# Christian Stewardship: God’s Plan, Our Part – Teacher

## (Fourth–Sixth Grade)

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Writers: Cindy Cato, Shelia Puckett and Sunday School Leadership, First Baptist Church, Euless, Texas; Kathy Evans, Editor.
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How to Use Children’s Stewardship Curriculum

Downloading information: Download and make adequate copies of teacher and pupil materials. Your church could do this or each teacher could download individual teaching material on a home computer. It works well to put the teacher material in a three-ring binder.

Planning and preparation: Plan as a team how this material will be used in your department to teach Bible truths to boys and girls.
1. Department director will guide planning, welcome children to the department, and conduct the worship time. The director should prepare a teaching bulletin board containing a unit title banner, session title banners, session teaching pictures (from department picture files), and session Bible verses. (Use a computer to make them quickly and professionally.)
2. Teachers will select Session Bible Learning Activities to lead. If teachers are available to offer more than one small-group learning experience, try to do so. The wider variety of learning experiences children have, the greater the learning opportunities.

Terms Used In This Curriculum Plan

Christian Stewardship—Teacher: This page is a part of Christian Stewardship: God’s Plan, Our Part. It is an overview for teaching this unit for fourth, fifth, and sixth grade children.1

Guiding Bible Learning: Instructions are given for approximately the first half of the Bible study time.

Bible Learning Activities: Session-by-session small-group Bible learning experiences for children. Teachers should choose a Bible Learning Activity to lead based on the needs and interests of children. The more Bible activities used each session, the wider the range of learning possible for boys and girls. Bible Learning Activities are especially helpful where children have difficulty attending regularly.

Preview: As the children enter the classroom, teachers immediately involve them in a simple Bible Learning Activity that is related to the subject of the session Bible study. These activities are designed so that children can join in as they arrive.

**Guiding Worship:** These instructions are for a large-group experience led by the department director or lead teacher. During this time, children are led to worship God through songs, a Bible story, Bible verse, and various Bible-related activities designed to help children apply Bible truths to their lives.

**Teaching Pictures:** Poster-size pictures of events related to biblical stories. Many churches have files of teaching pictures gathered over the years from Sunday School literature. Appropriate teaching pictures are a good way for boys and girls to gain an understanding of Bible stories. Teaching pictures are available from the Office of Stewardship, Baptist General Convention of Texas.

**Teaching Bulletin Board:** A large bulletin board (five or six feet wide) or focal wall that children face during Worship. The teaching bulletin board should be prepared with a unit title banner, teaching pictures for the appropriate Bible stories studied, session titles, and session Bible verses.

### Session Schedule

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Session 1: God, Creator and Owner of All Things

Bible Passage: Genesis 1-2

Bible Verse: The earth is the Lord’s and everything in it, the world, and all who live in it.
Psalm 24:1

Learning Focus
Children can know that everything belongs to God.

Preparing to Teach

Getting ready for this session (for the department director or lead teacher)
- Study the section titled “Studying the Bible passage” and read the Scripture passages. Learn the Bible verse, Psalm 24:1.
- Prepare a chart of the Bible Learning Activities the teachers will lead, and allow children to choose the one that interests them.
- Plan and complete steps for “Guiding Worship.”
- Print the Bible verse, Psalm 24:1 on sentence strips, and display it on the focal wall.
- Make and display a banner titled “Stewardship: God’s Plan, Our Part” on construction paper.
- Write these words and definitions on poster board: Steward—A person who is employed to manage or oversee the property or finances of another. Stewardship—To manage or handle property according to the owner’s wishes.
- Secure a basket or suitable container for collecting an offering and offering envelopes.
- Secure copies of The Baptist Hymnal (Nashville, Tennessee: Convention Press, 1991) or make a chart with the words for “Seek Ye First,” no.478. (Teacher Tip: It is not legal to make copies of copyrighted materials of any kind, including songs. Only songs that are in the public domain can be copied legally. See Church Copyright Licensing, Inc. at www.ccli.com for information about securing permission to make copies of songs. A person in your church may already be involved in relating to CCLI.)
- Provide Bibles for each child, if possible.
- Pray for the teachers, yourself, and the children you will teach. Pray for the leadership of the Holy Spirit during preparation and teaching time.

Getting ready for Bible learning (for teachers)
- Study the Bible background material found in “Studying the Bible passage” and read the Scripture passages. Learn the Bible verse, Psalm 2:1.
- Read and select a Bible Learning Activity to guide that will meet your children’s needs. Gather needed resources. Be ready when the first child arrives so you do not waste valuable teaching time.
- Pray for yourself, fellow teachers, the children in your group, and their families.
Studying the Bible passage

Each time we read the account of the creation of the universe we should be enveloped in wonder and be drawn to worship God. The term “totally awesome” would aptly describe it! Creation should also produce a sense of humility in each of us as we realize anew the power and wisdom of our mighty God. Michelangelo spent over three years painting the story of Creation on the six thousand square foot ceiling of the Sistine Chapel, yet God brought the entire earth into existence from nothing in only six days.

Scripture says, “In the beginning God created the heavens and the earth” (Genesis 1:1). God was and is before time. There was nothing before God created it. God made the universe and all that is within it out of nothing. How can something be made out of nothing? When did creation take place? The Creation story is embroiled with controversy and numerous questions remain unanswered. Human beings are curious by nature. Believers must be reconciled to the fact that God has revealed all that he wants us to know about Creation in his word and through the revelation of his Holy Spirit. We must simply trust God for the answers to the unanswerable questions. We must choose to believe!

However, there is one question that God did answer. Why did God create the universe? Read the following Scripture passages to find the two reasons: Colossians 1: 16, Revelation 4:11, and Isaiah 43:7? God created the universe by his pleasure and for his glory. Everything that has life was created for the glory of God. Think about it. You were created to bring God glory!

The concept that the universe was created from nothing still troubles the scientific community. The word “create” is translated from the Hebrew word “bara” which means to “to bring into existence” out of nothing. When you read the first and second chapters of Genesis, you will note a progression of God’s creation. It was not haphazard. Everything was put into motion in exactly the proper order so that life is continually sustained. Nothing was created until all of its provisions had been made. The stars could not have been made before there was a sky in which to place them. Adam and Eve were not created before there was a place for them to live and food for them to eat.

Perhaps God knew that man would question his origin. The second chapter of Genesis gives us a more detailed description of the creation of man. Man is unlike any of God’s other creation because he is created in God’s image. Human beings do not look like God. Rather, they have the capacity to reason and the ability to communicate with God because God gave man a soul. Because of our immortal soul, we can have a personal relationship with God through faith in his Son, Jesus Christ. As soon as man and woman were created, God blessed them and gave them responsibilities. (Genesis 1:28) God told them to be fruitful and to multiply. The Creator instructed the first man and woman to fill the earth by reproduction.

God’s next command was to subdue the earth. Subdue means “to bring under control or cultivation.” God intended for man to be more than just a gardener. God gave mankind the responsibility to rule or have dominion over every living creature on the earth. Man was given the responsibility to rule over all of God’s creation. This means mankind is supposed to care for the earth and not abuse it. More importantly, people should never place God’s creation above the Creator. At the end of the sixth day, God saw all that he had made and it was very good.
Summary

This will be a familiar story for many children. When you teach boys and girls, stress the awesome wonder of creation and God’s power and ownership of all that he has created. For a richly poetic version of the event, read Psalm 104. The writer does not divide Creation into days as does the Genesis account, but rather he paints a descriptive picture of the majesty and power of God through creation. The session Bible verse, Psalm 24:1, acknowledge God’s ownership of the earth, its contents, and our very beings. We should teach children to thank God for making us caretakers of his glorious creation, and be faithful to that task.

Guiding Bible Learning

Session Bible Learning Activities

Preview: My Favorite Things

Purpose: To introduce children to the unit and the concept that God created and owns all things.

Description: Students will list their ten favorite things. They will circle their most favorite thing in red and second favorite thing in green marker.

Resources: Bibles; lined paper; pencils; red and green colored pencils or markers.

Prepare: Assemble supplies before the first child enters the classroom.

Guide Bible learning: Show students Genesis 1:1, and tell them the session Bible story is about God creating the world and everything in it. God made everything we need to live. Out of love for us, God gives us things we want as well.

Express Bible learning: Ask the students to list their ten favorite things on lined paper. Lead them to place a red circle around their most favorite thing and a green circle around their second favorite thing. Ask the children to look at their lists and see if there is anything they could not use in a way that honors God. Invite them to cross out that item from the list. Explain that everything they listed is something God gave them—even if it is man made. God created the basic elements with which the thing was made.

Closure: Thank God in prayer for making the world and everything in it. Thank God for giving us things we enjoy and treasure. Ask God to help us use everything we own to bring him honor.

Creation Scavenger Hunt

Purpose: To help children learn that God is creator and owner of everything, and we have the responsibility to take care of it.

Description: Children will read Scripture passages to find things God created.
Resources: Bibles; Teaching Resource 1; pencils.
Prepare: Make copies of the “Creation Scavenger Hunt” for each child.

Guide Bible learning: With your Bible open to Genesis 1:1 briefly tell the story of Creation. Tell the students that God created the universe and everything in it. God created it out of nothing. Invite two students to find and read Genesis 1:28 and Genesis 2:15. Ask the boys and girls what responsibilities God gave mankind. (To rule over the earth and take care of it.) Tell the students God wants us to be good stewards of the earth and everything in it. Show the definitions of the words “steward” and “stewardship,” and discuss their meaning.

