



ELEVENTH GRADE

Discipleship Essentials Pathway

Discipleship Essentials Pathways

NEW VISION

DISCIPLESHIP ESSENTIALS PATHWAY

New Vision Baptist Church
1750 N. Thompson Lane
Murfreesboro, TN 37129
newvisionlife.com
contact@newvisionlife.com

© 2025 by New Vision Baptist Church

All rights reserved. No part of this book may be reproduced in any form without written permission from New Vision Baptist Church.

Unless otherwise indicated, all Scripture quotations are from the *Holy Bible*, New Living Translation. Copyright © 1996, 2004, 2015 by Tyndale House Foundation. Used by permission of Tyndale House Publishers, Inc., Carol Stream, Illinois 60188. All rights reserved.

Scripture quotations marked **CSB**, are from The Christian Standard Bible. Copyright © 2017 by Holman Bible Publishers. Used by permission. Christian Standard Bible®, and CSB® are federally registered trademarks of Holman Bible Publishers, all rights reserved.

Scripture quotations marked **NIV**, are from the Holy Bible, New International Version®, NIV®. Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc.® Used by permission. All rights reserved worldwide.

Cover design: Farmshed Creative
Interior design: Farmshed Creative

Printed in the United States of America

06 INTRODUCTION

14 AUGUST

My Resources are God's

20 SEPTEMBER

Stewarding What God Has Given

26 OCTOBER

Supporting the Church's Ministry

32 NOVEMBER

God Gives Good Gifts

38 DECEMBER

Giving in Faith

44 JANUARY

Maintaining an Eternal Perspective

50 FEBRUARY

Using My Time

56 MARCH

Using My Talents

62 APRIL

Using My Possessions

68 MAY

Using My Money

74 JUNE

Using My Influence

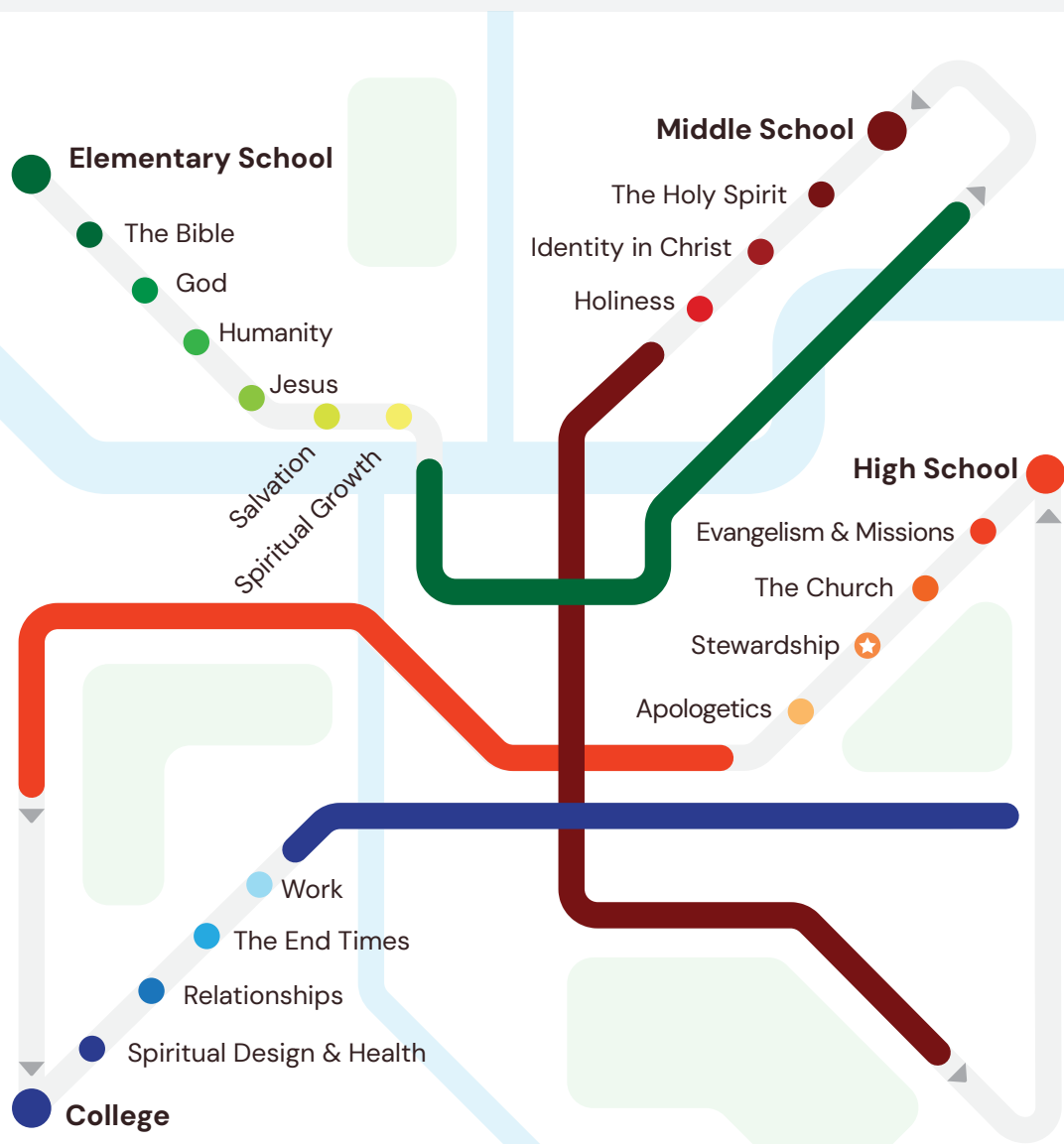
80 JULY

Using My Life

System Map

LEGEND

- Elementary School
- Middle School
- High School
- College



Discipleship Essentials Pathway

Detailed Overview

Elementary Schoolers

- Kindergarten: The Bible
- First Grade: God
- Second Grade: Humanity
- Third Grade: Jesus
- Fourth Grade: Salvation
- Fifth Grade: Spiritual Growth

Middle Schoolers

- Sixth Grade: The Holy Spirit
- Seventh Grade: Identity in Christ
- Eighth Grade: Holiness

High Schoolers

- Ninth Grade: Evangelism and Missions
- Tenth Grade: The Church
- Eleventh Grade: Stewardship
- Twelfth Grade: Apologetics

College Students

- Freshman: Spiritual Design & Health
- Sophomore: Relationships
