



# Chapter Six

## **Saving**



# 1 SETUP

## MATERIALS NEEDED

- 1 die, 1 empty glass jar or clear container for each participant
- 1 bag large enough to hold all the glass jars, markers or crayons
- 1 envelope, scissors, tape, a treasure box/bag/chest to be used each week
- A treasure box/bag/chest to be used each week, a 4-number combination lock or use option from leader notes page 7
- puzzles and clues from pages 130-144
- small treasure or prize for each participant to receive in the treasure box.

## PREPARE THE TREASURE HUNT

- Pull out all clue and puzzle pages for this search on pages 130 through 144. The following instructions tell you what to do with each clue and puzzle in the order they are found in the search.
- Cut **CLUE #1** from page 130 and place in an envelope. Label it "Search for the Secret!"
- Hide **PUZZLE #1** from page 134 with photo albums, framed family pictures, computer, or wherever photos are stored.
- Cut **CLUE #2** from page 130 and place in the Bible at Genesis 41:34-36.
- Hide **PUZZLE #2** from page 135 with non-perishable food because it can be saved for future use. You can fold and tape over a can label to make it more challenging. Kids will also need to find a die and a crayon, so make sure you have those available.
- Cut **CLUE #3** from page 130 and place in the Bible at Proverbs 6:6-8.

- Hide **PUZZLE #3** from page 136 someplace where the kids do their homework.
- Cut **CLUE #4** from page 132 and place in the Bible at Proverbs 21:5.
- Prepare the bag by filling with these items: both pages of **PUZZLE #4**, the clear jars for your family, scissors, tape, crayons or markers. Label it "SAVING" and hide the bag anywhere in the search area. Note where you hid it here:

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- Cut **PUZZLE #5** from page 142 and place in the Bible at Proverbs 13:11.
  - Fold and place **FINAL PUZZLE** from page 143 in the Bible at 1 Timothy 6:17.
  - Set the combination lock on the treasure box to 3-1-6-8. Prepare the treasure box/bag/chest by putting the **CONGRATULATIONS** note from page 144 inside along with a small prize or treasure of some sort. The final treasure can be as simple as a quarter or other coin. The true treasure is in learning God's Word and applying it to our lives and the way we manage our money. If you are doing this study with a group rather than with your family, make enough copies of the Congratulations message for all participants to have a copy to take home.

## CHAPTER SIX OVERVIEW FOR LEADER

The Bible tells us that it's a good thing to save. This applies not only to the money we have been given from God but to everything God has given us.



## CHAPTER SIX

This week each participant will be making a saving jar. Each participant will decide what percentage of money received or earned they want to save for future use. Use these saving jars to build the life-long habit of setting aside money, whether for something special such as a family trip or special item, or simply to have the security of money in savings in case of an emergency. After a month, you may want to allow each family member to take the money in their saving jar and open a savings account at a local bank. A monthly trip to the bank to deposit money into their savings account, checking the interest earned, and continuing to add money to their saving jar will develop life-long saving habits which God tells us are wise habits to have.

### WEEKLY BIBLE VERSES

- ◀ **MEMORY VERSE:** Proverbs 21:20  
(Using both The Living Bible and International Children's Bible - choose which one you prefer to memorize this week.)
- ◀ **ADDITIONAL VERSES:** Genesis 41:34-36, Proverbs 6:6-8, Proverbs 21:5, Proverbs 13:11, 1 Timothy 6:17



## 2 TEACH

### WELCOME

Everyone share highs, lows, or any special moments from the week.

### OPENING PRAYER

Whether you use this prayer or pray your own, please make sure to welcome God to your adventure. “Lord, we welcome You to our learning today. We come searching for Your knowledge so we can apply it to our lives. Help us to hear and understand what You are saying to us. Thank You for loving us. We love You, Lord. Amen.”



### TEACHING

This week we find out what God tells us about saving. We save lots of things. I even saved some of my daughter's hair from her first haircut! Does that seem silly?



WHAT ARE SOME THINGS YOU HAVE SAVED THAT MAY SEEM A BIT SILLY, BUT THEY WERE IMPORTANT ENOUGH TO YOU THAT YOU WANTED TO KEEP THEM?

We may even have a special box or drawer where we keep our little treasures. When it comes to saving money, God has advice for us. Guess where we can look to find that advice? Yep, the Bible! Let's get started.