Express Bible learning: Give each child a copy of “Creation Scavenger Hunt” and a Bible. Lead them to locate each Scripture passage and write what was created next to it. Ask children to put away supplies when they are finished. Tell them they are being good stewards of the materials they have to use at church.

Closure: Ask children to think of something God created for which they are especially thankful. Invite them to bow their heads and pray a sentence prayer thanking God for his creation. Close the time in prayer by acknowledging that everything we have belongs to God. Thank him for all he has given us. Ask God to help us learn to be good stewards.

Creation Time Line

Purpose: To help boys and girls learn the order in which God created the world.

Description: Children will make a mural by drawing pictures of things God created in the order they were created.

Resources: Bibles; butcher paper; poster board; yard stick; tape; pencils; markers or colored pencils.

Prepare: Write a number for each day of creation down the left side of the poster board. Write the title, “Days of Creation,” at the top. Display the poster near your table. Cut a 6’ length of light colored butcher paper and tape it to a wall at the children’s level. Divide the paper into seven equal sections. (Make sure the markers do not stain the wall before giving them to the children to use.)

Guide Bible learning: With your Bible open to Genesis 1:1 briefly tell the story of Creation. Invite one student to write what God created on each day on the poster board you prepared. Tell the students that God created the universe and everything in it out of nothing. God created it for his pleasure and glory. Invite two students to find and read Genesis 1:28 and Genesis 2:15. Ask them what responsibilities God gave Adam and Eve. (Rule over the earth and take care of it.) Tell the students God wants us to be good stewards of the earth and everything in it. Show the definitions of the words “steward” and “stewardship,” and lead a discussion of what these terms mean.
**Express Bible learning:** Lead children to review what God made on each day of creation. Ask them to decide who will illustrate which day of Creation. Guide them to leave room to write the Bible verse, Psalm 24:1 on the mural. Suggest the boys and girls draw their pictures with pencil before coloring them with markers. Guide the students’ conversation about our responsibility to take of the things God has given us. Lead children to clean up their materials, and tell them they are being good stewards of the supplies the church provides them.

**Closure:** Invite students to say sentence prayers thanking God for one particular thing he created. Close group time by asking God to help us all take care of the things he has created.

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**Accordion Fold Pictures**

**Purpose:** To help children discover the order in which God created the world and that God is creator and owner of all things.

**Description:** Students will draw what was created each day on a separate sheet of paper. They will tape them together on the sides in the proper order.

**Resources:** Bibles; seven sheets of 8 ½” X 11” paper for each child; pencils; markers or crayons; clear tape.

**Prepare:** Gather needed supplies.

**Guide Bible learning:** Show students where the creation story is found in Genesis 39-41, and briefly tell the story. Emphasize the power of God in creating the world out of nothing. Only man and woman were made from something God had already made. Tell boys and girls God created the world and everything and it for his own pleasure. Invite two students to find and read Genesis 1:28 and Genesis 2:15. Ask them what responsibilities God gave Adam and Eve. (Rule over the earth and take care of it.) Explain to the students God wants us to be good stewards of the earth and everything in it. Show the definitions of the words “steward” and “stewardship,” and lead a discussion of what these terms mean.

**Express Bible learning:** Review what was created on each day of creation. Lead students to draw each day’s creation on a separate sheet of paper. They may also include a verse such as Genesis 1:1. After the pictures are completed, tape them together on the sides in the proper order to make an accordion fold.

**Alternative suggestions:** Lead the students to make a mobile of their pictures. They may cut out the pictures and hang them on a cut tree branch. Place the base of the tree branch in a bucket of sand so it will stand erect. Ask the boys and girls to write the name of the thing God made on their pictures or cut the pictures in the shape of that particular creation.
Guiding Worship

Transition to worship: Play the hymn, “Because I Have Been Given Much”\(^2\) or other suitable song to signal students to come to worship. As boys and girls are seated, ask them to tell you things God created for which they are especially thankful.

Introduce the unit: Call the students’ attention to the unit title, “Stewardship: God’s Plan, Our Part.” Say, As you have learned in your small group activities, God created the earth and everything in it. We have the responsibility to be good stewards of all the things he created.

Learn Bible verse: Lead the students to find Psalm 24:1 in their Bibles, and invite a child to read the verse aloud. Guide a discussion of the meaning of the verse. Remind the children even their time and abilities are gifts from God. We should use them in a way that would please God. Explain that the first step to becoming a good steward is giving their lives to God by faith in Jesus Christ. Draw the students’ attention to the displayed Bible verse, and lead them to read it aloud again. (Tell students will be glad to talk with them about how to become a Christian whenever they want to speak with you about it.)

Teaching tip: When you tell boys and girls you will available to talk with them about becoming a Christian, be sure you keep your promise. You may need to make arrangements to talk with them after church or in their home. Be careful not to delay this important conversation too long.

Give an offering: Tell the children they will have the opportunity to give an offering to God. Explain that we give an offering of money to the church out of love for God and because he commanded us to do so. Explain how it will be used. Play “Seek Ye First,”\(^3\) as the students pass the basket to each member of the group in a prayerful manner. Invite a child to pray or you may lead the group in prayer.

Using music: Pass out the hymnals or display the song chart you prepared for “Seek Ye First.” Lead boys and girls to sing the two verses, and tell them it is based on the Bible verse, Matthew 6:33. Invite a student to find and read the verse aloud. Explain that “seeking the kingdom of God” (Matt. 6:33) means they are doing their best to obey God and live in ways that please him. Say, When we take care of the things God has given us, we are being wise stewards. This pleases God!

Introduce Bible story: Ask students if they have ever made or built anything? Explain that whatever they made came from something God created. Ask students to listen to the Bible story to find out what we are supposed to do with the world God made.

Tell Bible story: Open your Bible to the first chapter of Genesis, and tell the story of Creation in your own words. Emphasize the awesome work of the Creator.

God created the earth and everything in it. The first words of the Bible are “In the beginning God . . .” (Genesis 1:1). God has always been. There was nothing before God. Time did not begin before God created it. God created the light and dark, the sky above, and the waters below. He

\(^3\) The Baptist Hymnal (Nashville: Convention Press, 1991), no. 478.
placed seed bearing plants on the land, and the sun, moon, and stars in the sky. God created the fish, birds, and land animals. God was pleased with all that he had made. God created all these things out of nothing. They simply came into being when mighty God spoke the words. How awesome!

Last of all, God formed man out of the dust of the ground, and he breathed life into him. The Bible tells us God made man and woman in his own image. That does not mean we look like God. It means we have the capacity to reason and the ability to communicate with God. We can talk to God in prayer. We can have a personal relationship with God if we know Jesus Christ as our Savior. We are the best of God’s creation.

In his infinite wisdom, God did not create man before he made a place for him to live or food to eat. God knew man would need companionship so he made woman. God told Adam and Eve, as well as every husband and wife, to increase in number. This means God wants married couples to have children. God knew people would need something to do so he gave them a job—to care for the earth and all he created. Taking care of the entire earth is an extraordinary responsibility.

On the seventh day God rested from his work. He blessed the seventh day and made it holy (Genesis 2:3). God knew people would need to rest from their work, and he set an example for us by resting on the seventh day.

God made the earth and everything in it, but he allows us to use it and enjoy it. Everything we have comes from God including our time, abilities, and possessions. We should thank him and use what we have to serve him.

Bible reference: Genesis 1-2

Use teaching picture: Show the teaching picture of Creation, and ask questions from Teaching Resource 2 to review the Bible story.

Life application: Display a 3’ piece of butcher paper on the focal wall. Lead the boys and girls to read and discuss the meaning of the words “steward” and “stewardship” displayed on the bulletin board. Explain that God wants us to be good stewards of all he has given us. We should use our time, talents, and money in a way that honors him because he gave it to us. Tell the children that God does not merely give us things for our own benefit, but for the good of others. Ask boys and girls to think of ways they can use their time, talents, and money in a way that helps other people. List the students’ responses on the butcher paper.

Closure: Close the session in prayer by thanking God for all he has given us. Thank God for his marvelous creation. Ask God to help the children become good stewards of what he has given them.
Session 2: Jesus Teaches About Stewardship

Bible Passage: Matthew 6:1-4, 19-21, 24; 23:23-24

Bible Verse: For where your treasure is, there your heart will be also. Matthew 6:21

Learning Focus
Children can learn that stewardship is a way of life in which God is first.