- Junior: The End Times
- Senior: Work

Introduction

Note: You may be a student going through this Pathway on your own. That is awesome! If you would like, continue through the Pathway on your own; but you may also consider doing so with a small group leader, friend, or mentor. This is also an opportunity to invite someone in your family to study with you. Feel free to reach out to the Student Ministry Team for help or guidance as you walk through your own discipleship journey.

To be a follower of Jesus means that we are to lead others to follow Jesus, too. Contrary to the spirit of the famous “The Buck Stops Here” placard on President Harry S. Truman’s desk, Jesus’ desk placard might have said something like “You’re One Link in a Long Chain.” You don’t have to disciple anyone alone; you’re an essential part of the process. To be a *disciple* of Jesus is to be a *discipler* of others, just as Jesus told us in what is known as the Great Commission:

Then Jesus came to them. He said, “All authority in heaven and on earth has been given to me. So you must go and make disciples of all nations. Baptize them in the name of the Father and of the Son and of the Holy Spirit. Teach them to obey everything I have commanded you. And you can be sure that I am always with you, to the very end.”
– Matthew 28:18–20

Often, when we think of people discipling to fulfill the Great Commission, we think of men and women discipling other men and women at coffee shops, a collegiate minister discipling students at the student union, or perhaps a church staff discipling its members on the church campus. All of that is true, of course, but one of the most important places for discipleship is our homes. As a Christian, God has called you to disciple others; as a Christian parent, guardian, or mentor, He has called you to disciple children. This is the central point of what God told His people, the Israelites, through Moses: “The commandments I give you today must be in your hearts. Make sure your children learn them. Talk about them when you are at home. Talk about

them when you walk along the road. Speak about them when you go to bed. And speak about them when you get up” (Deuteronomy 6:6–7). This is your highest calling as a parent and family—and it’s what we want to help you with through the *Discipleship Essentials Pathway*.

