



4-Week Series Leader's Guide for

FEATURED CURRICULUM

Children's Lesson Handouts

Church Instructions and Overview

These Children's 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 children's group time before or after the pastor's sermon, these lessons will reinforce what is being taught during the churchwide service.

Photocopying/Printing Guidelines

By accepting the agreement below when you purchased these Lesson Handouts, your church agrees to photocopy/print no more than the exact number of copies that you purchased. So that your church does not violate the agreement, we suggest that one church staff member be solely responsible for making copies of this curriculum.

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.

If you need to make more copies of this curriculum above the number originally purchased, go to Crown.org/RTFF and purchase more copies. Crown's Web site is available 24 hours a day, 7 days a week.

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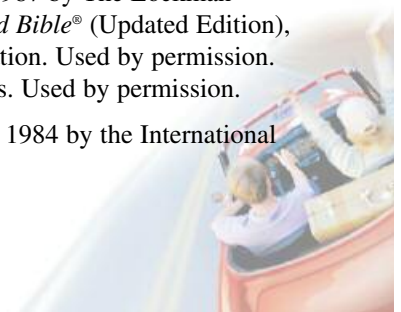
Supporting Resources

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, book-marks, 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 activities. The leader will not need to use the Children's 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 Children's 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 Children's Lesson Handouts.** Before starting the course, make sure that each participant has his or her own copy of the Children's 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.

IMPORTANT NOTE ABOUT THIS CURRICULUM SERIES

1. **God's Word.** First and most important, the content provided in the curriculum series is based on Scripture and is applicable for all ages. Each curriculum in the Road to Financial Freedom series—children, teens, and adults—will study the same topics during this 4-week period.
2. **Children's Ages.** Please note that this children's curriculum is primarily targeting the comprehension and learning styles of children from third to fifth grades.
3. **Adapt as necessary.** When using this series with children in the kindergarten to second grades, you may need to adapt the stories and activities for this younger age group. Please plan ahead to determine how you will need to adapt this material.

LESSON #1 - "WHO'S IN CHARGE?"

- Page 1 – Lead students through memory verse and story. Lead discussion questions at the bottom.
- Page 2 – Direct students to match left and right columns to find correct answers.
- Page 3 – Direct students through the fill-in section, referring to the memory verse as indicated.
- Page 4 – Supply jars (or small containers), paper, tape and markers for the students to use as they create their "take-home" money collectors. Suggest that the students follow through with this activity during the week and remind them to bring the jars back during Week #3.

LESSON #1 - "STAY OUT OF DEBT"

- Page 1 – Lead students through memory verse and story. Lead discussion questions at the bottom.
- Page 2 – Direct students to find their way through the maze. IDEA: Time the students and offer a prize to the student who correctly completes the maze in the shortest amount of time.
- Page 3 – Direct students through the fill-in section. Use the attached "overhead master" to create an overhead transparency to use for projecting the Scripture verses.
- Page 4 – Supply the students with heavy construction paper (white or cream colored) to be used in the creation of their "skinny dollar bills." (Use the dotted template as a general size guide.) You can have students pair up and "chain" each other's wrists with the "Debt Chains."

REMINDER! – Remind students to bring their "Money Collecting Jars" NEXT week!

- Page 1 – Lead students through memory verse and story. Lead discussion questions at the bottom.
- Page 2 – Direct students to complete the Word Search puzzle. (Words are horizontal and vertical only.)
- Page 3 – Direct students through the fill-in section. Use the attached "overhead master" to create an overhead transparency to use for projecting the Scripture verses.
- Page 4 – Supply the students with envelopes and markers for this activity. Direct students to use their "Money Collecting Jars" to complete the activity and then lead the discussion questions at the bottom.

- Page 1 – Lead students through memory verse and story. Lead discussion questions at the bottom.
- Page 2 – Direct students to complete the 2-part "fill-in" section. (Answers from top section complete the Scripture verse at the bottom.)
- Page 3 – Direct students through the fill-in section. Use the attached "overhead master" to create an overhead transparency to use for projecting the Scripture verses.
- Page 4 – It's the last week, so have some fun! Two activities to choose from (or do them both!) Supply the students with ice cream sundae items, reminding them that each "part" represents "one day" of "creation." Then, have everyone go outside and supervise the human pyramid!

MEMORY VERSE

"We adore you as being in control of everything."

1 Chronicles 29:11 (TLB)

God's Great Earth

Once there was no earth. No sky, no sun, no trees, no animals, no water, no land, no people. Nothing. Close your eyes and imagine that nothing exists.

Then God said, "Let there be light." Step by step, one day at a time, God created everything that exists. On the last day of creation, God made people. They were His special creation – He made them much more like Himself than anything else He created. He did this for three reasons:

1. He wanted to LOVE them.
2. He wanted THEM to love Him.
3. He wanted them to TAKE CARE of His creation.

God knew people might forget about Him and stop loving Him. He also knew a lot of bad things would happen if they did. He told them to worship only Him and He would take care of them, giving them everything they needed.

Every week, the people would take a small part of what they earned and give it to God. They did this to thank Him for all He did for them. It also helped them remember that He alone created and owned everything.