Preparing to Teach

Getting ready for this session (for the department director/lead teacher)
- Read the Scripture passages and review the section “Studying the Bible passage.” Learn the Bible verse, Matthew 6:21
- Plan with teachers which Bible Learning Activities they will lead and prepare a chart listing the ones they chose. Allow children to pick the activity that interests them.
- Plan worship experiences using suggestions from “Guiding Worship.”
- Display the “Steward—Stewardship” poster and unit title from the previous session.
- Write the Bible verse, Matthew 6:21 and session title on construction paper. Attach them to the focal wall.
- If available, secure a picture of Jesus teaching his disciples.
- Secure Bibles for each child, offering envelopes, and a basket for collecting the offering.
- Draw a large circle in the middle of a poster board. Print “How I Can Be A Good Steward?” on the top. Draw a circle on butcher paper the same size as the one on the poster. Divide this circle into eight equal sections, and cut the sections apart. Write one of the following phrases on each section. Write the corresponding Bible references on file cards:
  - Work with all my heart. (Colossian 3:23)
  - Put God first. (Matthew 6:21)
  - Give an offering to God. (Matthew 6:4)
  - Take care of the earth. (Genesis 1:28)
  - Be faithful with my gifts. (1Corinthians 4:2)
  - Be kind. (1Thesselonians 5:15)
  - Memorize Scripture. (Psalm 119:11)
  - Ask God for wisdom. (James 1:5)
- Place each of the file cards in an envelope. Write the words “Mystery Clue #__” and the numbers 1-8 on the envelopes.
- Make three copies of Teaching Resource 5, “Scripture Search.”
- Locate the hymns “Because I Have Been Given Much” and “Seek Ye First” from The Baptist Hymnal.
- Pray for yourself, the children, and their families. Pray for the leadership of the Holy Spirit during your preparation and teaching time with the children.

Getting ready for Bible learning (for teachers)

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4 The Baptist Hymnal (Nashville: Convention Press, 1991), no.605, 478
Read the Scripture passages and review the section “Studying the Bible passage.” Learn the Bible verse, Matthew 6:21.

Read and select a Bible Learning Activity to lead which will meet your children’s needs. Gather necessary materials. Be ready to teach when the first child arrives.

Pray for yourself, the other teachers, and the children in your group.

**Studying the Bible passage**

This study highlights Jesus’ teachings about stewardship. It focuses on three passages from the Gospel of Matthew that describe what Jesus taught about our responsibility for our possessions. It is interesting to note that Matthew, a former tax collector, often focused his writings on Jesus’ teachings about money. In fact, some of what Jesus taught can only be found in the Gospel of Matthew. (See chapters 18, 20, and 25)

*Matthew 6:1-4*

We see the perfect example of stewardship in the life of Jesus Christ. Nothing should take precedence over God. Jesus’ life exemplified this fact, and he intentionally taught it to his followers. The dictionary defines a steward as a person who is employed to manage or oversee the domestic concerns (such as property or finances) of another. Faithful stewardship means to manage the property or concerns according to the owner’s wishes.

Matthew 6:1-4, a portion of the Sermon on the Mount, provides instructions for giving our money. In these verses, Jesus warns us not to merely give in order to seek praise from others. Jesus’ bluntly calls those who give in this manner hypocrites. The word “hypocrite” is defined as a person who puts on a false appearance of virtue or religion. It literally means an actor. Jesus’ criticism was directed to the Pharisees who continually challenged his teachings and his authority as God’s Son. Do you know any pharisaical givers in your church?

The Pharisees had the wrong idea of what religion was about. Their outward acts of so-called righteousness did not correspond to any inward spiritual reality. God is not fooled by appearances. He knows what is in our hearts. Jesus said that whatever glory and recognition these hypocrites received from men would be their only reward. Instead of drawing attention to our gifts, we should give in secret. Only the giver and God should be aware of the act. Only then will Jesus’ promise of a reward from God be accomplished. (Matt. 6:4) While reading these passages, notice that Jesus presumes we will give to others. He did not consider if we give, but when and how we give. In our giving, as in any other religious observance, our motive is what matters most to God.

*Matthew 6:19-21, 24*

In verse twenty-one, Jesus observed that whatever we treasure will be the desire of our heart. Treasure is something that has great worth or value. Pause for a moment and consider the things you treasure. Might they include your children, family, good health, and a free country in which to live? In this passage, Jesus referred to two types of treasures: earthly and heavenly. Jesus commanded us to store up “treasures in heaven” (Matt. 6:20) and not on the earth. Heavenly treasures are not subject to loss or destruction. Our treasure in heaven is our salvation through faith in Jesus Christ and service in God’s name. These are the only treasures truly worth having.
Material wealth and position can not be compared with the eternal treasure of being a child of God and heir to the glory of God. Earthly treasures can be destroyed or stolen. How many of us have lost money, material possessions, or position in some manner? In this passage, Jesus implied that Christians should work here on earth to construct an estate in heaven, an estate comprised of godly living and loving service to others in God’s name.

We are faced with the human dilemma—we can not serve both God and money. As a child of God, he must be first in our lives. Loving money or material possessions is sin. Like everything else God gives us, money should be used to bring him glory. Therefore, we must evaluate our attitude toward our possessions. When material things and the accumulation of them become more important than worshiping and serving the Lord, they have become a god. Beginning with the Ten Commandments, God states that nothing should take priority over him. (Exodus 20:3)

Matthew 23:23-24
Jesus spoke about obeying the law in this passage. He spoke these words toward the end of his ministry. His statements were directed to the teachers of the law, the scribes, and the Pharisees. Read Deuteronomy 14:22 to find the Israelites’ instructions about tithing. The scribes and Pharisees were careful to follow every letter of the law, therefore they tithed exactly one tenth of all their crops, including one tenth of their herbs.

Jesus charged that they were neglecting the important matters of the law. God requires us to act justly toward others, to show love and mercy, and to be faithful to God. (Micah 6:8) Jesus said this is how we should live without neglecting to give a tenth of our possessions to God. Hypocrites were exceeding the requirement of the law, but they were missing the true requirements of God.

Summary
Jesus is the perfect example of a steward. The only way we can truly understand Jesus’ teachings and follow his example is by having a personal relationship with him. The passages in this study of stewardship contain three important truths:

- We should give in secret, not for the purpose of impressing others, but out of obedience to God.
- We should desire to obey, serve, and love God instead of material possessions.
- Stewardship is more than giving one tenth of our money to God. It is a way of life that will be evident when our priorities concerning God are in line with his word.

As you prepare to teach boys and girls, consider your attitude about giving. Children often learn more from our example which is demonstrated through our attitude and behavior than what we teach them. Prayerfully, ask God to give you his attitude toward giving.
**Guiding Bible Learning**

**Session Bible Learning Activities**

**Preview: What Kind of Steward are You?**

*Purpose:* To help children evaluate their own stewardship of the world God created.

*Description:* Children will read statements and assess how they care for God’s world.

*Resources:* Bibles; Teaching Resource 3; pencils.

*Prepare:* Make copies of “Rate Your Stewardship” from Teaching Resource 3 for each child.

*Guide Bible learning:* Show the children the Gospel of Matthew in your Bible. Explain that they will be studying Jesus’ teachings about stewardship found in Matthew’s Gospel. Remind the boys and girls that a steward is someone who is responsible for managing what he has been given by God. We are stewards of our time, abilities, and money. Lead them to discuss times where they have difficulty being a good steward of the things God has given them.

*Express Bible learning:* Ask boys and girls if they think they are good stewards, and give them a copy of “Rate Your Stewardship.” Explain that they should read each statement and record the answers. Instruct students to draw the symbol on the blank next to each statement.

*Closure:* Lead the group in prayer and ask God to help them be good stewards.

**Memory Verse Wheel**

*Purpose:* To help students learn each of the four Bible verses for this unit.

*Description:* Children will make a Bible verse wheel and spin the wheel to connect the parts of each verse and its reference.

*Resources:* Bibles; rulers; pencils; construction paper; brads; poster board; scissors.

*Prepare:* Cut two of each size of circle from poster board for the children to use as patterns. Make an example of the Bible verse wheel using the following directions: Cut one 8,” one 14,” and one 16” circle from construction paper. Place the circles on top of each other with the largest on the bottom and the smallest on the top. Divide the circles evenly into four sections. Print the first half of the four session Bible verses on the smallest circle, the last part of the verses on the middle circle, and the references on the largest circle. When the circles align to complete one Bible verse, all the others should be scrambled. Push the brad through the middle of the circles and fasten loosely so the circles will turn easily.
Guide Bible learning: Welcome the students to your group. With your Bible open to Matthew 6:1 briefly tell the Bible story in your own words. Invite boys and girls to say the previous session Bible verse from memory. Lead them to find each session Bible verses: Ps. 24:1; Matt. 6:21; 1 Cor. 4:2; Rom. 14:12. Discuss what the verses mean.

Express Bible learning: Show the students the example wheel you made and distribute the supplies. Warn them to write small enough to fit all the words of the Bible verse in the sections. Show boys and girls how to write in each section to assure that the Bible verses will be scrambled. Ask them to trade their wheels and compete to see who can turn the wheels and arrange the verses correctly. Invite boys and girls to say the Bible verses from memory.

Closure: Invite a child to pray or close group time with prayer. Thank God for the boys and girls, and ask him to help them become good stewards of all he has given them.

Stewardship Acrostic

Purpose: To help the students understand the meaning of stewardship.

Description: Children will locate Scripture passages to find the answers to complete an acrostic.

Resources: Bibles; pencils; Teaching Resource 4.

Prepare: Make a copy of the “Stewardship Acrostic” for each child in your group.

Guide Bible learning: Welcome the students to your group. Ask them to find the Gospel of Matthew in their Bibles. Explain that the disciple Matthew was a tax collector, and many of the stories he wrote were about Jesus’ teachings on money. Open your Bible, and briefly tell the story in your own words. Ask the boys and girls who owns the earth and why he owns it. (God owns the earth because he made it.) God wants us to be good stewards of all he has given us. How we spend our money, time, and abilities shows how much we love God.

