

Lesson Three

Making Money

Review

Review the Tithe and why we give it.

Review how you determine the tithe.

What is bartering?

What is a federal reserve note?

Why is it worth anything?

Name some security components of the Federal Reserve Note.

Introduction

Last week we learned about money and where it came from and what its value comes from. This week we want to explore the different methods of how you get money.

Probably all of you have money and get money every week or month.

(On the following lists, let the kids come up with several, then add a few that they didn't list)

Name some ways that you get money now:

- Allowance
- Gifts
- Reward for good grades
- Tooth Fairy
- Lemon-Aid Stand
- Find money

You probably realize that once you grow up and begin to live on your own, the way you get money will change.

What ways will you get money when you are an adult?

- Paycheck from work (the main one)
- Gifts
- Win it

What kinds of things do you spend your money on now?

- Movies
- Fast Food
- Clothes

- Games
- Candy

What kinds of things will you spend your money on when you are an adult?

- Your home (rent or mortgage)
- Car(s)
- Bills (electricity, gas, water, cable)
- Food
- Clothes
- Insurance
- Taxes

As you can see, how you get and spend money changes quite a bit from childhood to adulthood.

Buying Money

So, as an adult, how do you get your money. Believe it or not, you have to buy your money. That may sound funny, but money is for sale. The catch is that you do not buy money with money, but with many different ways.

Some buy money with stuff

Many people buy money with stuff. Farmers are an example. They bring their vegetables and other goods to a market or other buyer and they get money for their things.

Another example would be a bookstore owner. He buys money with books. The way he makes money is that he has to buy books with a little money and then he sells his books for more money.

The same is true for someone who owns a Pizza Restaurant. That person buys money with pizza. You buy a pizza for dinner and he gets your money.

Have you ever had a garage/yard sale? In that case, you have bought money with your old junk.

Name some other people who buy money with things.

Some buy money with talent

Some people don't have anything to sell but their very own talent and abilities. These people have discovered something that they do very well and it seems to be something that other people want to pay to see.

- Michael Jordan has a very rare talent that has made him millions.

- Nsync has musical talent that has made them extremely wealthy.
- Mel Gibson is an actor whose talent has made him a financial success.

Each of these people buys money with their talent. For many of them, their talent can buy millions and millions of dollars.

Name some other people who buy money with their talents.

Do you have talents that others would spend money to see?

Most buy money with their time

Most people buy money by paying with time. When you turn 16, Burger King will pay you \$7.00 an hour for your time. All you have to do is flip some burgers, take orders and sweep floors.

Spending our Time

Back in history, most people bought money with things. However, not many people do that anymore.

Very few people buy money with their talents. Many are talented; however only a select few will buy much money with their talent.

The rest of the people will sell their time, usually 30 to 50 hours a week. (That's a little more time than you spend in school)

How much money will your time buy

Like we said, Burger King will give you \$7.00 for an hour of your time. That's not bad for a first job. However, at some point you will probably want to make more money. The solution is to make your time more valuable or more expensive.

To make your time more valuable, you need to get some better skills and abilities. Sometimes it is to get more knowledge. We all know that it doesn't take a lot of skills to flip a burger. However, a computer programmer may buy \$75 or \$90 for just one hour of his time. The more things you learn to do or the better you get at certain skills will make your time more valuable.

The key to making more money is to go to college or go to a trade school and get some skills. The more skills you have, the more money you will make.

Get Rich Quick?

One of the most important things you can learn from this class is this statement:

“If it sounds too good to be true, it probably isn't.”

99.99999 percent of all people earn a living by good 'ol hard work. Only a very few people get rich quick and easy.

Stay away from these things:

The Lottery

The chances of you winning anything significant in the lottery is so incredibly small. You have a better chance of getting hit by lightning twice in one day. It really is not worth it, so don't even waste your money.

Gambling

There is only one winner at the casino and that is the casino. They make billions off of people who really think that they can win. Gambling can be very addictive and can ruin you and your family financially. Stay away from this one.

Easy Business

You probably have seen signs on the road that say you can make lots of money without doing hardly any work. Sometimes late at night there are commercials telling you how you can make loads of money by working just a few easy hours a week. Think about this, if it was so easy, why wouldn't everyone be doing it? There is no easy way to do it. God honors a hard worker, so resist the urge for an easy way out.

Conclusion

As you can see, money is typically bought by the selling of your time.

God honors hard work. If you sow hard work, you will reap a good reward. God is faithful and you will get what you deserve.

Gal 6:7

7 Do not be deceived: God cannot be mocked. A man reaps what he sows.

1 Tim 5:18

18 For the Scripture says, "Do not muzzle the ox while it is treading out the grain," and "The worker deserves his wages."

Sum up the lesson and close in prayer. Pray that the kids will truly see the value of good hard work and the satisfaction and reward that comes with that.