Life was great this way! God loved people and they loved Him. They gladly took care of the beautiful earth He created for them to enjoy!



- 1) How would you describe God's plan?
- 2) How did God show love for the people He created?
- 3) How did people show love for God?
- 4) Would you like to live this way? Why or why not?
- 5) Do you think most people today are living this way? Is it still possible?

Connections!

God created everything and, because of that, everything belongs to Him. And God wants us to help Him take care of His creation. In the puzzle below, draw a line from Column "A" to the conclusion that best completes the sentence in Column "B."

COLUMN A

COLUMN B

I help keep God's world beautiful...	... when I obey His commands.
I demonstrate responsibility...	... when I throw away trash.
God created everything...	... to fully worship Him.
On the last day of creation...	... when I take care of my belongings.
Ten percent of my income...	... is called a "tithe."
I show God my love for Him...	... God made people.
Everything I call my own...	... and everything belongs to God.
God wants each of us...	... really belongs to God

CIRCLE THE CORRECT RESPONSE IN EACH SENTENCE BELOW. . .

God created _____. (one thing / most things / everything / a few things)

God created the world in 6 _____. (weeks / years / months / days)

_____ belongs to God. (my games / my money / my things / all of these)

God asks _____ to take care of His creation. (some of us / all of us / nobody)

2 PARTS TO THE STORY...



Everything you own, your games, your clothes, your belongings – all of it – belongs to God. God allows you to take care of His things here on earth just as He did for the first people He created.

There are two things to remember when it comes to your possessions: "God's Part" and "Your Part."

GOD'S PART – Remember our memory verse?

"We adore you as being in control of everything" (1 Chronicles 29:11, TLB).

God is in control of everything. This means everything belongs to God. And, God can give us everything we need, just as He promised.

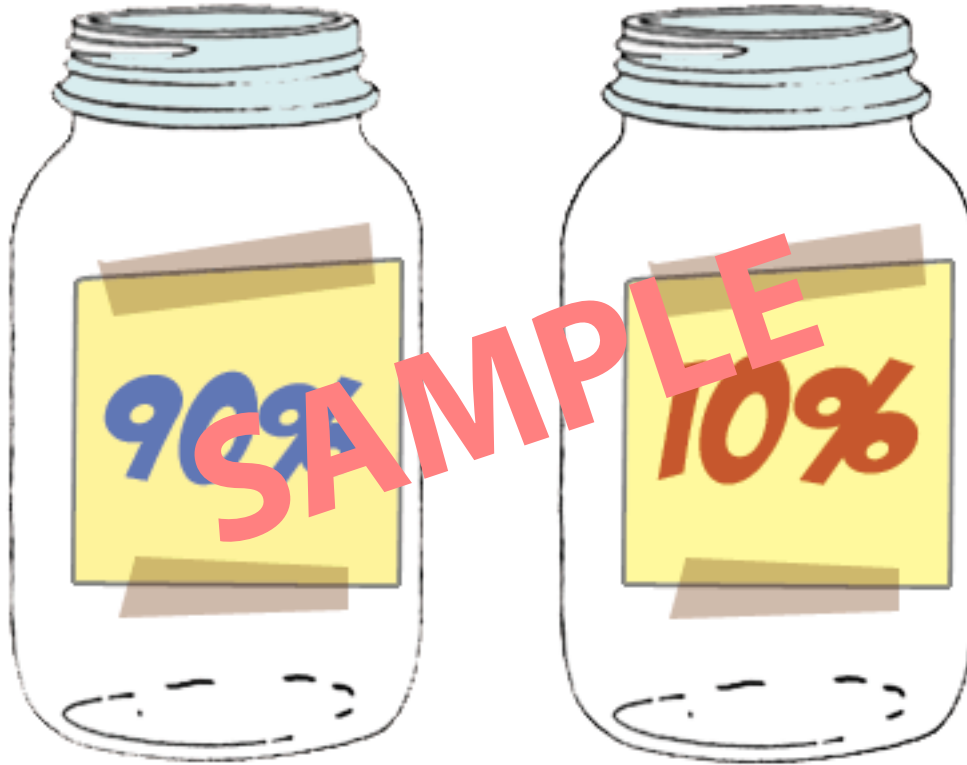
YOUR PART – read this verse from the Bible...

"A manager must be faithful" (1 Corinthians 4:2, NLT).

I am a manager of God's things. Being responsible means treating them with care.

God is in charge of everything – it all belongs to Him.
God gives me the responsibility to take care of His belongings.

In-Class Activity



God's Part and Your Part

We have learned that God owns EVERYTHING – including our money. God is so loving, He allows us to take CARE of His things. We say “thank you” by regularly giving a part back to Him. And when we do, it helps us remember that He is the owner.

This week, you will make two “Money Jars” (see above). One jar says “90%” and the other jar says “10%.” Take these home, and each day your parents will give you ten pennies. Put 9 pennies into the 90% jar. God has allowed your parents to give those to you so you can decide how they should be used. You might want to spend some and save some. Then count how many pennies are in the 10% jar. Those you can give in church as an offering.