Express Bible learning: Give students copies of the acrostic. Explain that they should use their
Bibles to find the answers to the questions. Lead boys and girls in a discussion of their answers when they have completed the sheet. Ask boys and girls to put away their supplies. Praise their efforts, and tell them they are being good stewards of the church’s resources.

Teaching tip: Provide frequent help for children who have difficulty reading. Allow them to work with a partner if they choose.

Closure: Invite a student to say a prayer or you may lead the prayer time. Ask God to help boys and girls learn to be good stewards of their time, money, and abilities. Thank God for Jesus, the perfect example of stewardship.

Guiding Worship

Transition to worship: Play “Because I Have Been Given Much” or other appropriate music to signal children to come to Worship. Welcome new students by name. Introduce them to the group.

Learn the Bible verse: Ask boys and girls what they treasure the most. Discuss the meaning of the word “treasure.” Challenge them to think of things that are not material possessions. Show the students the sentence strip with the Bible verse written on it. Lead them to read it aloud. Lead the children to find Matthew 6:21 in their Bibles. Ask if someone can tell the division of the Bible where this verse is located. (Gospels) Ask if anyone knows what the word “gospel” means. (good news.) Tell students the Gospels are the first four books in the New Testament and tell the good news of Jesus’ life, death, and resurrection. Say, If we truly love God, our lives will show it because we will serve and obey him. Explain that our actions show what we really care about.

Introduce Bible story: Ask the boys and girls if they think they are good stewards. Review the definitions of “steward” and “stewardship.” Show the teaching picture of Jesus teaching his followers. Tell the children that Jesus was the best example of a steward, and we are going to learn what he taught about stewardship.

Tell the Bible story: Explain to the children they are going to help tell the session Bible story. Divide them into three equal groups. Pass out the copies of the “Scripture Search,” and assign one of the following Bible passages to each group: Matthew 6:1-4; Matthew 6:19-21; Matthew 23:23-24. Ask the students to read the passages and complete the sheet together. Encourage each of the children to participate. (Place a teacher with each group to assure the students stay on task and redirect their discussion when necessary. Allow the children to work as independently as possible.)

When the groups are finished, say, We’ve studied what Jesus said to the people of his time about stewardship. Ask, Do these words apply to us today—2000 years later? Let’s look at each Bible passage and see if we can sum up the basic idea with one phrase. Ask a student from each group to read their Scripture passage aloud. Give the children time to make several suggestions. Invite a student to record their final suggestions on the board. (The following are examples not answers.)

- Matthew 6:1-4—We are not to give to impress others.
- Matthew 6:19-21 — Do we love the things of God or the things money can buy?
- Matthew 23:23-24 — Stewardship is more than giving 10% to God in the offering plate. It is placing God first in all areas of our lives.

Summarize the Bible study by saying, *How you spend your money and use your personal possessions shows how you love God because it all came from him. Is God first in your life? Are your personal possessions more important to you than God? You can not love both God and things! Anything that consistently keeps you from worshiping and serving God is sin. Sometimes it is hard to be a good steward, but God will help you.*

*Bible references: Matthew 6:1-4, 19-21, 24; 23:23-24*

_Give an offering:_ Tell students they may be good stewards of their money by giving an offering to God. If necessary, explain who will receive the offering and what will be done with it. Lead boys and girls to sing, “Because I Have Been Given Much” as they pass the offering basket. Invite a student to lead in prayer or thank God for the offering.

_Using music:_ Pass out the hymnals or display the song chart you prepared for “Seek Ye First.” Remind students that “seeking the kingdom of God” (Matt. 6:33) means they are doing their best to obey God and live in ways that please him. Lead boys and girls to sing the song two times.

_Review Bible story:_ Reinforce what the students have learned and review the Bible story by asking the questions from Teaching Resource 2. If students do not know the answer to one of the questions, they may find it in their Bibles.

_Life application:_ Display the “How I Can Be A Good Steward” poster and title sections. Pass out the mystery clue envelopes to pairs of students. Allow time for the children to read the Scripture clues. Take turns asking boys and girls to read their verse aloud, locate the title section that describes the verse, and attach it to the poster.

_Closure:_ Lead the children in prayer. Thank God for the example of Jesus the perfect steward. Thank God for loving us and send Jesus as our Savior. Ask God to help the boys and girls know him in a personal way. Ask God to help us all be faithful stewards.
Session 3: Joseph—A Faithful Steward

Bible Passage: Genesis 39-41

Bible Verse: Now it is required that those who have been given a trust must prove faithful. 1 Corinthians 4:2

Learning Focus
Children can learn to be good stewards in every area of their lives.

Preparing to Teach

Getting ready for this session (for the department director/lead teacher)
- Read the Bible passages, and review the section “Studying the Bible passage.” Learn the Bible verse 1 Corinthians 4:2.
- Plan with teachers which Bible Learning Activity they will lead. Prepare a chart of the activities they selected, and allow children to make a choice.
- Plan worship experiences using suggestions found in “Guiding Worship.”
- Display the “Steward—Stewardship” poster, unit title, and song chart for “Seek Ye First”\(^5\) from previous sessions.
- Write the Bible verse, 1 Corinthians 4:2 on sentence strip and cut it into several sections.
- Make a session title banner from construction paper and attach it to the focal wall.
- Secure Bibles for each child, offering envelopes, and a basket for collecting the offering.
- If you have a picture file, display a teaching picture of Joseph in Egypt.
- Title a poster board “Listening Teams,” and write Team 1: Potiphar’s Slave; Team 2: Prison Warden’s Helper; Team 3: Pharaoh’s Assistant.
- Make a copy of the situation cards from Teaching Resource 7, and cut them apart.
- Pray for yourself, the children, and their families. Pray for the leadership of the Holy Spirit as you plan and teach children about stewardship.

Getting ready for Bible learning (for teachers)
- Read the Bible passages, and review the section “Studying the Bible passage.” Learn the Bible verse, 1 Corinthians 4:2.
- Read and select a Bible Learning Activity to lead based on the needs of the children in your group. Gather needed materials for the activity you chose. Be ready to teach the students the moment they arrive.
- Pray for yourself, the other teachers, and the children you teach.

Studying the Bible passage
Joseph had been sold into slavery by his older brothers because they were jealous and very angry with him. He was taken by an Ishmaelite caravan along with numerous rich goods to be sold in Egypt. Potiphar, captain of Pharaoh’s guard and an important man in Egypt, bought Joseph to serve in his household.

\(^5\) *The Baptist Hymnal* (Nashville: Convention Press, 1991), no.478
The Bible does not tell us the kind of work Joseph had to do in Potiphar’s home, but it must have been hard work for this favored son of a rich man. You may wonder how Joseph responded to this fearful turn in his life. Scripture says, “The Lord was with Joseph and he prospered” (Genesis 39:2). Joseph’s actions show us that he trusted God. While reading these passages, notice the number of times the Bible says God was with Joseph.

Joseph did his work faithfully and energetically knowing that the Lord was with him. Joseph realized he was not working only for Potiphar, but he was doing his work for God. Potiphar recognized that God was with Joseph and gave him more important work to do. (Genesis 39:3)

Eventually, Potiphar promoted Joseph until he was in charge of everything he owned. From the moment Joseph took charge, the Egyptian official’s household and fields flourished. Potiphar gave Joseph so much responsibility that Potiphar did not even know what he owned. He entrusted it all to Joseph’s wise and careful management.

With one false accusation, Joseph experienced another of life’s reversals. Scripture describes Joseph as a handsome young man. Potiphar’s wife made sexual advances toward him, and when he refused her, she snatched his robe. With his robe as evidence of his advances, Potiphar’s wife accused him of the very act for which she was guilty. Potiphar believed her claims and had Joseph thrown into prison. Potiphar could have had Joseph killed, but he chose prison instead.

Although Joseph may not have felt it, God was with him even in prison. (Genesis 39:21) We may not feel like God is with us in the difficult circumstances of our lives, but he is. God never stops loving us, and he is always with us. Joseph recognized that God was with him. Years later, when Joseph’s brothers came to buy food during the famine, Joseph’s statement to them shows that he trusted God with his life. Joseph declared, “It was not you who sent me here, but God” (Genesis 45:8).

While Joseph was in prison, the prison warden placed Joseph in charge of the operations of the jail and all the prisoners. We can see God’s principles were at work even in an Egyptian prison. Jesus said, “You were faithful with a few things; I will put you in charge of many things” (Matthew 25:21). These words aptly describe God’s work in Joseph’s life. Because he was faithful to God, Joseph was given greater and greater responsibility. Two years passed while Joseph served the warden and the other inmates in prison.

Pharaoh, king of Egypt, had two dreams which greatly troubled him. As was the custom, he called for all of his magicians and wise men, but none of them could interpret Pharaoh’s dreams. Finally, Pharaoh’s chief cupbearer remembered the Hebrew man who interpreted his dream while he was in prison. The official told Pharaoh about the man’s ability, and Joseph was ordered to appear before him.

Joseph humbly admitted, “I cannot do it . . . but God will give Pharaoh the answer he desires” (Genesis 41:16). Joseph knew his abilities were given by God. Both of Pharaoh’s dreams meant the same thing. Egypt would enjoy seven years of plenty followed by seven years of famine. The famine promised to be so dreadful that the people would forget all about the years of plenty.
Joseph advised Pharaoh to appoint commissioners to collect and store twenty percent of the Egypt’s harvests during the seven good years. He suggested that they guard the storage bins to insure the food could be used during the seven years of famine.

