

Cheer Factor

Bible: Cheer Factor (God loves a cheerful giver) • *2 Corinthians 9:6-7*

Bottom Line: Use your money wisely.

Memory Verse: “Whoever can be trusted with very little can also be trusted with much.” *Luke 16:10a, NIV*

Life App: Stewardship—taking care of what you have because it all belongs to God.

Basic Truth: I need to make the wise choice.

Social: Setting the Tone for the Experience (9:00, 10:15, 11:30)

Crazy Coins

- Pennies; 5-10 for each kid

Bible: Communicating God’s Truth in Engaging Ways (9:15, 10:30, 11:45)

- Bible Presentation in Large Group

Groups: Creating a Safe Place to Connect (9:40, 10:55, 12:10)

9:00 & 11:30

Say It Fast

- Coins

10:15

Money Bags

- “Give, Save, Spend Labels”; 1 of each label for each kid
- White Paper Bags; 3 for each kid
- Decorating materials: stickers, tissue, labels, construction paper, jewel stickers, etc.
- Markers
- Scissors
- Glue or tape

Prayer (9:50, 11:05, 12:20)

- No supplies needed

Dismiss (10:00, 11:15, 12:30)

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Social: Providing Time for Fun Interaction (Small Groups, 15 minutes)

Welcome kids and spend time engaging in conversation and catching up. Get ready to experience today’s Bible Truth.

Before kids arrive, pray that today’s content would change how they view money and how they interact with it. Pray not only for generosity of spirit, but also for the power of a changed perspective in kids’ lives. Ask God to help kids put what they’re learning into action by focusing on becoming cheerful, openhanded givers.

All Service Times

Crazy Coins

Made to Move: an activity that increases the oxygen in the brain and taps into the energy in the body

What You Need: Coins

What You Do:

- Direct kids to bend their arm so their elbow points in front of them and their hand is next to their ear; their forearm is parallel to the floor.
- Give them a coin to place on top of their elbow.
- Kids will quickly lower their arm and try to catch the coin with the hand of the same arm before the coin hits the floor.
- If a kid succeeds in catching the coin, let him or her try again using two coins.
- You might want to encourage kids to stand in front of a wall when they attempt this so coins don’t go flying everywhere.
- For a visual demonstration go to: <https://youtu.be/nJLknKSDnAE>

What You Say:

“This month we have been talking about stewardship—taking care of what you have because it belongs to God. We learned that God wants you to use your time wisely and to use your things wisely. Can anyone guess what else God wants us to use wisely? *(If you need to, hold up a coin as a hint.)*

[Transition] That’s right! Our money! Let’s head to Large Group to learn how God wants us to use our money wisely.”

Lead your group to the Large Group area.

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Bible: Communicating God’s Truth in Engaging Ways (Large Group, 35 minutes)

GETTING READY

1. Opener/Closer

What You Need:

- Host
- 3 volunteers
- “VERY DRAMATIC CONSEQUENCES” signs
- 3 water guns, filled with water
- 5 everyday items
- 5 pieces of poster board
- Tape
- Table
- Cash (a few bills; either fake or real)

2. Bible Truth

What You Need:

- Historyteller
- 252 Story

3. Worship

What You Need:

- Power Praise Team

Music and Sound Effects (SFX):

- “This Love”
- “This Little Light”
- “Glory to God Forever”

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Bible: Communicating God’s Truth in Engaging Ways (Large Group, 35 minutes)

Engage kids’ hearts through a dynamic and interactive Bible Truth, worship, and prayer experience in a Large Group setting.

SFX: “Live Loud” from At the Top of My Lungs

CG: Theme Slide

Host is on stage, welcoming the kids as they enter.

Opener

HOST: “Hey, you guys! Are you excited to be here? I know I am! Today we are talking about STEWARDSHIP.

CG: Stewardship Slide

“Stewardship is taking care of what you have because it all belongs to God. One of the biggest ways we can take care of what we have is to take care of our money. Being a good steward of your money means using it wisely and remembering that it’s not actually yours to begin with. Your money belongs to God!

“Now, our game we’ve been playing this month is all about making the most of every chance you get. And we definitely need to do that with our money. So today, it’s a special money edition of ‘Use It or Lose It’!

SFX: “Try Everything” instrumental (or other upbeat game music)

CG: Use It or Lose It Theme Slide

“Let me get one contestant up here who knows a lot about money and how much things cost. Who thinks they have what it takes?”

Bring up one kid and introduce him to the audience.