We need to find Proverbs 21:20 in our Bible. Read today's verses in your translation of the Bible. During our teaching segment today, we will use two translations: The Living Bible (TLB) and the International Children's Bible (ICB). You can see which is closer to the version you have.

***“The wise man saves for the future, but the foolish man spends whatever he gets” (TLB).***

This verse is easy to understand. It tells us the difference between a person who saves their money for the future and the person who spends all their money. The person who saves money for the future is wise according to God, and the person who spends everything they have is foolish. Over the last several lessons, we have talked about working hard for God and about giving a portion of what we earn back to God. Now we hear that God also says we should save some of what we earn for the future.

It might be easy to see how your parents or others with jobs can follow God's advice.

- ***Work hard, doing your job as if you are doing it for God.***
- ***Earn money for the work you do.***
- ***Give a portion of that earned money back to God.***
- ***Save a portion of that money to use later.***

If you don't have a job or earn money on a regular basis, it may seem like your little bit of money isn't enough to follow God's advice. But:

- ***God understands your situation.***
- ***He isn't expecting you to save huge amounts of money.***





## CHAPTER SIX

- *He is happy watching you learn how to follow His advice with the money you have.*
- *The amount is not what matters: learning and following the secrets to managing your money God's way is what matters.*



Let's look at another version of this same verse and see if it helps us understand the lesson God is teaching us. This is Proverbs 21:20

from the International Children's Bible: ***"Wise people store up the best foods and olive oil. But a foolish person eats up everything he has."***

In this version, it seems like they are not even talking about the same thing - saving or spending money. But it is teaching the same lesson.

In Bible times, money was important, like it is today. But there were lots of people without money. They had to trade things they owned to get what they needed. Maybe trade a loaf of bread they made for a wooden spoon someone else had carved. The things they had on hand were used as a form of payment - like money.

The verse is telling us that wise people saved food and oil, knowing they would need it in the future. They could either eat it or trade it for something else they needed. On the other hand, the foolish people devoured all they had. This left them nothing for the future.

This is the same message from God as the first version of the verse; it just broadens the idea of cash to include food or other valuables. But it's a different kind of saving than keeping treasures like my daughter's hair. This is about preparing for the future by setting aside some of what we have now.

We don't want to be like the foolish, who

haven't thought ahead and made plans for what may happen in the future. We want to be wise and follow God's advice to save.

Today, we will be looking at more verses in the Bible to find secrets to handling money God's way. This verse makes it clear that God wants us to be good savers. But He has even more to teach us. Let's begin our adventure to find out what else God wants us to know about saving.

Let's get started on our Search for the Secret!



### 3 SEARCH

Begin the search by handing the envelope labeled “Search for the Secret” to the group.



OPEN THE BIBLE  
TO GENESIS  
41:34-36, READ IT  
TOGETHER, AND  
DISCUSS WHAT IT  
MEANS

“And let the king also appoint officers over the land. They should take one-fifth of all the food that is grown during the seven good years. <sup>35</sup> They should gather all the food that is produced during the good years that are coming. Under the king’s authority they should store the grain in the cities and guard it. <sup>36</sup> That food should be saved for later. It will be used during the seven years of hunger that will come on the land of Egypt. Then the people in Egypt will not die during the seven years of hunger.”

#### WHAT DO YOU UNDERSTAND ABOUT THESE VERSES?

- God helped Pharaoh (the king) by sending Joseph to him.
- By saving a little of their food each day for seven years, they would have enough food to feed them when the seven years of famine arrive.
- Listening to God and being prepared can also save us. It is our choice.

#### DOES THIS VERSE TEACH US ANYTHING ABOUT CARING FOR OUR MONEY?

- God helped Egypt by teaching them to save food.
- God can help us by teaching us to save money.

- Saving a little at a time for a long, long time adds up to a lot.
- We don’t know what will happen in our future, but like Pharaoh, we may need our savings one day for an emergency.
- Listen to God and prepare as He instructs.



#### FOLLOW THE CLUE!

Group follows clue after discussion of the Bible verses.



OPEN THE BIBLE  
TO PROVERBS  
6:6-8, READ IT  
TOGETHER, AND  
DISCUSS WHAT  
IT MEANS

“Go watch the ants, you lazy person. Watch what they do and be wise. <sup>7</sup> Ants have no commander. They have no leader or ruler. <sup>8</sup> But they store up food in the summer. They gather their supplies at harvest.”

