



4-Week Series Leader's Guide for

FEATURED CURRICULUM

Teen Lesson Handouts

Church Instructions and Overview

These Teen Lesson Handouts are designed to support the corresponding sermon outline topics presented by the pastor during the Road to Financial Freedom sermon series. When used during teen group time before or after the pastor's sermon, these lessons will reinforce what is being taught during the churchwide service.

Photocopying/Printing Guidelines

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As you may know, copyright violations are prevalent in many churches today. **Making more copies than you purchased is a sin, plain and simple, and constitutes an act of theft.** We sincerely want God to bless your series to teach people His way of handling money, so we hope that your church will maintain integrity related to this issue.

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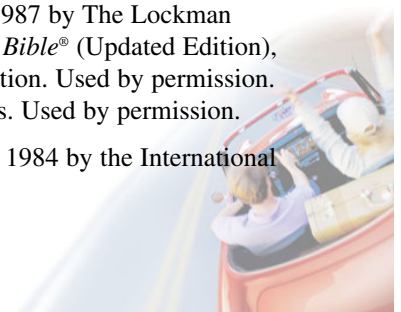
Supporting Resources

We recommend promoting your series several weeks ahead of time. A promotional video and promotional artwork have been provided to help you promote your church's Road to Financial Freedom Series. Poster and bulletin insert artwork is provided, as well as custom artwork to create your own custom promotional items such as banners, overhead projection artwork, bookmarks, tickets, postcards, door hangers, and more. Consult your Series CD for more information.

Scripture Translations

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WHAT THE LEADER NEEDS TO KNOW

This section provides some basic guidelines and instructions for being an effective group leader.

LEADER'S GUIDE

The Leader's Guide contains the key words to be filled in and brief answers to the in-class discussion. The leader will not need to use the Teen Lesson Handout—everything needed is in the Leader's Guide.

OTHER CROWN STUDIES AND MATERIALS

The Featured Curriculum is part of a comprehensive program that Crown Financial Ministries has developed to train people of all ages to handle money God's way. Other materials and studies are described in the Leader's Guide and Teen Lesson Handout and may be ordered from Crown Financial Ministries by calling 1-800-722-1976 or by visiting Crown's Web site at Crown.org.

LEADER'S RESPONSIBILITIES

- 1. Love and encourage.** The primary responsibility of the leader is to love and encourage the students. People are more receptive to spiritual truth when they have been loved. People want to know how much a leader cares before they care how much the leader knows.
- 2. Let the lessons teach.** Crown has worked hard at presenting the financial principles found in God's Word just so you don't have to. Your expertise is needed in facilitating and cultivating good conversation during the discussion time.
- 3. Understand group dynamics.** The most effective discussions involve group interaction. The leader shouldn't do all the talking. The leader should facilitate the discussion and establish an environment in which students have the freedom to express insights and questions.

GETTING STARTED

Several ingredients are essential to any successful group study. Before the first meeting, you should:

- 1. Pray!** Only God can change the hearts of people, and prayer is your most powerful tool.
- 2. Organize.** Consider asking one or two others to share the leadership load by helping you plan, promote the series, distribute materials, etc.
- 3. Prepare the Teen Lesson Handouts.** Before starting the course, make sure that each participant has his or her own copy of the Teen Lesson Handout. You may want to have extra copies on hand to accommodate late additions.
- 4. Prepare to lead the sessions.** Review the Leader's Guide before class meets. This will help you understand the content and better facilitate the class.

LEADING THE CLASS

- 1. Prayer.** We recommend that you start the class with prayer, and end it with prayer. Remember, only the Lord can change lives.
- 2. Be yourself.** The others in your group will appreciate and follow your example of openness and honesty as you lead—so set a good example! When they sense that you are “real”—that you struggle with the same issues that challenge them—they will be encouraged.
- 3. Structure your time.** Whether you are leading this series in Sunday school or a small group, you'll find the materials are ideal. The curriculum is designed so that each lesson can be completed in 45 minutes.
- 4. Outside of Class.** It is wise for the leader to contact the students outside of class by phone, letter, e-mail, or a personal visit to express your appreciation for their participation. Demonstrating your care for the students will encourage them to apply these principles.