Pharaoh and his officials approved of the proposal. Pharaoh recognized Joseph’s wisdom was from God, and he said, “There is no one so discerning and wise as you. You shall be in charge of my palace, and all my people are to submit to your orders. Only with respect to the throne will I be greater than you” (Genesis 41:39). Now Joseph, a Hebrew slave, was second only to Pharaoh.

Joseph’s interpretation of Pharaoh’s dream was correct. During the years of plenty, Joseph stored up twenty percent of all the harvests. At the end of this time, the famine hit the entire region. When all of the food was gone, Joseph opened the great storehouses to sell food to the people of the land. People from other lands came to Egypt to buy food because they were desperately in need. One day Joseph sold grain to his own brothers. Because of Joseph’s wisdom and willingness to obey God, his family was saved from starvation. This was the third time Joseph had been appointed as a steward of someone else’s property. Each time Joseph proved to be a faithful steward. He used his time and abilities in a way that blessed others and glorified God.

Summary
God gives each of us special abilities for the purpose of glorifying him and enriching the ministry of the church. (1 Corinthians 12:7) Our time, abilities, and money are important to the church and other believers. The only way we can effectively use them is through the leadership of the Holy Spirit. What kind of steward are you?

Guiding Bible Learning

Session Bible Learning Activities

Preview: Concentration Game

Purpose: To help children learn the definitions of words related to this study.

Description: Students will match word cards with their correct definition.

Resources: Bibles; sixteen file cards; marker.

Prepare: Write each of these words and definitions on file cards with a marker.
- Steward: someone who manages what God has given him.
- Stewardship: using time, abilities, and money wisely.
- Talent: a God given ability.
- Accountable: responsible to God for things received from him.
- God: creator and owner of all things.
- Offering: money given in support of the church.
- Faithful: loyalty to God and a strong belief in him.
- Treasure: something of great value and importance.

**Guiding Bible learning:** Welcome boys and girls. Open your Bible to Genesis 39-41 where the session Bible story is located. Explain that the Bible story is about Joseph whose life was a wonderful example of stewardship.

**Express Bible learning:** Lay the cards face down on the table, and mix them up. Explain to bys and girls they will take turns turning over cards matching the word with its definition. While the children are playing, give examples of how these words are related to the story of Joseph. Make sure the boys and girls understand the definitions of each word.

**Closure:** Say a prayer, and thank God for the example of Joseph’s life. Ask God to help boys and girls learn how to be wise stewards of all he has given them.

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**Cartoon Strip Pictures**

**Purpose:** Students will learn that Joseph was an example of wise stewardship throughout the difficult circumstances of his life.

**Description:** Children will create a cartoon strip of the events in Joseph’s life.

**Resources:** Bibles; construction paper; pencils; rulers; lined paper; markers or colored pencils.

**Prepare:** Cut 12”X18” light colored construction paper in half lengthwise.

**Guide Bible learning:** Welcome children to your group. Ask the boys and girls if they know where the story of Joseph is located in the Bible. (Genesis) Show them Genesis 39-41. Briefly, tell the story of Joseph’s life as a slave in Potiphar’s house, in prison, and in the service of Pharaoh. Emphasize the fact that God was with Joseph, and that Joseph was a faithful steward to all the responsibilities he was given. Ask the children to define what it means to be a steward. Invite them to name some things over which they are stewards. Show the teaching picture of Joseph in Egypt.

**Express Bible learning:** Give boys and girls the lined paper, and lead them to plan the scenes they will illustrate from the major events in Joseph’s life. Encourage children to limit their pictures to four or five depending on the time they have to work. Ask students to use a ruler to draw lines to make uniformly divided sections on their paper. Suggest to students that they draw in pencil before using markers or colored pencils. Invite them to draw “dialogue boxes” of what the character are saying. Invite students to share their cartoon strips with each other.

**Closure:** Invite a child to close the group in prayer or lead the boys and girls in a prayer. Thank God for the life of Joseph. Thank God for the children, and ask him to help them learn to be wise stewards of everything God has given them.

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**Drama: Life of Joseph**

**Purpose:** Students will learn that Joseph was an example of wise stewardship throughout the events of his life.
Description: Children will use their Bibles to complete an information page about Joseph’s life. They will choose parts and perform a drama of two or three events from his life.

Resources: Bibles; Teaching Resource 6; pencils; lined paper; Bible costumes and props, if available.

Prepare: Make copies of the “Life of Joseph” information page. (Make sure you know the answers to the worksheet before leading this activity.)

Guide Bible learning: Welcome children to your group. Ask the boys and girls if they know where the story of Joseph is located in the Bible. (Genesis) Show them Genesis 39-41. Briefly, tell the story of Joseph’s life as a slave in Potiphar’s house, in prison, and in Pharaoh’s service. Emphasize the fact that God was with Joseph, and that Joseph was a faithful steward to all the responsibilities he was given. Ask the children to define what it means to be a steward. Invite them to name some things over which they are stewards.

Express Bible learning: Explain that the presentation of the drama does not have to be perfect. The importance of the drama is what the students learn about the life of Joseph. Give each child a copy of the worksheet, a Bible, and a pencil. Explain that completing this worksheet will help them understand the sequence of the events in Joseph’s life. Show the teaching picture of Joseph to help children visualize how Hebrews and Egyptians dressed. When students are finished, lead them to decide how many scenes will be needed and which characters will be in each scene.

Divide the children into groups. Allow them to choose which event in Joseph’s life they will dramatize. As boys and girls are writing their scripts, encourage them to keep them short and simple. Make any needed preparations to the costumes and props. Rehearse the drama.

Alternate suggestions: Children may present the drama during Worship or they may plan to share it with a group of younger children or Senior Adults. If the equipment is available, consider video taping the presentation and showing it to the children’s parents at another time.

Teaching tip: Please do not insist that the students memorize the characters’ speaking parts. Engaging them in the learning process is far more important than the finished product or presentation. Learning should be fun, and not stressful.

Closure: Lead the group in prayer. Thank God for the children, and ask him to help them to learn from the example of Joseph’s life how to be wise stewards.

Guiding Worship

Transition to worship: Play music to signal children to put away their supplies and come to Worship. Welcome the boys and girls to worship, and ask them to share words they learned from the concentration game.
Using music: Invite the students to sing “Seek Ye First” from the song chart or hymnal. Remind boys and girls that “seeking the kingdom of God” (Matt. 6:33) means they are learning how to obey God.

Learn the Bible verse: Lead students to find 1 Corinthians 4:2 in their Bibles. Explain that 1 Corinthians is found in the New Testament, and it is the third Bible book after the Gospels. Invite a child to read the Bible verse aloud. Ask students who participated in the concentration game if they remember the definition of the word “faithful.” Faithful means to be loyal to God and have a strong belief in him. Remind the children God created the earth and gave people the responsibility to care for it. We must be faithful to care for what God has given us.

Mix up the sections of the Bible verse, and lay them face down on the floor. Invite one student at a time to turn a piece over and attach it to the board. Continue until all of the pieces have been placed in proper order. Lead the group to read the completed verse aloud.

Give an offering: Play “Because I Have Been Given Much”6 and pass the offering basket. Remind boys and girls that giving an offering is part of worship. We give it out of love and obedience to God. Invite a child to lead in prayer and ask God to use the money for his service.

Introduce Bible story: Divide the students into three listening teams, and show the poster you prepared with the teams’ assignments. Ask students if they have ever been placed in charge of something or someone. Tell them today’s Bible story is about a young man who was given important responsibilities by each of his masters. Ask boys and girls to listen to find out how he proved himself a faithful steward in each of these situations.

Tell Bible story: Open your Bible to Genesis 39, and tell the Bible story in your own words. Joseph had been sold into slavery by his own brothers. They were very angry with him and wanted to kill him. One of the brothers talked the others into selling Joseph to some traders instead of killing him. The young Hebrew boy was taken to Egypt and bought by Potiphar, the captain of Pharaoh’s guard.

God was with Joseph, and the young man was successful at whatever work he was given to do. Potiphar recognized Joseph’s ability and realized God was with him. The Egyptian man gave Joseph greater and greater responsibility. He trusted Joseph to manage not only his household, but his fields as well. Joseph was very handsome, and Potiphar’s wife wanted his attention. When Joseph would have nothing to do with her, she lied to her husband and Joseph was thrown into prison.

Poor Joseph must have thought God had forgotten him when he was imprisoned for something he had not done, but God was with him. Before long even the prison warden recognized that Joseph was wise and trustworthy. A prison warden is the person responsible for all the prisoners in the jail. The warden placed Joseph in charge of all the prisoners. Two of Pharaoh’s servants who were imprisoned with him asked Joseph to interpret their dreams. Both of the men’s dreams came true just as Joseph said because God had given him the answers.

6 The Baptist Hymnal (Nashville: Convention Press, 1991), no 605
Pharaoh, the king of Egypt, had two dreams which greatly troubled him. He sought an explanation for the dreams from his magicians and advisors, but none of them knew the answer. One of Pharaoh’s servants, his cup bearer, remembered how Joseph had successfully interpreted his dream while he was in prison. The servant told the king about Joseph. Immediately, Joseph was ordered to appear before Pharaoh. Joseph admitted to Pharaoh he did not have the ability to interpret the dreams, but God would give him the answer.