Do you remember these verses? We read them when we talked about how hard the little ants work all the time. I don’t think they ever take a day off. But this week we are learning about saving.

#### WHAT CAN WE LEARN ABOUT SAVING FROM THESE VERSES?

- The ants plan ahead.
- They know winter will come and food will be harder to find, so they save some of what they find each day.
- The ants are doing the same thing God had Pharaoh do: save and store for when there wouldn’t be food available.



## CHAPTER SIX

### HOW DO WE APPLY THESE VERSES TO THE WAY WE HANDLE OUR MONEY?

- *Saving even just a little of our money over a long time will prepare us in case of an emergency.*
- *The ants use the food they saved when they needed it. We shouldn't be afraid to use our saved money when we need it.*
- *No one forced the ants to work and save food. No one will force us to save our money. It is our choice.*



#### FOLLOW THE CLUE!

Group follows clue after discussion of the Bible verses.



OPEN THE BIBLE TO PROVERBS 21:5, READ IT TOGETHER, AND DISCUSS WHAT IT MEANS

*"Those who plan and work hard earn a profit. But those who act too quickly become poor."*

There are two words we may need to understand better to help us figure out what God is telling us in this Bible verse.

- *"Profit" is what you gain, the additional money from your work or savings.*
- *"Poor" is the term used to describe a household that barely has enough money to live. They probably need to rely on help from others to survive.*

### OKAY, NOW THAT WE GET THOSE WORDS, WHAT CAN WE LEARN FROM THIS BIBLE VERSE?

- *Taking our time and making a good plan will help us profit.*
- *Rushing or not really caring about what we are doing could lead us to fail.*
- *This reminds me of our schoolwork.*

*Rushing leads to mistakes and lower grades, but taking our time and doing the best we can leads to higher grades.*

- *God is telling us that it's the same with saving: we need a plan that we care about and can work hard to accomplish. Just like Joseph and also like the ants.*

### LET'S DO OUR BEST TO RELATE THIS VERSE TO HOW GOD WANTS US TO MANAGE OUR MONEY:

- *We need to make a plan for our money, and the plan should include saving some of it.*
- *We learned in the last lesson that God asks for us to give Him ten percent of our money. Idea: A good plan for saving could be to give the same amount to our saving as we give to God.*
- *We need to care about our savings and be responsible to make it profitable.*
- *If we are sloppy about saving our money, we may find that we do not have money when we need it.*



#### FOLLOW THE CLUE!

Group follows clue after discussion of the Bible verses.



OPEN THE BIBLE TO PROVERBS 13:11, READ IT TOGETHER, AND DISCUSS WHAT IT MEANS

*"Money that comes easily disappears quickly. But money that is gathered little by little will slowly grow."*

### WHAT DO YOU THINK WE CAN LEARN FROM THIS BIBLE VERSE?

- *Sometimes people say "it's easy money" meaning it isn't hard to earn and it comes fast, but most times that is because to get that "easy money" you have to trick someone to get it. It*



*involves lying or cheating other people which is not something God approves of.*

- Can you name some ways to get “easy money” in a dishonest way?
  - Stealing, taking advantage of someone, gambling, cheating.
- If we gather our money little by little it will grow.

#### DO YOU KNOW HOW TO MAKE YOUR MONEY GROW?

- It is called interest. How it works is that you put your money into the safety of someone else’s hands - such as a bank.
- Then the bank pays you because you let them hold your money for you.
- They use it to make a profit, and they pay you a percentage from what they earn. What they pay you is called interest.
- You can open a savings account at your bank and put money into it.
- The longer you leave it there, the more it grows as they continue to add interest money.

#### LET’S DO OUR BEST TO RELATE THIS VERSE TO HOW GOD WANTS US TO MANAGE OUR MONEY:

- God wants us to earn our money honestly.
- Trying to gain large amounts quickly often fails. Better to gather a little at a time.
- We can make our money grow by putting it somewhere that pays interest.



#### FOLLOW THE CLUE!

Group follows clue after discussion of the Bible verses.



OPEN THE BIBLE  
TO 1 TIMOTHY  
6:17, READ IT  
TOGETHER, AND  
DISCUSS WHAT IT  
MEANS

“Give this command to those who are rich with things of this world. Tell them not to be proud. Tell them to hope in God, not their money. Money cannot be trusted, but God takes care of us richly. He gives us everything to enjoy.”