How to Use the Discipleship Pathway

The *Discipleship Essentials Pathway* is built on a framework of seventeen modules to be used one per year. This book includes Module 12: Stewardship and is designed to be used with eleventh graders. Modules 1–6 are to be used for kindergartners through fifth graders. Modules 7–9 are to be used with sixth through eighth graders. Modules 10–13 are to be used with ninth through twelfth graders. And finally, Modules 14–17 are to be used with college students. Throughout the seventeen modules, you will have the opportunity to engage with the core doctrines of the Christian faith and explore many practical aspects of following Jesus.

Each module contains twelve lessons, one for each month beginning in August and ending in July of the following year. Here’s how to use the *Pathway*:

The First Week of August

STEP ONE

Choose a day and time when it is easiest to block out about fifteen minutes for a family devotion each week. Many families find dinner time or bedtime as the ideal times for family devotions. Of course, if you already have a regular family devotion time, that would be the best time to choose.

STEP TWO

During your family devotion time in the first week of August, open the *Discipleship Essentials Pathway* book to August’s content.

STEP THREE

Begin by reading the catechism to your family. A catechism is a method of instruction based on a question-and-answer format that has been used

throughout church history. The catechism provides the main idea your family will focus on for the month. You may notice definitions or further inspections provided. These are provided to help your student learn these important terms or dive deeper into the topic.

STEP FOUR

Next, read the Bible story to your family either from the *Pathway* book or from a Bible. The NLT is used in Modules 7 through 13.

STEP FIVE

Now, it is time to read the devotional to your family. Discuss the standing discussion questions.

STEP SIX

Next, find the memory verse and prayer prompt for week 1. These will provide your focus for the rest of the week. Begin by reading the memory verse a few times, inviting your eleventh grader to say as much with you as possible. Then, close your devotional time in prayer, using the prompt as a guideline for what to pray about. Of course, you can pray about more than that, but be sure to at least pray about the topic provided.

That's it! You're done.

You will notice that each unit concludes with a next step, challenging thought, or reflection questions. If you choose, these are for you to use during the week and on the rest of the family devotion days of the month.

During the week, look for opportunities to discuss the main ideas of the catechism, Bible story, and devotional you covered. This is in the spirit of Deuteronomy 6:7, which calls us to talk about God throughout the day and as we go. The goal is to help your student keep God at the top of the mind and deep down in the heart. Also, continue working on memorizing the memory verse and praying for the topic of the prayer prompt.

The Second, Third, and Fourth Weeks of August

STEP ONE

During your family devotion time on the second, third, and fourth weeks of the month, go over the catechism again, perhaps inviting your student to memorize it too, along with the memory verses.

STEP TWO

You do not need to read the Bible story or devotion again, but of course, you can if you want.

STEP THREE

Spend more time working on the memory verse.

STEP FOUR

Close your time in prayer, once again using the prayer prompt as your baseline.

The First Week of September

Once the calendar flips to September, it's time to move on to the next unit, repeating the process. Then, once July arrives, it will be time to get Module 13 to begin using that next August.

A FEW FINAL TIPS

If you have multiple children going through different modules, that's awesome! As a family, go through the lesson with the youngest child in the first week, and move to the second youngest the next week, and so on. Review together as needed, and turn your prayer prompts into a prayer list!

If you miss a family devotion one week, that's okay! Give yourself grace and pick back up next week. Consistency over the long term is the key to family discipleship.

DISCIPLESHIP ESSENTIALS PATHWAY

As you and your family grow more comfortable using the *Discipleship Essentials Pathway*, try to encourage your child or student to ask questions. Dialogue is always better than monologue when it comes to discipleship.

If you are just starting your journey using the *Discipleship Essentials Pathway* with this Module, you might consider using what you have missed during Christmas break, Spring break, or the summer as a short-term intensive, covering one unit per day instead of per month, and forgoing memorizing the memory verses. Of course, there's also nothing at all wrong with starting right where you are and moving forward without ever looking back!

If you already have a family devotions plan, or if you find one along the way, feel free to couple it with the *Pathway*. Do both on the same day or perhaps choose a second day to stretch your discipleship efforts further throughout the week.

The *Discipleship Essentials Pathway* doesn't provide you with all the answers about our faith, but it should give you a solid framework from which you can explore additional questions as they come up.

