



Should I take out a school loan? Do I need a job? I'll just eat ramen noodles and then buy a new computer with my scholarship money. Bank overdraft fees, credit cards, allowances from parents, or having to fend for yourself. Money can be an idol in our lives, or something that helps us achieve our goals and dreams. Everyone's family probably handled their finances differently, and you may not even know how your parents did it, but now is the time that you will have to start making wise decisions about how you will budget, plan, and pay for the things that you value. There are a lot of misconceptions about money, it isn't good or bad on it's own - it takes on your character. So the way you use it and handle it shows a lot about who you are inside.

Read ...

it's a heart issue:

- We can't have two masters, or two loves (Matthew 6:24)
- Where is your treasure? (Matthew 6:21)

slaves to money:

- The borrower is a slave to the lender (Proverbs 22:7)
- Owe no one anything, except to love each other (Romans 13:8)

trust God, He provides:

- We are choked by worries, riches, and pleasures as we go (Luke 8:14)
- Ask God and don't worry (Philippians 4:6-7)
- God will supply your need (Philippians 4:19)

tithe:

- Jacob commits to give a tenth of all that God gives him (Genesis 28:22)
- One tenth is holy to the Lord (Leviticus 27:30)

give generously:

- Show mercy and give (Psalm 37:21)
- Be a cheerful giver (2 Corinthians 9:7)

work hard:

- Look at the example of the ant (Proverbs 6:6-8)
- Provide for your house (1 Timothy 5:8)
- Work for the Lord in whatever you do (Colossians 3:23)

plan well:

- Diligence leads to abundance, impulse to poverty (Proverbs 21:5)
- Know where your money is....make a budget (Proverbs 27:23+24)
- The foolish devour all they have (Proverbs 21:20)

Discuss...

- Do you ever hide behind your stuff so that other people or God won't be able to see the real you? How would your friendships change if all your stuff was taken out of the picture?
- When adults look at you and your friends, what do you think they see? What would they think is important to you or your "treasure"? Are their thoughts true? What are some things that you tend to buy on impulse? What are things you have planned to purchase?
- How have you seen people be slaves to money and the people they owe money?
- In what ways are you planning on providing for yourself through out college? Read Mark 12:41-44 Why did Jesus say that the widow gave more than the wealthy? How can you do the same now and in the future? Who is someone you look up to because of their generosity? Describe them.

If I give away all I have, and if I deliver up my body to be burned, but have not love, I gain nothing.

1 Corinthians 13:3

Bottom line, you could do all kinds of great things with your money, give generously, never miss a tithe, and do it all perfectly, but if you aren't loving people, then what's the point? It's the heart behind the money that makes a difference. Ask God to give you a heart that desires to give, and then what you do with the money he gives you will be pleasing to him and worshipful.

www.daveramsey.com/category/tools is just one of many great resources to plan and budget your **money**