“[Contestant’s name], you will be representing this whole room today. You and the audience will work together to see if you can guess the price of some regular, everyday items. We have five items and five prices. Here are the items.

Hold up and announce the five items that you collected.

“And here are the prices.

Hold up the sheets of poster board as you announce the five prices.

“Five items and five prices. Your job is to match which price goes with which item. But remember, in this game, you must make the most of your opportunity. If you win, you receive the glory of being the champion. If you don’t, there will be very dramatic consequences!

SFX: Drama Button

Three volunteers enter, with dramatic faces, with their VERY DRAMATIC CONSEQUENCES signs AND the water guns. Then they exit.

“Wow! If you guess all five prices correctly, our helpers will soak me for 10 seconds. If not, I will get to soak all of YOU! (*Reference the audience.*)

“All right, let’s see what happens! [Contestant’s name], when I say, ‘Go,’ you can start taping these prices in front of the items. But be sure to get the audience’s help along the way! And just let me know when you want to lock in your answers. Ready, set, go!

SFX: “Try Everything” instrumental (or other similar song)

Narrate the contestant’s thought process as he assigns prices, and help him tape the signs to the front of the table in front of each item. Encourage him to ask for the audience’s opinions along the way. Get him to “lock in” his answers, and then stop the music.

“Okay, great job, [contestant’s name], and great job, audience! Let’s see how you all did.

Go through each item and reveal the actual retail price. Make sure that you talk about what the audience chose (“you all”), so the contestant doesn’t feel bad if he gets it wrong.

“Looks like you got them ALL right! Go ahead and soak me, [contestant’s name]!

OR

“Good try, but you did not get all five correct, which means I get to soak all of YOU!

SFX: Drama Button

Three volunteers enter, with dramatic faces, soaking Host with the water guns, OR they give one to Host so he can spray the crowd (not the contestant).

“That was fun! How about a big hand for [contestant’s name]?”

Dismiss contestant to his seat.

“Now please welcome [Historyteller’s Name].”

Historyteller enters. Volunteers exit.

SETTING UP THE BIBLE TRUTH

HISTORYTELLER: “Okay, guys. So if you haven’t already guessed it by our game this morning, we’re talking about money today. Money is a HUGE part of stewardship! After all, who does our money belong to? *(Pause.)* That’s right. It belongs to God.

“No matter how much money you have, it’s ALL a gift from God. He provides what we need. And He allows us to USE the money He’s given us.

“But hang on a minute. Do you think there’s a certain way He wants us to do that?”

“Well, let’s think about that for a second. If you go through life only trying to spend all the money you have on the things you WANT, chances are, you’ll get yourself into trouble. So, what should we do?”

“The good news is there are some really cool, really simple ideas about how to be good stewards with our money. In fact, we found a really GOOD plan that will help you take care of your money, use it wisely, and honor God with it. Let’s see how it works together.

CG: 252 Story

WRAPPING UP THE BIBLE TRUTH

CG: Bottom Line Slide

HISTORYTELLER: “It’s so important for us to remember this: **[Bottom Line] Use your money wisely.**

“Lots of adults get into situations where they forget to GIVE or SAVE. They try to SPEND more than they have. And they end up being stressed out and worried about money.

“But it doesn’t have to be that way. You can **[Basic Truth] make the wise choice** and make decisions that will lead you toward freedom with your money. It all starts with GIVING cheerfully (*point to the GIVE container*), because you know your money really belongs to God. It means setting some money aside and SAVING it for later (*point to the SAVE container*), so you don’t have to worry about it. And it means SPENDING your money in a responsible way (*point to the SPEND container*). That’s how you **[Bottom Line] use your money wisely.** Let’s pray.”

Pray

HISTORYTELLER: “God, thank You for always providing what we need. Help us to remember that our money really comes from You. Help us to make wise choices with our money—to GIVE and support what You’re doing in the world, to SAVE now for what we need later, and to be responsible when we SPEND it. We need Your help to do that. We love You and we ask these things in Jesus’ name, amen.”

“If you have an offering or a tithe with you today, bring that on up to put into the offering bucket.”

“Now, everyone, please get up on your feet. It’s time to be good stewards of our bodies, our voices, and our praise. Help me welcome the Power Praise team in here!!”

Power Praise team enters as Historyteller exits.

Worship

SFX: “This Love”

SFX: “This Little Light”

SFX: “Glory to God”

Power Praise team exits as Host enters.