Pharaoh described his dreams to Joseph. He dreamed that seven sleek, fat cows were swallowed up by seven thin and sickly cows. In his second dream, seven thin and scorched heads of grain swallowed up seven full and healthy heads of grain. Joseph explained to Pharaoh that both of his dreams meant the same thing. There was going to be seven years when the crops and animals would grow numerous and plentiful followed by seven years of famine. A famine is a time of starvation because there is not enough food for people to eat.

Joseph advised Pharaoh to collect a portion of the food during the seven years of plenty to provide food for the people during the time of famine. The pharaoh was so impressed with Joseph’s plan he appointed him to the position of commissioner. Joseph’s interpretation of the dreams came true, but there was plenty of food of the people of Egypt because of Joseph’s wise planning. People from other lands came to buy food from Joseph because he was second only to Pharaoh.

_Bible reference: Genesis 39-41_

_Listener teams report:_ Invite students to tell what they learned about Joseph’s stewardship in each circumstance of his life. Remind the children that God will help them be wise stewards of their time, gifts, and responsibilities just as he helped Joseph. Use the questions for this session to review the Bible story.

_Life application:_ Ask, _Was Joseph a faithful steward? How was Joseph faithful?_ Tell the children that God wants each of us to be faithful in everything we do. Ask the children to name different abilities they have seen in other people and some they may recognize in themselves. Lead boys and girls to discuss how they can use their own abilities for God. Explain that the only way we can truly use our talents to honor God is with his help. Pass out the situation cards. Ask students to read the cards and talk about them with those sitting near them. Allow the children a few minutes to think about and discuss the situations. Invite each group of student to share possible solutions.

_Closure:_ Lead the children in prayer. Thank God that he has given each of us abilities. Ask God to help us all learn how to use our time, talents, and money in ways that honor him.
Session 4: Giving An Account to the Master

Bible Passage: Matthew 25:14-30

Bible Verse: So then, each of us will give an account of himself to God. Romans 14:12

Learning Focus
We are responsible to God for our stewardship.

Preparing to Teach

Getting ready for this session (for the department director/lead teacher)
- Read the Bible passages, and review the section “Studying the Bible passage.” Learn the Bible verse Romans 14:12. Be prepared to tell the Bible story from memory.
- Plan with teachers which Bible Learning Activities they will lead. Prepare a chart of the ones they selected, and allow children to make a choice.
- Plan worship experiences using suggestions from “Guiding Worship.”
- Write the session title and Bible verse on construction paper, and display them on the focal wall.
- Secure a hymnal or display the chart you prepared for the hymn, “Seek Ye First.”
- Prepare the game “Parable of the Talents.” Cut pieces of paper into the size of a dollar bill. Write the words “Christianity Currency” in the center. In the corners of each bill write “10” and on the bottom of each bill write “10 Talents.”
- Pray for yourself, the teachers, the children, and their families. Pray for the leadership of the Holy Spirit as you plan and teach the children during this session.

Getting ready for Bible learning (for teachers)
- Read the Bible passages, and review the section “Studying the Bible passage.” Learn the Bible verse Romans 14:12. Be prepared to tell the Bible story from memory.
- Study the teaching material for the unit, and select the Bible Learning Activity you will lead based on the needs of the children. Gather needed supplies for the activity you chose.
- Pray for yourself, the teachers, and the children in your group.

Studying the Bible passage
The parable of the talents is one of many parables Jesus used to teach important truths to his disciples. Jesus told the disciples this parable while on the way to Jerusalem and shortly before his triumphal entry. (Luke 19:11, 28) He used this opportunity to correct the disciples’ misunderstandings about the kingdom of God. Some of them thought that it would appear immediately, but Jesus explained that it would not be readily apparent. Jesus emphasized the need for faithful service in his absence.

7 The Baptist Hymnal (Nashville: Convention Press, 1991), no. 478
As a wealthy land owner prepared for a long journey, he called his servants together. To each of three servants he gave talents of silver. A “talent” is a monetary measure amounting to six thousand denarii. During the time of Jesus, a denarius was one day’s wage. Today, one talent would be worth approximately one thousand dollars. It would take an ordinary laborer twenty years to earn one talent. Notice in Matthew 25:15 that the master gave each servant talents according to his individual abilities. The application for us is that God gives each of us different gifts and responsibilities, and we are to use them for his glory.

The servant entrusted with five talents and the one given two talents each doubled their master’s money by investing it. The third servant saw no point in trying to make a profit for his master at the risk of losing the money so he buried it.

When the master returned, the first two servants brought the money to him and described how they had acted responsibly and increased his wealth. Now the third servant had to face his master and admit that he had done nothing with the one talent entrusted to him.

Money has no value unto itself. What good does it do anyone just heaped together? Money must be spent or shared with others. The same concept applies to our spiritual gifts. They are worthless unless they are used for another’s benefit. Whatever abilities and advantages we possess are not our own. They are a gift from God. We are but stewards of them, and we must give an account to our Lord of what we were given.

The master’s response to the two servants was pride in their faithful efforts and a reward of honor and greater responsibility. His reaction to the third servant was disappointment, reprimand, and punishment. The money was taken away from this servant as the master made the statement, “For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him” (Matthew 25:29).

Scripture tell us, “For whoever wants to save his life will lose it, but whoever loses life for me and for the gospel will save it. What good is for a man to gain the whole world, yet forfeit his soul” (Mark 8:35-37)? Nothing is of greater value than our faith in Jesus Christ!

Summary
Accountability may be a difficult concept for the children of today’s society to understand. The media continually bombards them with messages that they should do whatever feels good and makes them happy. Teaching our children to develop a sense of responsibility is always a challenge. However, through the word of God and a personal relationship with Jesus Christ, boys and girls can come to the realization that they are accountable to God for what he gives them. As Christian boys and girls mature, they can be guided to recognize the special talents God has given them. Through the study of this parable, they can come to the realization that each of us must give an account of himself to God.


**Guiding Bible Learning**

**Session Bible Learning Activities**

**Preview: What Do I Think?**

*Purpose:* To help children think about their interests and abilities and how they may use them to serve the Lord.

*Description:* Students will complete a worksheet and discuss their answers.

*Resources:* Bibles; Teaching Resource 8; pencils.

*Prepare:* Make copies of “What Do I Think?” for each child.

*Guide Bible learning:* Welcome children to your group. Tell boys and girls the session Bible story is a parable Jesus taught his disciples about the kingdom of God. Ask the children to use their Bibles to find Matthew 25:14. Explain that a parable is a story about everyday events to explain eternal truths in a way the people could relate. This parable stresses the fact that we are responsible to God for how we live our lives.

*Express Bible learning:* Give the students a copy of “What Do I Think?” Ask them to read and answer each question. Ask boys and girls what they like to do and what they think they might have some talent or ability. Lead a discussion of ways they might use their abilities to serve others.

*Closure:* Lead boys and girls in prayer, and thank God for Jesus and the Bible. Ask God to help us be good stewards and live in a way that pleases him.

**Interview Church Workers**

*Purpose:* To help boys and girls become aware of the ways people use their abilities in the local church.

*Description:* Students will interview workers in their church.

*Resources:* Bibles; lined paper; pencils; file cards.

*Prepare:* Make arrangements for a church staff member to come to the group at the appointed time. Explain that the children will ask prepared questions. Encourage the person to tell how they have allowed God to use their abilities to serve God.

*Guide Bible learning:* Welcome the students to your group. Open your Bible to Matthew 25:14, and briefly tell the parable of the talents. Invite a student to find and read the Bible verse, Romans 14:12. Emphasize the responsibility we have to use our God given abilities for him. Guide children in a discussion about the church staff members and volunteers who serve God by
working for the church. Explain that each person who works for the church is important—from the janitor and nursery worker to the Pastor.

Express Bible learning: Tell the students they will have the opportunity to interview someone who works for the church. Lead them to brainstorm questions they would like to ask him. Write the questions they propose on the board. Suggest to the boys and girls that they select only two or three questions to ask the church worker and write them on file cards. Introduce the church worker, and allow him to give a brief overview of his responsibilities and their importance to your church. Lead the children to take turns asking their questions. Thank the staff member for his service for the church and for giving his time today.

Closure: Invite a student to pray or lead the group in prayer. Thank God for the people who serve your church. Thank God they are using their talents for his service. Ask God to help the students learn what their God given abilities are and how to use them for God.

My Budget

Purpose: To help children learn how to become wise stewards of their money.

Description: Boys and girls will create a budget with an imaginary allowance of five dollars.

Resources: Bibles; lined paper; rulers; poster board; black marker; pencils.

Prepare: Write “Weekly Budget Report” as the title of the poster. Make two columns by drawing a vertical line 4” from the right side of the poster board. Title the left column “My Expenses,” and write “Amount Spent” in the right column. Draw a horizontal line near the bottom of the right column, and write “Total Amount Spent” beside the space for the answer. Draw a box at the bottom of the poster that resembles the figure below.