#### WHAT DO YOU UNDERSTAND FROM THIS BIBLE VERSE?

- We should not be proud or arrogant if we have plenty of money.
- We should not put our hope or trust in the money we have saved.
- Wealth is uncertain; something could happen and it could all be gone.
- We **SHOULD** put our trust in God; nothing can ever take God away from us.
- God is our provider; everything we have comes from Him.

#### HOW MIGHT THIS RELATE TO OUR LEARNING ABOUT HOW TO HANDLE OUR MONEY?

- God wants us to have money.
- He wants us to be responsible and save for the future.
- He wants to provide for us and see us enjoying life.
- We put our trust in God, not in money.



#### FOLLOW THE CLUE!

Group follows clue after discussion of the Bible verses.



**PRAYER TIME** Share any prayer requests with each other. Thank God for helping us grow as we move down the path He has lit for us.



## Clue #1



We just read that God calls people who save “wise,” and those who don’t, “foolish.” In your adventure today, you will hear some more knowledge from God on saving. Get started by finding Puzzle #1, where favorite pictures and photos are saved.

## Clue #2



Great job! Now you need a color crayon or marker and a die to play the next game (search your board games for one). Once you have the die and a crayon or marker, look for Puzzle #2 where you store your non-perishable food. Have fun rolling your die!

## Clue #3



Ants plan ahead and so should we! God wants us to save for the future so we will be prepared for whatever may happen. Find Puzzle #3 where you do your schoolwork, something that also helps you prepare for the future!



## Clue #4

Time for another project! Find the bag labeled SAVING hidden somewhere in the search area!



## Final Clue



Where do you put your trust?  
In money and the things money can  
buy or in God? Search near the  
television for your final puzzle!





## PUZZLE #1

Fill in the piggy banks with your name and something special you would like to save your money for.

It can be something for you, or that your family wants to buy or do in the future. When finished, find Genesis 41:34-36 in your Bible.