PRACTICAL TIPS

- 1. Have pens or pencils ready for distribution** along with the handouts for each session.
- 2. Try to get students to do as much of the teaching as possible.** Asking questions and follow-up questions that are appropriate to their responses helps them discover truth in a way that is much more meaningful than just telling them.
- 3. Ask students to read the Bible verses.** Take volunteers, if possible, but make sure to spread it around. Be sensitive to anyone who is really uncomfortable reading.
- 4. As you plan to teach this series, think of some creative ways to supplement each week's lesson:**
 - Schedule some worship time before the lesson with songs that focus on the week's topics.
 - Invite an adult to come share their financial testimony to the group.
 - Have some teens create a short skit or home video that teaches the principle for each week.
 - Encourage teens in your group to “adopt” a project within the church that reinforces a good work ethic (e.g., painting, cleaning, lawn maintenance).

Separating God's Responsibilities from Ours

Welcome to the Road to Financial Freedom!

How important is money to you?

You probably don't care about getting rich; you just want enough to do the things you want to do. As you discover the high cost of many of the things you want to do, however, money becomes much more important to you. But you never want it to dominate your life or become an obsession, right?

This four-week study will help you avoid mistakes that have trapped others—some for their whole lives. It will put you on a path to freedom that few people today are able to enjoy: to go extreme into every adventure God puts in your heart!

Are you growing or plateauing? Growing people choose to:

- Use time productively.
- Learn constantly—from anyone at any time.
- Be engaged, working to improve a process rather than simply criticize it.
- Take notes, both to clarify and to recall.

We encourage you to engage and record your thoughts.

This Week's Introduction

Holding unexamined beliefs is common. It is also harmless if the consequences for being wrong are not serious. But what about really important issues—the kind that affect everything we think and do?

Consider this one: God exists, and I am not Him. We all believe that, right? But we often live as though He didn't exist. We take on the weight of responsibilities that we were not designed to carry. We feel a need to be in control. We fear we'll never get what we need and want if we simply go God's way.

This is nothing new. Satan, the deceiver, convinced Eve that God was holding out on her (See Genesis 3:1-5). [Genesis 3:1-5 shows his usual strategy:](#)

1) He misquoted God. 2) He contradicted God. 3) He ascribed wrong motives to God.

Eve bought the lie, and we've been buying it ever since. Every time we confuse our role with God's, shifting His responsibilities onto ourselves, we violate His design and invite heartache and defeat.

Our only hope for seeing through Satan's deceptions is to know and obey what God's Word says. Over 2,350 verses dealing with money and possessions give us clear direction regarding His plan and our role in it. First, let's look at His responsibilities.

God's Responsibilities

1. Ownership

God is the **owner**. *"The earth is the Lord's, and all it contains"* (Psalm 24:1). He created and sustains everything by the power of His Word.

Even your own **body** belongs to Him. *"Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your body"* (1 Corinthians 6:19-20).

Discuss: We can't enjoy what we don't own. True or False? Why? **False.** We enjoy all kinds of things we don't own. Recognizing that we are not the owners does not diminish our value or our ability to enjoy all God has created. Instead, it provides a degree of emotional detachment that helps us in two ways: (1) When a possession suffers loss or damage, we can adjust more easily knowing that it wasn't ours to begin with. (2) If our possessions multiply or improve, remembering that they do not belong to us helps us keep them from becoming our focus, a position that only God should hold.

2. Control

God is ultimately in **control** of every event. *"We adore you as being in control of everything"* (1 Chronicles 29:11, TLB). *"I praised the Most High. . . . He does as he pleases with the powers of heaven and the peoples of the earth. No one can hold back his hand or say to him: 'What have you done?'"* (Daniel 4:34-35).

Nothing takes God by surprise. Nothing intimidates Him or paints Him in a corner. He takes even devastating circumstances and weaves them into His big picture for our ultimate good. *"And we know that God causes **all things** to work together for good to those who love God, to those who are called according to His purpose"* (Romans 8:28).

Discuss:

- When God and I disagree, what percentage of the time am I likely to be right? 0%.
 - Since His perspective is so much greater than mine, how can I adopt more of it?
- There is nothing wrong with respectfully questioning God in an attempt to gain understanding, but any time we favor our conclusions over God's Word, we cross the line into foolish arrogance. We adopt God's perspective by trusting in the truth of His Word and asking for His help to understand and implement it more fully.

3. Provision

God promises to **provide** for our needs. Jesus said, "But seek first his kingdom and his righteousness, and all these things [food and clothing] will be given to you as well" (Matthew 6:33).

