservants as are under the yoke count their own masters worthy of all honor, so that the name of God and His doctrine may not be blasphemed.**

**And those who have believing masters, let them not despise them because they are brethren, but rather serve them because those who are benefited are believers and beloved. Teach and exhort these things.**

In verse 1 Paul refers to bondservants as under the "yoke." Bondservants were people who were serving as slaves. In these days people had slaves. Often it was more like employment where people would agree to be a servant for someone else for a certain price and for a certain period of time. The slaves usually served masters who were wealthy.

"Under the yoke" means that they were in a place of servitude or bondage to their master. Many people who became servants had debts that they couldn't pay off, so they would work for the person they owed the money to. The Holy Spirit through Paul gives guidelines to those Christians who found themselves in slavery. Sometimes people were slaves before they came to Christ and Paul wanted them to know how to live the Christian life as a slave.

In many ways the relationship between a slave and a master is a picture of an employee and an employer. There are a lot of things we can learn for these verses about what we should do in the work place. We see in these verses that the bondservant was to count their masters worthy of all honor. In other words, slaves were to respect their masters. To give them honor would be to place their masters above themselves. They were not to complain against their masters, but rather obey them in all things.

The reason that they were to honor their masters is so that they can be a witness to them. When we work for someone we need to give our boss honor. We should respect him or her and do everything as ask (as long as it is not against God's Word). By doing this we will be an example of Jesus in the place where we work.

But what if they were a slave to another Christian? Does that change anything since the master knows Jesus? NO! The slave still had to show respect and honor. If anything we need to serve believing masters even greater than unbelieving masters. This way the believers, our brothers and sisters, will be blessed as a result. Paul tells the young pastor Timothy that this is what he needs to teach and tell others to do.

### **1 TIMOTHY 6:3-5**

**If anyone teaches otherwise and does not consent to wholesome words, even the words of our Lord Jesus Christ, and to the doctrine which accords with godliness,**

**he is proud, knowing nothing, but is obsessed with disputes and arguments over words, from which come envy, strife, reviling, evil suspicions,**

**useless wranglings of men of corrupt minds and destitute of the truth, who suppose that godliness is a means of gain. From such withdraw yourself.**

Paul is reminding Timothy again to beware of false teachers, just as he did in the beginning of chapter 1. There are false teachers today just as there were in Timothy's day, men and women who profess to be Christians but are not teaching what the Bible teaches. They are making up their own religion and beliefs in order to make money or get things for themselves. These people are calling themselves Christians only to get something for themselves, instead the Lord wants just the opposite from us **God wants us to use our money and things to glorify Him.**

Paul was also instructing Timothy to stay away from these kinds of people. He tells Timothy to keep from arguing with them because it is a waste of time. In Proverbs 9:7-8 the Lord refers to these type of men and women as “scoffers.” These are people who want to argue just to hear themselves argue. They do not really want to know the truth; they only have one thing in mind, to get you involved with arguing with them.

God is very clear in verse 7 of that same Proverb, that we will bring shame upon ourselves, in other words lose our witness, when we get involved with proving a point with argumentative types of people. Paul is reinforcing what the Bible had said hundreds of years earlier, stay away from arguing with people. When you want to argue to be right, remember that the Lord wants you to stay away from that. Most times we can glorify God just by staying quiet.

### **1 TIMOTHY 6:6-8**

**Now godliness with contentment is great gain.**

**For we brought nothing into this world, and it is certain we can carry nothing out.**

**And having food and clothing, with these we shall be content.**

Paul just got through telling Timothy in verse 5 that these false teachers were using godliness as a means of gain. They were only appearing to be godly so they could win the people’s favor and make money. But in verse 6 Paul tells Timothy that when we focus on our relationship with the Lord and serving Him, and are content with what we have been given from the Lord, that is great gain. Do you think of having more and more toys, or more and more clothes, or bigger and better things? Or are you content, or happy with what you have?

Instead of trying to trick others to make money, (like the false teachers) Paul describes a much better life in just enjoying what God gives us. How peaceful it would be to not have to worry about making money all the time but simply relying on God’s providence instead. It is true that we need money to buy food and clothing. But God also promises that He will provide all of our needs (see Matthew 6:19-34).

We are told here that we brought nothing into this world and it is certain we will carry nothing out. Have you ever stopped to think about that? We did come into this world without anything. We cannot take our video games or toys with us when we leave. Eternity is the most important thing so we should not waste our lives away worried about getting as much stuff as we can.