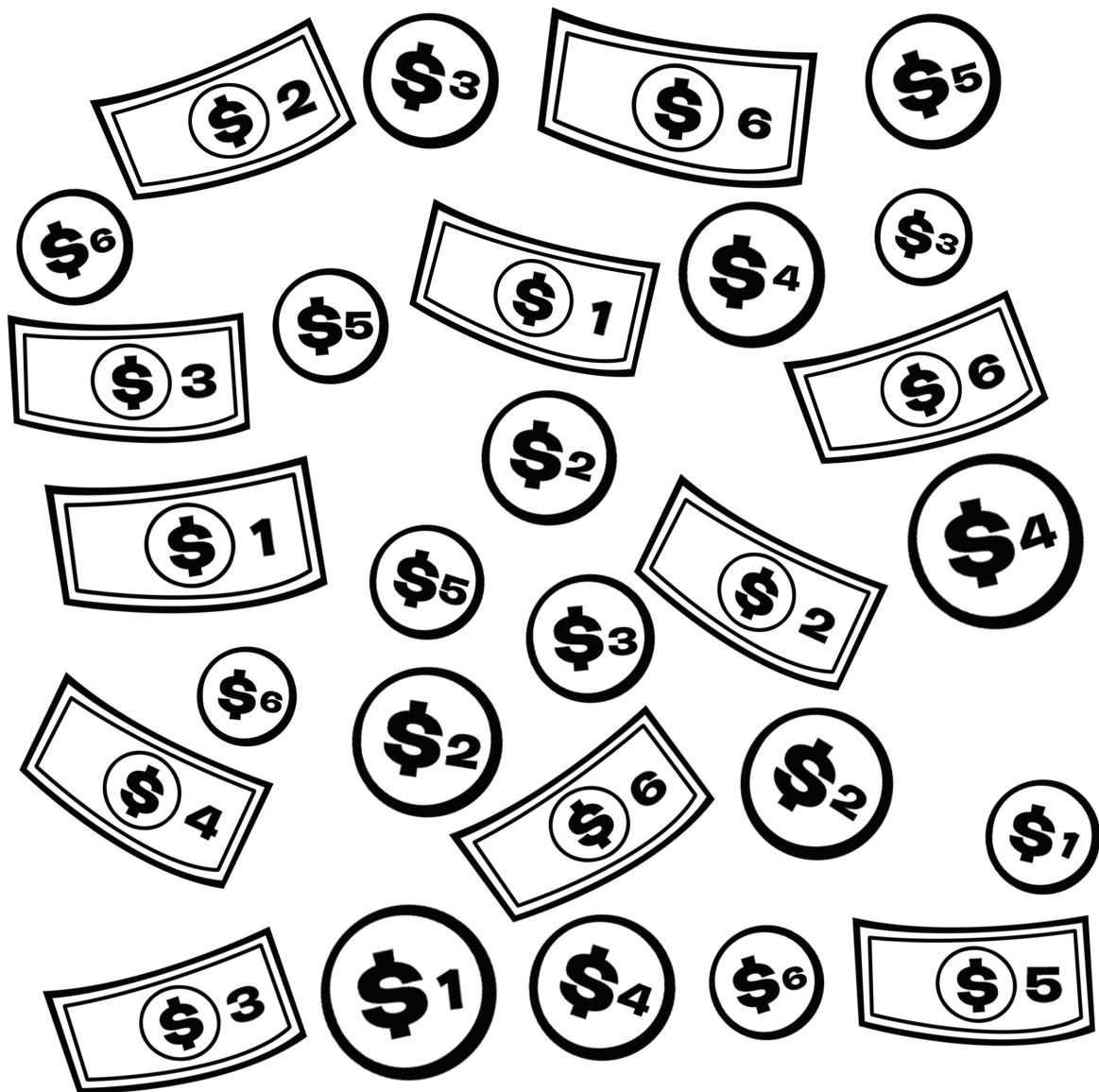


## PUZZLE #2

Roll the die to collect some savings! Color a coin or bill with whatever number you roll.



When all the money is colored, find your next clue in the Bible at Proverbs 6:6-8.