<table>
<thead>
<tr>
<th>Weekly Amount</th>
<th>$5.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minus Expenses</td>
<td>$</td>
</tr>
<tr>
<td>Amount Left</td>
<td>$</td>
</tr>
</tbody>
</table>

Teaching tip: Be sensitive to the fact that some students may not have money of their own and others may regularly receive large amounts of money. For the purposes of this activity, we will make the assumption that the children receive an allowance of five dollars per week. Make every effort to avoid comparisons of amounts of monies the students may have personally. Discourage them from making similar comparisons.

Guide Bible learning: Welcome boys and girls to your group. Open your Bible to Matthew 25:14, and briefly tell the parable of the talents. Invite a student to find and read the Bible verse, Romans 14:12. Emphasize the responsibility we have to use our time, money, and God given abilities for him.

Express Bible learning: Explain to the students they will make a weekly budget based on an income of five dollars per week. Show them how to make a Weekly Budget Report using the poster you prepared as an example. Pass out the supplies.
Boys and girls should fill in their expenses for the week and the amount of money spent for each item. After they complete their budget, discuss their decisions and ask them if they made wise choices. Ask them if they included a tithe or offering in their budget? Explain that a tithe is one tenth of the money they receive. We should give at least one tenth of our money to the church. (If needed, show students how to calculate one tenth of five dollars.)

Closure: Invite a student to pray or lead the group in prayer. Thank God for the money we have and that we can use it for the support the ministry of our church. Ask God to help boys and girls learn to be wise stewards of their money.

**Spiritual Gifts Match-up**

*Purpose:* To help boys and girls understand that a spiritual gift is a God given ability we receive when we accept Jesus as our Savior.

*Description:* The students will match the spiritual gift with its description on an information sheet and play a matching game with the cards.

*Resources:* Bibles; Teaching Resource 9; fourteen file cards; pencils.

*Prepare:* Make copies of the “Spiritual Gifts” information page for each child. Write names of the spiritual gifts and their definitions on file cards. Write consecutive numbers on the back of each card.

*Teaching tip:* This activity is not designed to help children discover their spiritual gifts, but to help them understand some of the gifts God gives believers.

*Guide Bible learning:* Welcome boys and girls to your group. With your Bible open to Matthew 25:14 briefly tell the parable of the talents. Explain that God gives each of us at least one spiritual gift when we become a Christian. Ask students to read Romans 12:4-8 with a partner to find out what this passage teaches about spiritual gifts. Discuss each of the gifts listed in this passage, and explain that these verses do not offer an exhaustive list of the spiritual gifts God imparts to believers. Make sure the children understand that a spiritual gift is a God given ability for the purpose of serving the church. Assure the boys and girls that if they are not aware of what gifts God has given them, they will discover them as they mature. We should serve God by serving others in any way we are capable.

*Express Bible learning:* Give the students a copy of the worksheet, and ask them to draw a line from the spiritual gift to its definition. Clarify any misunderstanding of the meaning of each spiritual gift. After boys and girls are finished, bring out the cards and place them face down on a table. Invite them to take turns choosing two cards at a time until they have found a match. Continue the activity until all the students have an opportunity to participate.

*Closure:* Say a prayer and thank God for giving each of us special abilities for his service.
**Guiding Worship**

*Transition to worship:* Signal the students to put away their supplies and come to Worship by playing “Because I Have Been Given Much.” Ask boys and girls what kind of stewards they have been this past week.

*Learn the Bible verse:* Ask the children to open their Bibles to Romans 14:12, and have them read the Bible verse aloud. Discuss what the word “account” means. (To give an answer or explanation.) Ask, Has your mom ever given you money when you were going somewhere? When you returned, did she ask what you did with the money? Say, You may have been asked to give an account of how you spent the money. Explain that we are accountable to God for the way we use the spiritual gifts he gives us. Say, One day we will stand before God and give an account of our life to him. We will have to tell God what we did in our life to serve and honor him.

Write Romans 14:12 on the board. Erase two words at a time, and ask the students to read the Bible verse while supplying the missing words. Continue this process until all the words have been erased, and the children can say the Bible verse from memory.

*Give an offering:* Lead boys and girls to sing, “Seek Ye First” as they pass the offering basket. Invite a student to lead in prayer or you may say a prayer thanking God for the offering.

*Introduce Bible story:* Tell the students that Jesus was a marvelous storyteller, and he often used parables to teach his followers. Remind the children that a parable is a story about commonplace events in peoples’ lives that teach important truths. Challenge students to listen to the story to find the important truth Jesus was teaching his disciples in this parable.

*Tell Bible story:* Open your Bible to Matthew 25:14, and tell the Bible story in your own words. A rich man was about to take a long trip so he gather his most trusted servants around him to give them instructions. He may have been planning to be gone for many months. The master gave three of his servants some money to invest while he was gone. The money, called talents, was worth about one thousand dollars each. The master gave one servant five talents, another servant two talents, and the last servant one talent.

The servant entrusted with five talents and the one given two talents each doubled their master’s money by investing it. The servant with only one talent foolishly buried the money in the ground in fear that he might lose it.

When the master returned from his trip, the first two servants brought the money to him and gave an account of what they had done. He was pleased and complimented their faithful and responsible actions. The third servant faced his master and had to admit that he had done nothing with the one talent entrusted to him. The master angrily took the money away from the foolish servant and gave it to the man who had ten talents. The foolish servant was then thrown out of the house.

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8 *The Baptist Hymnal* (Nashville: Convention Press, 1991), no. 605
Jesus told this parable to help the disciples understand that we are accountable for what he has given us. We are responsible to use our God given abilities to honor God.

*Bible reference: Matthew 25:14-30*

Invite the children to tell the important truths Jesus taught his disciples when he told this parable.

*Show teaching picture:* Display the picture of the master and his three servants. Guide a discussion of what is happening in the picture.

*Unit Bible study review:* Explain to the students they are going to play a review game called the “Parable of the Talents.” Divide the group into four teams. Say, *I will be giving you money called “Christianity Currency” just as the master entrusted his servants to manage his money. Each team will be given five bills worth ten talents each.* Explain that they will receive an additional ten talents for each question their team answers correctly. However, if the team answers a question incorrectly, it must pay ten talents.

You may ask the unit questions and the Bible verse from each session for the game. After all the questions have been answered, the money should be returned to the director. The team with the most money proved they acted responsibly with the director’s talents. Help the children to see that this game was an object lesson. Emphasize that they are responsible for everything God has given them—their money, time, abilities, and possessions, and their entire life. Remind the students they will have to give an account to God of how they spend their lives.

*Life application:* Remind students that a spiritual gift is a special ability that God gives each Christian for service to the church. Tell them they are going to find out what the Bible teaches about spiritual gifts. Invite students who participated in the Bible Learning Activity “Spiritual Gifts Match-up” to tell about the gifts they discovered in Romans 12:4-8.

If this activity was not chosen, ask a child to read the Bible passage aloud. Invite students to identify the spiritual gifts described in Romans 12:4-8. Ask one student to list them on the board. Involve the children in a discussion of ways they could use these gifts to help people. Invite another child to write the groups’ ideas beside each spiritual gift. Their suggestions may include:

- **Prophesy:** Telling others about Jesus; inviting someone to church; encouraging a friend to do the right thing.
- **Serving:** Helping family members, friends, neighbors, classmates.
- **Teaching:** Teaching a younger child or friend how to find a Bible verse.
- **Encouraging:** Telling someone about Jesus the Savior.
- **Giving:** Giving a tithe or offering; giving your own things to someone.
- **Leadership:** Acting responsibly and fairly when chose, as the leader of a group or team.
- **Mercy:** Showing love and patience to younger brothers and sisters.

Explain that most Christians do not discover what their spiritual gift is until they are older. Say, *It is more important to realize that God wants us to love and help people in every way possible. We should look for ways to help people at home, school, at choir and soccer practice. Since we will be held accountable for how we use our abilities, let’s use them for God!*
**Closure:** Close the session in prayer by asking God to help children use their talents and abilities to serve him. Ask God to help the children know him as their personal Savior.
CREATION SCAVENGER HUNT

Use your Bible to find the Scriptures in the left column to find the thing God created. Write what was created on the line to the right. You may find more than one thing in the Scripture passage.