So what should we be content with? Well the Bible says we should be content with food and clothing. In other words, when our basic needs are met we should be happy with that. God promises to supply all of our need, but He may not give us all of our wants. But if our minds and hearts are consumed with what we want to get for ourselves instead of being consumed with Jesus then we are going to be the opposite of content; miserable. **God wants us to use our money and things to glorify Him.**

### **1 TIMOTHY 6:9-10**

**But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition.**

**For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.**

The Bible never says that it is a sin to be rich or wealthy. Some very godly people in the Bible were also very wealthy people. Jesus did say that it is harder for a rich person to enter the kingdom because of their wealth; but He also said that what is impossible with man is certainly possible with God. But the problem comes in not with the wealth or money itself, but with our heart's attitude towards it.

We see in these verses that people who "desire" to be rich can fall into temptation and a snare, and into harmful lusts which will end up destroying them. That is pretty scary. We have to be careful. If we allow the love of money to be the most important thing in our life then we may be tempted to do all kinds of wrong things in order to get that money. Also we will crowd out Jesus. Jesus said Himself that we cannot serve God and money at the same time.

We also see that the love of money is at the root of all kinds of evil. Notice that it does not say that, "money is the root of all kinds of evil", but rather, "the love of money is the root of all kinds of evil". This is an important difference because God can certainly make some people rich. And those who are rich can be very effective for God's kingdom when they use their wealth to bless others. The key here is how tight or how loose is our money in our hands? Are we willing to give away what we have in order to help others? It is when we love money and be willing to do anything to get it that we fall into sin and sorrow. **God wants us to use our money and things to glorify Him.**

## **Kids' Budget**

You will need a copy of the Kids' Budget for each child in your class. This is a simple way for children to understand that God cares about how we spend our money. This activity will help the children think about how they spend their money and how they should spend their money.

Distribute the budget to each child. Talk about each category and what it means. Use the example of one dollar to explain how it breaks down (many young children won't understand percentages, but may understand 10 cents out of a dollar). The percentages used are just guidelines and can be changed. Encourage the children to plug in amounts for their own budget. Their income may come from allowances, gifts or even doing things for others. Have them figure out their income and expenses and take home their budget and keep it to refer to when God blesses them with money.

### **1 TIMOTHY 6:11**

**But you, O man of God, flee these things and pursue righteousness, godliness, faith, love, patience, gentleness.**

When the Lord tells us not to do something we can be assured that He will tell us what we should do. Paul tells Timothy to flee, or run away from the kind of heart that would be fixed on getting rich. He should take his mind off of those things and rather pursue righteousness, godliness, faith, love, patience, and gentleness.

Just think about this list for a moment. There is certainly enough here to spend a lifetime pursuing. We will be so much better off if we pursue godliness in our lives than pursuing riches. Riches are temporary and will not go with us. Godly character will remain forever. We also need to flee the pursuit of riches and instead go for the pursuit of godliness. **God wants us to use our money and things to glorify Him.**

### **1 TIMOTHY 6:12**

**Fight the good fight of faith, lay hold on eternal life, to which you were also called and have confessed the good confession in the presence of many witnesses.**

Paul continues to urge Timothy to never give up. When we are tempted to give up we need to remember that this is not our home and eternal life in heaven is waiting for us. We need to ask the Lord to help us be strong to fight and continue on each and every day.



The witnesses that Paul is referring to may have been the people that were present when Timothy was ordained as a pastor or when Timothy was baptized. Paul wanted to remind Timothy of all who stood by and watched as he made his public profession of being a Christian. But more than just going public and confessing this, Paul is reminding Timothy and us, when we want to give up on Jesus, Jesus will never give up on us! **God wants us to use our money and things to glorify Him.**

### **1 TIMOTHY 6:13**

**I urge you in the sight of God who gives life to all things, and before Christ Jesus who witnessed the good confession before Pontius Pilate,**

Again, being more concerned with pleasing God than men, Paul once more tells Timothy to remember that he stands before the Lord Jesus Christ and that Jesus was the ultimate example of public confession and fighting the good fight. He went before Pontius Pilate and was condemned to death and still stood firm. Jesus is our example.

