



## HOW CAN YOU BEST USE YOUR MONEY?

### DAY 4

Guess what? Now is the perfect time to ask that question. Don't think you're too young to start good, wise habits with your money. Later, when you have a job and more money to manage, you'll be glad you started out the RIGHT way!

When you get some money, it's easy to think, "Hmmm, what could I spend this on?" But there are actually two important steps to take before you think about spending.

First, you've got to decide to GIVE. Giving helps other people. It helps your church. God can use your money to do great things! (Bonus: Giving reminds you that your money isn't really yours to begin with.)

Then, you SAVE. Maybe you feel like using all your money right now. But you choose to save because it sets you up for where you want to be in the future.

Finally, you can decide how to SPEND—on the things you want, and the things you need.

Decide in advance that you're going to GIVE, SAVE, and SPEND. You'll never regret it!



# Stewardship

Taking care of what you have because it all belongs to God.

### READ 2 CORINTHIANS 9:6-7

### DAY 1

There's some great advice from Paul's letter!

**"YOU SHOULDN'T GIVE BECAUSE YOU ARE FORCED TO. GOD LOVES A CHEERFUL GIVER."**

Go ahead and circle (or underline) "cheerful giver" in your Bible. Maybe yours says "a person who gives cheerfully."

Most people don't like to give away money cheerfully. After all, if we're honest, we think, "It's my money. I worked for it. Why should someone else get to have it?"

Apparently the people in Corinth had figured out how to see money differently. (Check out verses 1-2.) Paul talks about their "eagerness to help." Read verse 2 to see how their enthusiasm affected other people.

When we remember that our money belongs to God, and we **use it wisely**, we can help and inspire others along the way. Instead of thinking "Do I have to?" ... think "I GET to." That's what sets a cheerful giver apart!

## DAY 2

Did you know that the way you manage your money and the way you spend it, is all about **trust**?

It's true. Being wise with your money is actually a step of faith. We're more likely to give and be generous when we trust that God will provide for us.

There are two ways to look at your money. You can have **closed hands**, where you feel like you have to grab it and take it and KEEP what's yours. Or you can have **open hands**, recognizing that your money belongs to God and open yourself up to helping people with it.

It's a lot easier to say that than it is to do it! The next time you talk to God, try actually opening up your hands. Ask Him to help you use your money wisely, with open hands.

## DAY 3

Here's a question for you.

### IF YOU HAD MORE MONEY, WOULD IT BE EASIER OR HARDER TO BE A GOOD STEWARD?

You'd think it would be easier. After all, if you were a bajillionaire, you'd have so much extra money that it would be EASY to give generously, right?

Having lots of money doesn't necessarily mean that you'll be wise with it. The more money you have, the more money you tend to spend. So no matter how much money you have, you've still got to decide how you're going to use it. Generosity doesn't just happen!

Think of people you know who are generous with their money. Maybe your parents or grandparents have a habit of giving a percentage of their money to your church. (Maybe you do!) Maybe you have family friends who have supported your family on a mission trip. Maybe you know a friend who lets people borrow money for lunch when they need it.

Take a second and ask them how they learned to give their money so freely. Tell them you want to be generous like them!