Proverbs 3:20 _______________________________________________
Amos 7:1 _______________________________________________
Isaiah 40:8 _______________________________________________
Judges 14:5 _______________________________________________
Mark 1:6 _______________________________________________
Luke 16:21 _______________________________________________
Genesis 1:27 _______________________________________________
Numbers 11:5 _______________________________________________
Amos 5:19 _______________________________________________
Matthew 12:40 _______________________________________________
Micah 1:8 _______________________________________________
Revelation 21:1 _______________________________________________
Matthew 10:16 _______________________________________________
Job 37:18 _______________________________________________
UNIT REVIEW QUESTIONS

Session 1

1. How long did Creation take? (six days, Genesis 1:31)
2. What did God make on the first day? (light, Genesis 1:3)
3. What was God’s last and most important creation? (man, Genesis 1:26)
4. What did God do on the seventh day? (rest, Genesis 2:2)
5. What did God say about each thing he created? (It was good. Genesis 1:9)
6. Name two responsibilities God gave man. (To be fruitful and multiply and to subdue the earth and all living creatures. Genesis 1:28)

Session 2

1. How were the Pharisees (hypocrites) giving to the needy? (In front of others in order to draw attention to themselves. Matthew 6:2)
2. How did Jesus say we should give? (In secret. Matthew 6:3-4)
3. What did Jesus say could happen to earthly treasures? (Destroyed by moth, rust, or stolen. Matthew 6:19)
4. Jesus said it is impossible to serve ___ and ___? (God and money. Matthew 6:24)
5. What were the three qualities the Pharisees were lacking? (Justice, mercy and faithfulness. Matthew 23:23)

Session 3

1. Why was Joseph in Egypt? (He was sold as a slave by his brothers. Genesis 37:28)
2. Who first bought Joseph as a slave? (Potiphar, Genesis 37:36)
3. How do we know that Potiphar was pleased with Joseph’s work? (Potiphar placed Joseph in charge of all his property. Genesis 39:4)
4. What happened because Potiphar’s wife lied about Joseph? (Joseph was put in prison. Genesis 39:20)
5. Why did Pharaoh ask to see Joseph? (Pharaoh wanted Joseph to interpret his dreams. Genesis 41:14-15)
6. Name the three people who recognized that God was with Joseph. (Potiphar, the jailer, and Pharaoh. Genesis 39:3, 23; 41:38)
7. According to Pharaoh, what had God given Joseph? (Wisdom, Genesis 41:39)
Session 4

1. Jesus used the parable of the talents to teach about what place? (Heaven, Matthew 25:14)
2. How many talents were the three servants given? (Five, two, and one. Matthew 25:15)
3. What was a talent? (Hebrew money worth about $1,000)
4. What did the servant with five talents and the servant with two talents do with the masters’ money? (Doubled it. Matthew 25:16-17)
5. What did the servant with one talent do with the masters’ money? (Buried it. Matthew 25:18)
6. Which servant pleased their master? (The servants with five and two talents. Matthew 25:20-23)
7. What reward was given to the two servants who were faithful? (The master praised them and made them ruler over many things. Matthew 25:21, 23)
8. What punishment did the master give to the unfaithful servant? (He chastised him, took away his talent, and ordered him cast out. Matthew 25:30)
Teaching Resource 3
Use with Session 2, Bible Learning Activity “What Kind of Steward of God’s Word Are You?”

RATE YOUR STEWARDSHIP

*Using the symbols below, select the appropriate response and place it in front of the statement. Example: If you take responsibility for your pets, draw a square in the circle.*

<table>
<thead>
<tr>
<th>CODES</th>
<th>Always ★</th>
<th>Sometimes □</th>
<th>Never ▲</th>
</tr>
</thead>
</table>

_____ I take responsibility for my pets.

_____ When camping, we leave a clean campsite.

_____ I use the litter bag in my car instead of throwing the trash out the window.

_____ At the park, I put my trash in the trash can instead of throwing it on the ground.

_____ I help with the yard work at home.

_____ I recycle aluminum cans.

_____ I turn off the lights and the stereo when I leave the room to save electricity.

*Add up the number of stars to find out what kind of steward you are of God’s world.*

- 6 - 7 Spectacular steward!
- 3 - 5 Super steward
- 1 - 2 Need to try harder.
STEWARDSHIP ACROSTIC

Read the Scripture passages and fill in the blanks with the correct words. Transfer the information to the acrostic.

1. To what group of people does Jesus compare the listeners in this passage? Matthew 6:2

2. Be careful not to do your ______ of righteousness before ______ to be seen by them. If you do, you will have no ______ from your Father in heaven. Matt. 6:1

3. Do not store up for yourselves ______ on ______, . . . But store up for yourselves treasures in heaven, where moth and rust do not ______, and where______ do not break in and steal. Matthew 6:19-21

4. No one can serve two masters. Either he will ______ the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money. Matt. 6:24

5. Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices . . . But you have neglected the more important matters of the law—justice, mercy and ______. You should have ______ the latter without neglecting the former. Matthew 23:23
Teaching Resource 5
Use with Session 2, Bible Learning Activity

SCRIPTURE SEARCH

❖ Scripture reference: ________________________________

❖ Who is speaking? ________________________________

❖ To whom is he speaking? __________________________

❖ About whom is he speaking? ________________________

❖ What is being done incorrectly? ______________________

❖ How does Jesus say it should be done? ________________

❖ Is there a promise or observation made by Jesus? __________________

Teaching Resource 6
Use with Session 3 Bible Learning Activity “Drama: Life of Joseph”

LIFE OF JOSEPH

Place the events in Joseph's life in proper order by writing a number in the blank. Place a one in the blank for the sentence that happened first.

- _____ Joseph’s plan to store and distribute food saved the lives of many people.
- _____ Potiphar bought Joseph to work in his household. Potiphar’s wife told lies about Joseph.
- _____ Joseph was put in charge of the prison operations.
- _____ Joseph was placed in charge of Pharaoh’s entire kingdom.
- _____ Joseph was sold as a slave and sent to Egypt.
- _____ Joseph became the manager of Potiphar’s household and his fields.
- _____ Joseph was sent to prison.
- _____ Joseph was called to speak to Pharaoh to interpret his dreams.
SITUATION CARDS

*Cut the cards apart.*

<table>
<thead>
<tr>
<th>You promised Mrs. Smith you would babysit tonight. Your friend just called to ask you to the movies. You have not seen the new movie, and everyone is going. You decide to call and tell Mrs. Smith you are sick. You go to the movie, and Mrs. Smith is there as well. What should you do?</th>
<th>You and your older sister are home alone. Your parents gave given strict instructions not to have any friends over. Your friend Jason stops by and convinces you to let him come in. While playing foam football, the ball knocks over a lamp and breaks it. Jason suggests that you tell your parents the dog broke the lamp. What should you do?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Math is your best subject at school. Your younger brother is having difficulty with subtraction. Mom is recovering from the flu, and Dad is still at work. How can you be a good steward?</td>
<td>There is a single mother who lives down the street from you. She pays you to mow her grass once a week. This week both of her children had to go to the doctor, and her car is in the auto shop for repairs. How could you be a good steward?</td>
</tr>
<tr>
<td>You've been taking piano lessons for several years. Your piano teacher goes to your church, and she needs someone to play the piano in her Sunday School department. How could you be a good steward?</td>
<td></td>
</tr>
</tbody>
</table>
Teaching Resources 8
Use with session 4, Bible Learning Activity “What Do I Think?”

WHAT DO I THINK?

1. Stewardship means ________________________________________________________.
2. My family ________________________________________________________________.
3. Most of all I want ________________________________________________________.
4. After school I like to ____________________________________________________.
5. When I get some money I ________________________________________________.
6. I wish ________________________________________________________________.
7. I pray for ______________________________________________________________.
8. For other people I like to ________________________________________________.
9. For a career, I would like to ____________________________________________.
10. Jesus is ______________________________________________________________.
SPIRITUAL GIFTS

*Draw a line to match the spiritual gift on the left with its definition on the right.*

<table>
<thead>
<tr>
<th>Spiritual Gift</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gift of prophecy</td>
<td>Feels sympathy and gives comfort to someone in distress.</td>
</tr>
<tr>
<td>Gift of service</td>
<td>Feels the need to speak the truth of God’s word.</td>
</tr>
<tr>
<td>Gift of teaching</td>
<td>Gives money and possessions to meet others’ needs.</td>
</tr>
<tr>
<td>Gift of encouraging</td>
<td>The ability to explain and apply the word of God.</td>
</tr>
<tr>
<td>Gift of leadership</td>
<td>The ability to coordinate people and programs to reach a goal.</td>
</tr>
<tr>
<td>Gift of giving</td>
<td>The ability to see the needs of others and meet their needs.</td>
</tr>
<tr>
<td>Gift of mercy</td>
<td>The ability to encourage and strengthen others in their faith.</td>
</tr>
</tbody>
</table>
UNCOVER THE PHRASE: On a piece of poster board, write the unit title, the focus for the session, or the session memory verse. Cover the words by taping squares of construction paper on the poster board. Divide the children into two teams. Ask the teams the unit questions. If they answer correctly, they may remove a square of paper. The team that is first to guess what is written on the poster is the winner.

You may also use this activity as a concentration game. On the squares of paper you may write questions and answers, spiritual gifts and definitions, or portions of the session Bible verses. Number the squares and tape them to the poster board. If the children make a match, they can remove the cards from the board. The first team to guess what is written on the poster board is the winner.

QUESTION/ANSWER STRIPS: Write the unit questions and their answers on strips of paper. Distribute the strips and have the person with the question find the person with the answer.

BEAN BAG LETTER TOS: Using the letters in the word “STEWARDSHIP,” write one letter per page on construction paper. Lay the papers on the floor end to end in the correct order to spell the word. Tape the letters to the floor. Assign point values to each letter, and write the points below each one. Place higher point values on the letters that are farthest away. Give the first person a bean bag and ask which letter he would like to hit with the bean bag. If the student successfully tosses the beanbag to the letter he chose, he may answer the unit question and receive the number of points assigned to it. Give one point if the question is answered correctly, but the bean bag missed the letter.

TARGET GAME: Make a target on a piece of butcher paper. Assign point values for each ring. Divide the children into two teams. Procedure: Blindfold the first child and have him place a dot sticker or tape on the target to determine the amount of points he will receive. Ask him to answer a unit question or quote one of the Bible verse from memory. If the student answers correctly, he will earn the number of points in the ring in which the dot was placed. Record the teams point. The team with the most point wins.