The Gospel Message

In the beginning, God created the universe (Genesis 1:1). He formed light and darkness, land and sea, fish and birds, plants and animals. But on the final day of creation, He saved His best work for last: He made people. God created us in His image (Genesis 1:27) and designed us to love, trust, worship, and follow Him.

However, God didn't force us to love Him; He gave us a choice. We can choose to trust and obey Him or we can go our own way. When we choose to go our own way instead of God's way, that's called sin, and sin breaks our relationship with God. The Bible tells us: "Everyone has sinned. No one measures up to God's glory" (Romans 3:23). The bad news is that our sin separates us from God, and we cannot fix this problem on our own. We need help.

The good news is that God, in His great love, made a way for us to be forgiven through Jesus. God sent His one and only Son Jesus to live a perfect life and take the punishment for our sins by dying on the cross (John 3:6, 2 Corinthians 5:21). But He didn't stay dead. On the third day, He rose again, defeating sin and death so we could have new life in Him. Jesus did for us what we could never do for ourselves.

God now offers each of us the opportunity to turn from sin and be restored to a right relationship with Him. This requires us turning away from sin and choosing to follow Jesus. By placing our faith and trust in Jesus, we receive forgiveness and are saved from the power and punishment of our sins.

So, how can a person be forgiven of sin and follow Jesus? The Bible tells us: "Say with your mouth, 'Jesus is Lord.' Believe in your heart that God raised him from the dead. Then you will be saved" (Romans 10:9).

If you're ready to follow Jesus, here's what you need to do:

01

Admit that you are a sinner in need of forgiveness.

02

Believe that Jesus is God's Son, who died for your sins and rose again.

03

Confess Jesus as your Savior and Lord, choosing to follow Him daily.

The following is an example of what to pray if you are ready to put your faith and trust in Jesus as your Savior and Lord today. The words themselves aren't special. It's your heart behind them if you believe it.

Dear God,

I know that You created me in Your image to love, trust, and follow You. But I confess that I have sinned against You. I have chosen my own way instead of Yours, and my sins have separated me from You. And I know that I cannot fix this problem on my own.

Thank You for loving me so much that You sent Your Son Jesus to die on the cross for my sins. I believe that He paid my punishment, and I believe that He rose from the dead, defeating sin and death so that I could have new life in Him.

Today, I turn away from my sin and I surrender my life to You. I ask for Your forgiveness and place my faith in Jesus as my Savior and Lord. Please change my heart, help me to follow You daily, and give me the strength to live for You.

Thank You for Your love and the gift of salvation.

In Jesus name I pray, Amen.

ELEVENTH GRADE

If you just prayed that prayer for the first time, don't keep it to yourself, share it with someone! Tell a parent, guardian, pastor, or trusted Christian friend. They would love to celebrate with you, encourage you, and help you to take your next steps in following Jesus.

My Resources Are God's

Who is the owner of all things?

God is the Creator and owner of all things. As such, He has the sovereign authority to give as much or as little as He pleases. Whatever God gives to a person should be received with deep gratitude and joy and used ultimately for God's glory.



Definition

Stewardship: Using and managing all resources God provides for His glory and the good of His creation.

Everything belongs to God, so we should use what we have well. God has given us what we have, and He owns it. We are called to be good stewards of what we have.

Bible Story

- ¹ The earth is the Lord's, and everything in it.
The world and all its people belong to him.
- ² For he laid the earth's foundation on the seas
and built it on the ocean depths.
- ³ Who may climb the mountain of the Lord?
Who may stand in his holy place?
- ⁴ Only those whose hands and hearts are pure,
who do not worship idols
and never tell lies.
- ⁵ They will receive the Lord's blessing
and have a right relationship with God their savior.
- ⁶ Such people may seek you
and worship in your presence, O God of Jacob.
- ⁷ Open up, ancient gates!
Open up, ancient doors,

and let the King of glory enter.

⁸ Who is the King of glory?

The Lord, strong and mighty;
the Lord, invincible in battle.

⁹ Open up, ancient gates!

Open up, ancient doors,
and let the King of glory enter.

¹⁰ Who is the King of glory?

The Lord of Heaven's Armies—
he is the King of glory.