Discuss: Why is it so difficult to actually live this simple command? Our natural me-first attitude is extremely strong. It is easy to profess faith in God as long as I can stay on the throne of my life and kept it from costing me anything. What that logic fails to understand is that in the long run, it costs me everything.

It is difficult to trust God when we think of Him as a mere super-human—having greater capacities than ours but still subject to human-type limitations.

Our finite minds cannot comprehend an infinite God. We find Him to be unpredictable. And He is unpredictable in the way He chooses to provide for us. But He is absolutely predictable in His faithfulness to provide.

Our Responsibilities

Our responsibilities can be summarized in one sentence. We are to **faithfully manage** everything God **entrusts** to us. Whether we use words like steward, manager or trustee to describe our role, it is clear that God—the owner—has given us a trust to manage.

It is also clear that He will judge our performance. Revelation 20:13 describes a future scene: "...and each person was judged according to what he had done."

1 Corinthians 3:13-14 adds more detail: "...his work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the **quality** of each man's work. If what he has built survives, he will receive his reward. If it is burned up, he will suffer loss...."

What kind of standard does God use to judge our performance? Fortunately, God does not judge our performance based on a standard of perfection. Nor does He use a curve that compares us with others. He gives us one bottom-line measurement: "Now it is required that those who have been given a trust must prove **faithful**" (1 Corinthians 4:2). Just as He has created us as unique individuals, God will judge us uniquely based on our knowledge and motivation: "He will bring to light what is hidden in darkness and will expose the **motives** of men's

hearts. At that time each will receive his praise from God" (1 Corinthians 4:5).

Never underestimate the importance of your faithfulness—even when you have very little. "Whoever can be trusted with very **little** can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much" (Luke 16:10).

Discuss: Can you share a real-life example of this principle? What are the practical implications of both parts of this verse? *Even though we may not have a lot of money or power now, we are setting the pattern for the rest of our lives. Will we be people who are dishonest when we are under pressure or think we can get away with it? Or will we be trustworthy, recognizing that God keeps the books that count? He sees every secret thing and will ultimately reward honesty and faithfulness.*

DISCUSSION QUESTIONS

1. Can we really trust God to provide what we need? How? [Yes, He has promised to meet our needs. His provision does not mean inaction or neglect on our part. He provides as we cooperate with Him.]
2. Describe the most important principle you learned in this lesson.

3. How will applying this principle impact you?

SAMPLE

PARTING THOUGHT

God, who is in **full control**, invites us to participate with Him in an unfolding plan that ends in **ultimate glory**.



Scripture to Memorize

"Everything in the heavens and earth is yours, O Lord, and this is your kingdom. We adore you as being in control of everything."

—1 Chronicles 29:11, TLB



In a Nutshell . . .

God:

1. Owns
2. Controls
3. Provides

We:

1. Manage faithfully
2. Trust with confidence
3. Live in grateful contentment



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Additional Notes

Prayer Requests



Dig Deeper and Learn More (Optional) *

This section is provided solely to you, the group leader, in case you need additional discussion questions for your group.

1. How can we believe God is really in control in spite of the mess the world is in? Read Job 1:12 and 2:6; 1 John 2:17; and Revelation 21:4. [He is allowing free will (including evil) to operate within limits for a time, just as He illustrated with Job. God works behind the scenes (often using willing people) to counteract evil and its consequences that exceed His limits.]
2. If God is in control, what difference does it make what we do? Read Luke 21:33; Matthew 18:7; Luke 19:37-40; [God's plan will not be defeated by our lack of participation, but the quality of our life, both earthly and eternal, and its effect on those around us are determined by our participation with Him.]
3. Read 1 Chronicles 29:11. Do you consistently recognize the Lord as the true owner of all your possessions? Give two practical suggestions that would help.
 1. [Memorize 1 Chronicles 29:11 and meditate on it for 30 days.]
 2. [Develop habits that will help you recognize God's ownership. For example, every time you spend money thank the Lord for His ownership.]
4. Read Genesis 45:4-8 and Romans 8:28. How do these verses help us realize that God controls and uses even difficult circumstances for good in the life of a godly person? [God works every situation for good for those who love Him. Joseph is an example of a godly person who suffered difficult circumstances that God intended for ultimate good.]
5. How does this perspective impact you today?
