## READ LUKE 16:10

DAY 1

DAY 2

All month long, we've been talking about stewardship—taking care of what you have because it all belongs to God. And part of being a good steward is by taking care of our money. You're probably thinking, "Well that's great and all, but I don't really have any money."

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The principle from today's verse still applies to you, no matter how much money you have in your piggy bank. Using your money wisely now means that you can be trusted with more later on. All week, we'll be looking at the three things we should do with any money we receive. You may have made some containers at church this week to help you put this into practice.

If not, grab three jars. On one write, "Give." On the second write "Save." On the third, write "Spend." Keep these jars on your dresser or kitchen counter where you can get to them each day this week. Ask your mom or dad if they would give you 10 quarters (or dimes or nickels). Hold onto these ten coins. You'll need them this week.

**THANK** God for what He's trusted you with as you learn to use your money wisely.

## **READ 2 CORINTHIANS 9:7**

Take a look at your "Give" jar. According to this verse, what does God love? God loves a \_\_\_\_\_\_ giver. Yes! He loves it when we give with gratitude. He loves it when we choose generosity instead of holding on to what we think is ours.

When you trust God with your money, and GIVE, you will have a front row seat to see what God can do. Everything belongs to Him anyway and because He's promised to provide everything you need, you can give knowing that He will always take care of you. Every time you place money in your "Give" jar, it's like saying, "God this isn't really mine anyway. I choose to give it back to show that I trust you to take care of me."

Do you remember those 10 coins you collected yesterday? One way to figure out how much to give is to start with 10%. So if you have ten coins, one tenth (or 10%) would be 1 coin. Place one coin in your "give" jar. When Sunday rolls around and it's time to go to church, grab whatever you've collected in your "give" jar to give during the offering.

**ASK** God to help you become a cheerful giver.



#### **READ PROVERBS 10:4-5**

# DAY 3

DAY 4

Do you know why your parents work? Have you ever asked them? Working hard is an important part of learning and growing. It's not always fun, and there certainly days when your mom or dad would choose to skip it but being productive and working hard, enables them to provide for you and your family. The Bible warns us about being lazy. In order to save, you've got to work or be productive. In fact those 10 coins your mom or dad gave you earlier in the week were earned by working hard.

Saving is a lifelong habit! It's like brushing and flossing your teeth. While it might not always seem important or fun, saving will help you in the long run. Remember those ten coins? Take one and place it in your "save" jar.

To help you earn more money so that you can give and save, make a list of chores you could complete around the house. Then sit down with your mom or dad and come up with a reasonable amount you could "earn" for each of these chores.

**LOOK** for opportunities to work hard so you can "give" and "save."

### **READ LUKE 15:13-14**

God knows exactly what we need. And He has promised to take care of us. But the son we read about in this story thought his way was better. In the end, the son learned that when you trust God, you make wise choices with your money.

What will you do with the money in your "Spend" jar? Right now, you have total control over what you spend your money on. But as you grow, you'll have responsibilities. Your mom and dad can't spend their money on things just for themselves. They first spend money on your family's needs. Even after all the bills are paid, they still need to put gas in the car and food on the table.

Grab those other 8 coins and place them in the "spend" jar. Think about how you could wisely spend the money on something you know you'll use.

**KNOW** that God loves it when we use our money wisely.