### **1 TIMOTHY 6:14**

**that you keep this commandment without spot, blameless until our Lord Jesus Christ's appearing,**

As well as being a witness we must continue to believe in the truth of God's Word and to live by those truths until the Lord comes back.

### **1 TIMOTHY 6:15-16**

**which He will manifest in His own time, He who is the blessed and only Potentate, the King of kings and Lord of lords,**

**who alone has immortality, dwelling in unapproachable light, whom no man has seen or can see, to whom be honor and everlasting power. Amen.**

Paul continues to remind Timothy that only God knows when Jesus will return and He is in complete control of that timing. He goes on to give all the praise and honor to the Lord for His sovereignty and glory both in heaven and on earth. God is in control. Is it not so much better to put our hope and trust in God Almighty than in riches which can be here one day and gone another?



## 1 TIMOTHY 6:17-19

**Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy.**

**Let them do good, that they be rich in good works, ready to give, willing to share,**

**storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.**

Now Paul turns to those who currently are rich. Before he warned against “desiring” to become rich, but what about those who already are rich? How should they use their money as a Christian? These verses help to answer that.

First Paul says that those with riches should not be haughty. In other words they should not be filled with pride. Having money and a lot of material things can tempt one towards pride or thinking they are better than others. That is something we need to be careful of. If God has blessed your family with wealth there is nothing wrong with that, but remember to never think of yourself above others.

Then Paul warns that when we are blessed with material blessings that we need to be careful not to begin to trust in the riches instead of God. There is a temptation to forget about trusting God when I have plenty of money in my bank account. But God wants us to never lose sight of the fact that He is the source of all we have.

Then Paul says that those who are blessed with riches should do good. They should be ready to do good works for other people and be willing to give and share. God wants to use people who He has blessed to be a channel of blessing to others. In doing so, they will be storing up treasures in heaven. Jesus said the same thing. We need to look more at the eternal than the here and now.

If God has blessed you or your family with riches He has done it for a reason. Let us learn how to use our resources for His kingdom. Let us review...It is important not to “desire” to be rich. We need to be content with what God has provided for us. If we are rich we need to not be prideful, or trust in those riches, but rather use them for good. God wants us to use our money wisely and He wants us to love and help others. Let us commit to do that today no matter if we have a lot or have a little. **God wants us to use our money and things to glorify Him.**

## **Two Bags of Treasure**

You will need candy (preferably the small chocolates that look like coins) and two small bags. Make sure to let parents know you are serving candies in case of any allergies or other concerns.

Fill up the two small bags with the candy coins. Choose two students to receive the bags. They are now made rich because you gave the candy coins to them. Next, ask them what they would like to do with their treasure (they will probably say they want to eat it). Next, tell them that they need to share their wealth by passing out their candy to the rest of the class. Make sure that a few pieces are left for the “rich person”.

Explain that this is a great picture of how God would have us treat riches in our lives. Sometimes God chooses to bless people with riches. But the reason He blesses people is because He wants them to use the riches to bless others. As we learned in our lesson today God would have to be ready to give and share with other what we have been blessed with.

### **sPRAYER**

Lead the children in a prayer of

If there are any children who have not yet responded to the gospel, give them opportunity to do so.

# KIDS’ BUDGET



**GOD WANTS US TO BE RESPONSIBLE WITH OUR MONEY. ONE WAY WE CAN DO THAT IS BY HAVING A BUDGET. HAVE AN ADULT HELP YOU FIGURE OUT YOUR BUDGET USING THE EXAMPLE BELOW.**

**INCOME** – Money that you receive.

**TITHE** – Money that you set aside to give to God.

**GIVING** – Money that you set aside to give to others.

**SAVINGS** – Money that you set aside for later.

**SPENDING** – Money that you spend on yourself now.

**Example (percentages used are just a guideline and can be changed):**

Income -	\$1.00	\$10.00	\$100.00
Tithe (10%) -	\$ .10	\$ 1.00	\$ 10.00
Giving (10%) -	\$ .10	\$ 1.00	\$ 10.00
Savings (40%) -	\$ .40	\$ 4.00	\$ 40.00
Spending (40%) -	\$ .40	\$ 4.00	\$ 40.00

**Now it is your turn...Get a pencil and fill in your own amounts below.**

Income -	_____	_____	_____
Tithe (____%) -	_____	_____	_____
Giving (____%) -	_____	_____	_____
Savings (____%) -	_____	_____	_____
Spending (____%) -	_____	_____	_____