

Aim of lesson

To help the young people to put wealth into a proper perspective and to go away with some sound principles which they can use in life.

Bible background

Proverbs 30:7-9

Preparation required

Familiarise yourself with the content of the lesson, and think of any personal experiences or knowledge you may have that you can add. There are some additional questions at the end of the students' notes, and you may like to think about how you will discuss them, or whether there are others that you would add.

Suggested outline of lesson

This lesson is broadly divided into two parts: firstly some general points about our attitude to these things, then a consideration of how they should work within a home.

Personal Wealth

How does God regard us?

Exodus 30:15: We are all of equal worth, and the price of our salvation is the same, irrespective of our wealth.

Proverbs 22:2: God brings both poverty and riches.

Psalms 49:15-20: It is easy to be overawed by wealth, but it is of no lasting value.

Is it good to be rich or bad to be rich?

This group of passages tells a story: wealth comes from God, but its benefits are limited, and to seek to be rich is very dangerous; better to have just enough to live on, and best to simply accept whatever we have with thanks. You may like to share them among the young people and get them to put the story together. If you want to do this, the passages fall roughly into three groups:

1. Ecclesiastes 5:18-6:3: Wealth, and the ability to enjoy them, are gifts from God.

Ecclesiastes 5:10-17: Money does not of itself bring happiness ('... can't buy

me love’).

Proverbs 28:6: Our way of life is more important than our wealth.

2. 1 Timothy 6:7-11: The desire to be rich brings all sorts of temptations.
Matthew 19:23-26: It is hard for a rich man to enter the kingdom of heaven.
Proverbs 11:4: In the day of judgment wealth will be worthless.
3. Luke 6:22-25: We have a choice between looking for satisfaction in this life or the next.
Matthew 6:22-34: Our priority should be the kingdom of God.
Philippians 4:11-13: Paul had learned to be content with what he had, in any circumstances.

You may at this point like to think about some Bible characters and to see what you can learn by comparing them: Abraham and Lot (Genesis 13:1-13); Ahab and Naboth (1 Kings 21); Zacchaeus (Luke 19) and the rich young man (Matthew 19:16-22).

Most importantly, you should now go on to think for a while about what these things mean in practice: how do they affect our attitude to exams; to the career we choose; the course we want to do?

Read Proverbs 30:7-9 with the young people. It is a good prayer for us to use throughout our lives.

Some instructions

Matthew 5:42: We should give to those in need.

James 2:2-4: We should not show preference to wealthy people.

Romans 12:13: We should share our wealth with other disciples ...

Matthew 6:2 ... without making a song and dance about it.

What are true riches?

1. Isaiah 55:1-2: Salvation comes from God and is free.
Jeremiah 9:23-24: The only thing of which we can boast is a knowledge of God.
2. James 2:5: People who live to follow Christ will be perceived as poor.
1 Timothy 6:17-19: Eternal life is the truest wealth.

Possessions and the family

Of course all these principles apply equally in family life, but it is worth spending some time thinking about how they should work.

Who owns things?

Talk about who in a marriage should 'own' things - in particular the money; not in the legal context of what happens in a divorce, but in the day-to-day running of the home. What are the alternatives? What happens in practice? The young people (or you) may suggest:

- The husband comes home from work and gives his pay packet to his wife; she gives him back some spending money. This hardly happens these days because few people are paid in cash, and the young people may be incredulous that it ever did; but it used to be quite common. There is a modern equivalent, however, in homes where the wife runs things and takes charge of the finances.
- The husband goes out to work and regards all the money he earns as his own; after all, he's the one who earned it. Meanwhile his wife is wearing her fingers to the bone looking after the children, cleaning the house and cooking, and doesn't earn a penny except what her husband chooses to give her.
- Both go out to work and keep what they earn, regarding it as 'their' money.
- Any money that comes into the home is shared, and the husband and wife will discuss things and agree before there is any significant expenditure.
- One person takes prime responsibility, but listens carefully to the views of the other before doing anything.

Talk through these alternatives - maybe there are others, and ask the young people which they think is best. More importantly, which is right? There is little direct scriptural teaching on the subject, but perhaps passages like 1 Peter 3:7 may be helpful. This would guide us toward a pattern of life in which the husband acts as a 'chairman' in discussions with his wife; they will discuss things between them and he will act lovingly in the best interests of the family.

What causes arguments?

Begin by pointing out that money is one of the main cause of arguments in the home - there may be a recent survey on the subject. Ask the young people why this should be. It is normally things like:

- There isn't enough money to pay the bills and one spouse blames the other.
- The husband, or wife (or both) is spending too much, or buying things that the other thinks are unnecessary.
- One thinks that the other is mean.

So how can these things be avoided?

Point out that the scriptural model is the best one. It is not just God's way, but the most practical one. It would be wonderful if both husband and wife always agreed on everything, but in practice there are bound to be differences of opinion. In

some cases the husband may feel that these are matters on which his wife should have the final say - maybe on something relating to the home; at other times he may decide himself. But complete democracy is not always the best solution, if it means neither party giving way until both agree completely.

Relevance to our lives

There are some practical questions in the students' notes which you may like to consider.

Prayer

You could pray together the words of Proverbs 30:7.

Other suggestions for activities

Look out some newspaper advertisements that talk about ways to get rich, or invest, or gamble. Bring them along and ask the young people what they think. How would they rewrite them?