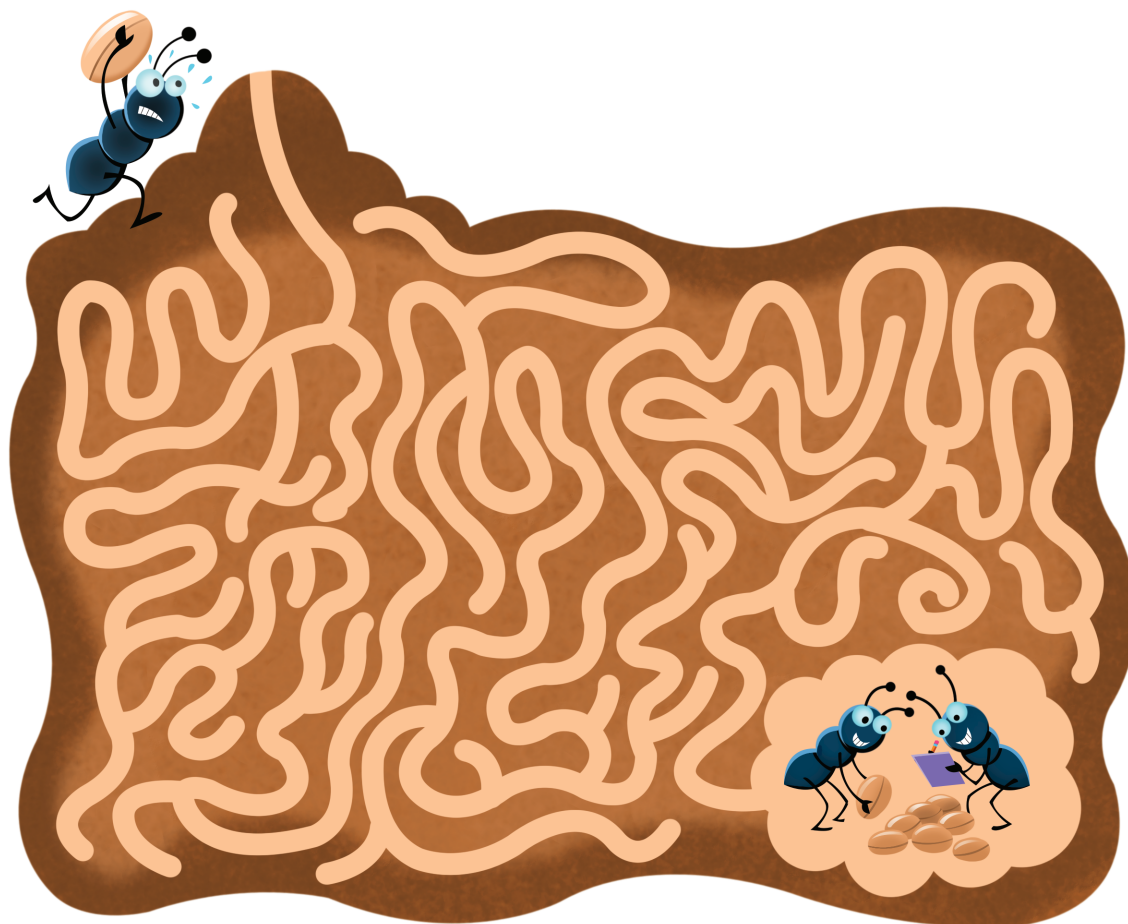






### PUZZLE #3

Help the ant make his way through the tunnels to the storage room where he can save the seed he found. Once you get through the maze, locate Proverbs 21:5 in your Bible.





## PUZZLE #4



Each family member will make a SAVING JAR to store the percentage that they choose to save. Cut the label and write your name on the line along with the percentage of money you would like to save from what you receive or earn. Feel free to decorate the label as you like. Tape the label to the jar. Then off to find your next clue in the Bible at Proverbs 13:11.

\_\_\_\_\_% SAVING JAR

\_\_\_\_\_% SAVING JAR

\_\_\_\_\_% SAVING JAR



## PUZZLE #4

\_\_\_ % SAVING JAR

\_\_\_ % SAVING JAR

\_\_\_ % SAVING JAR

\_\_\_ % SAVING JAR



## PUZZLE #5



Nice work this week searching for the treasures to be found in the Bible! Now it is time for another puzzle. Find the words listed below and circle them in the word search. Then head to 1 Timothy 6:17.

G	E	L	W	I	S	S	P	A	C	A	S	H	T
R	V	R	L	I	T	T	L	E	T	E	N	D	W
O	A	D	P	Q	F	O	D	I	D	S	Q	T	I
W	S	R	S	E	I	R	M	O	N	E	Y	I	S
A	F	R	H	R	O	E	A	V	N	A	L	P	E
S	U	M	M	E	R	P	E	M	A	E	E	H	E
O	U	A	D	A	S	T	L	U	A	F	O	O	D
S	N	I	O	C	D	B	B	E	I	A	H	D	B
E	S	B	G	A	V	A	I	L	A	B	L	E	D

God  
plan  
time  
cash

store  
little  
summer  
coins

wise  
save  
ants  
money

people  
available  
food  
grow



## FINAL PUZZLE

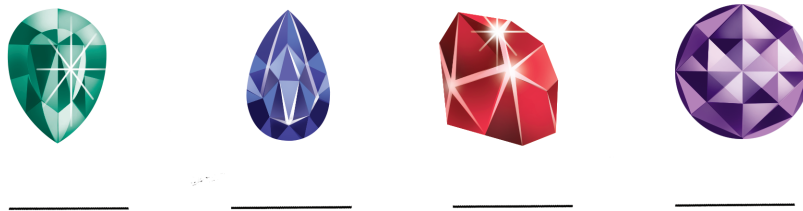
Find the value of the gems below using only the clues in the math problems. Complete the key at the bottom to get the combination to unlock the treasure!

$$\text{Blue Teardrop Gem} + \text{Green Heart Gem} = 4$$

$$\text{Purple Round Gem} + \text{Red Gem} = 14$$

$$\text{Red Gem} + \text{Blue Teardrop Gem} = 7$$

$$\text{Green Heart Gem} + \text{Green Heart Gem} = 6$$





# ★ CONGRATULATIONS! ★

Another week and another secret you have learned about how to handle your money God's way! Great job learning all about saving this week.

- You read part of an old, old story about a dream of cows and wheat, and how God showed the world the result of saving a little at a time.
- You too can make the choice to listen to God's words and to follow His advice by saving a little at a time.
- You looked at ants again this week and saw how they work hard storing food for winter, when food will be hard to find.
- You took note of the fact that you need a plan for your saving if you hope to be successful, much like those little ants.
- God's words lead us to save some of our money to prepare for the future, but His words also make it clear that we do not put our trust, hope, or faith in the money we have.
- We put our trust, hope and faith in God! He is the provider of all we have been given and He loves us so very much.

Have fun saving and watching your money grow as you practice this secret to God's way of handling your money.

## Weekly Bible Verses



Proverbs 21:20  
 Genesis 41:34-36  
 Proverbs 6:6-8  
 Proverbs 21:5  
 Proverbs 13:11  
 1 Timothy 6:17