Closer

HOST: *(Hold up money.)* “Money is a good thing. Or I should say it CAN be a good thing. It can also make people act really crazy. It can cause fights between friends and family members. It can turn people into greedy Ebenezer Scrooges who don’t care about anything else. If you’re not careful with it, money can lead to all kinds of problems.

“That’s why it’s important to take care of the money you’ve been given and use it wisely.

“One way to do that is to recognize that everything, including your money, belongs to God. If you can do that, it can change the way you spend your money, the way you save it, and yes, the way you give it away.

CG: *Bottom Line*

“The one thing to remember today is this: **[Bottom Line] Use your money wisely.** When you do this, you spend money on things that matter instead of wasting it. You save with a goal in mind. AND you give not just because you know you’re supposed to. Instead, you give cheerfully because you are grateful to God for giving you the ability to give in the first place.

“I’m so glad we’re talking about this today, because it’s SO important! And now you get to talk some more in your groups about what it means for you. Have a great time, and we’ll see you next time!”

Dismiss children to their small groups.

CG: *Small Group Slide*

Groups: Creating a Safe Place to Connect (10 minutes)

Create a safe place to connect and learn how the Bible Truth applies to real life experiences, through interactive activities and discussion questions.

9:00 & 11:30**Say It Fast****[Hear from God | Memory Verse Activity]**

Made to Move: an activity that increases the oxygen in the brain and taps into the energy in the body

What You Need: Coins**What You Do:**

- Instruct kids to spin a coin on a flat surface and see if they can say the memory verse before the coin stops spinning.
- Start the spinning of the coin for kids who have trouble getting their coins going.
- If kids can complete the verse and the coin is still spinning, challenge them to see how many times they can say it before the coin stops spinning.
- *Optional: Let kids see how many times they can say 2 Corinthians 9:7: God loves a cheerful giver (NIV), as the coin is spinning.*

What You Say:

“You are doing a great job memorizing Luke 16:10a. Learning God’s Word is a great way to use your time wisely. God has a lot to teach you in the Bible about how you **[Bottom Line] use your money wisely**. It is a wise choice to be generous and share your money, to save your money, and to spend your money and enjoy what God has given you. When you can be trusted to make wise choices with the little things God gives you, then you can also be trusted with something very large.”

10:15**Money Bags****[Talk about God | Bible Review | Application Activity]**

Made to Create: an activity that explores spiritual ideas through the process of drawing, building, and designing

What You Need: “Give, Save, Spend Labels” Activity Page, paper bags, decorating materials, scissors, glue, markers

What You Do:

- Ask kids:
 - What are three things you can do with your money?
 - If you wanted to purchase a candy bar, what would you do with your money? (*spend it*)
 - If your friend forgot their lunch money, what could you do with your money? (*give it or share it*)
 - If you wanted to buy a DVD of your favorite movie but didn’t have enough money, what would you do with any money you received? (*save it*)
- Using the supplies provided, let kids decorate three “Money Bags” to be used to hold their money.
- Hand out the “Give, Save, Spend Labels” and instruct kids to label the bags accordingly.

What You Say:

“Remember that everything, including your money, belongs to God. The Money Bags you decorated can help you **[Bottom Line] use your money wisely**. When you receive money, the wise choice is to divide the money between your three Money Bags. First, decide how much money you will put in your Give Bag. You cheerfully put money in your Give Bag, grateful to God for the opportunity to have money to help someone else or to give to our church. Now, you decide how much you will put in the Save Bag. Even if you can’t think of something specific you want to save your money for, it is still a wise choice to put money in your Save Bag for your future. And the rest of the money you have left goes in your Spend Bag to be spent on things you want. As you earn money, don’t rush off and spend it all right away. First, divide it between your three Money Bags and that will help you to remember to **[Bottom Line] use your money wisely.**”

All Service Times**Pray and Dismiss (10 minutes)**

[Pray to God | Prayer Activity]

Made to Reflect: an activity that creates space for personal understanding and application

What You Need:**What You Do:**

- Encourage kids to give an example of how to use their money wisely.
- Be sure there is at least one example given for Giving, Spending, and Saving.
- Pray with kids to close things out.

What You Say:

“God, You are so generous! We want to take care of what we have because we know everything we have, even our money, belongs to You. God, help us to be cheerful givers and to use our money wisely. Amen.”

As adults arrive to pick up, tell them today we learned it is important to use our money wisely. Encourage kids to show adults their Money Bags and to share with their adults one way they could use their money wisely.

Parent Cue