— Psalm 24:1–10

Discussion Questions

01 What do these verses tell us about God, Jesus, or the Holy Spirit?

02 What does this tell us about ourselves or other people?

03 Based on these verses and truths, what should I stop doing, start doing, or keep doing?

Devotion

Imagine you're in an art class working on an assignment to sculpt something from clay. After working on it for a while, you decide you aren't happy with it, so you smash it up to start over.

"Hey! What are you doing?" you hear. "You can't do that!"

You turn to see your friend angrily staring at you. How would you respond? You'd probably explain that you can do that because it's your artwork and your lump of clay. You can do whatever you want with it. They have no right or reason to control your actions towards the clay; it's yours. Now, this situation might sound a little ridiculous, but it shows we understand that whoever owns something gets to say what they do with it. In fact, the fact that the story sounds so absurd proves how natural this idea is to us.

The Bible is clear that God made everything. We see that in passages like Genesis 1:1 and here in Psalm 24:1–2. God made the earth and everything on it—including people. And because God made everything, everything belongs to Him. And

because everything belongs to God, He gets to choose how everything should be used. That's what Psalm 24:3–6 describes. David, the psalmist, asks an important question: "Who may climb the mountain of the Lord?" Or in other words, "Who can approach God?" He answers this in verse 4: only the pure. Only the perfect and sinless can get to God. In other words, no one gets close to His power and glory. That's God's way of reminding us that He rightfully makes the rules for us. We can't tell Him how we should live. Because He made us, we belong to Him.

What, then, is David's response to all this? Praise! In Psalm 24:7–10, David is in awe of who God is, the King of glory. He can't believe the greatness of our God! In our pride, we might push back against God owning everything and deciding how everything should be used, but when we humble our hearts and remember how wonderful God is, we'll remember that it's a very, very good thing that God is in control. Belonging to God is exactly where and how we are supposed to be. And when we surrender our lives to Him, we *do* get to Him. Our relationship

with Him is repaired through our faith in Jesus as Lord and Savior. Then, we willingly position ourselves where we were designed to be: under God's loving rule.

Take some time and look around your room and your home. Every single thing you see belongs to God. Your clothes, your devices, your furniture, your food, your pet, your family, your home or apartment. It's not really yours. It's all God's. And in His wonderful love and kindness, He has chosen to let you use it. The key is to be grateful for all He has given us instead of resenting God because we wish for more. God will give us what we need; every good gift comes from Him. Remember and celebrate that, and then use what He has given you for His glory.

WEEK ONE



Memory Verse

The earth is the Lord's, and everything in it. The world and all its people belong to him. — Psalm 24:1

Prayer

Thank God for being a wise, loving God who owns everything.

WEEK TWO



Memory Verse

The silver is mine, and the gold is mine, says the Lord of Heaven's Armies. — Haggai 2:8

Prayer

Ask God to help you remember who truly owns what you have.

WEEK THREE



Memory Verse

For all the animals of the forest are mine, and I own the cattle on a thousand hills. — Psalm 50:10

Prayer

Ask God to help you trust in His provision, even when it seems you are lacking.

WEEK FOUR



Memory Verse

Who has given me anything that I need to pay back? Everything under heaven is mine. — Job 41:11

Prayer

Praise God that He needs nothing and resources are limitless.



Next Steps

Take time to inventory all your personal possessions. If you own it, add it to the list, from big things to the smallest of things.

Once your list is complete, think about how good God is to give you all that you have. Ask Him to help you to remember that everything on your list is truly His, not yours.

Notes:

Stewarding What God Has Given

What is a steward?

A steward is a caretaker who watches over the possessions of another. All we have belongs to God, the Creator and owner of everything. In His generosity and kindness, God has made us stewards of what we have.

Bible Story

¹⁴ “Again, the Kingdom of Heaven can be illustrated by the story of a man going on a long trip. He called together his servants and entrusted his money to them while he was gone. ¹⁵ He gave five bags of silver to one, two bags of silver to another, and one bag of silver to the last—dividing it in proportion to their abilities. He then left on his trip.

¹⁶ “The servant who received the five bags of silver began to invest the money and earned five more. ¹⁷ The servant with two bags of silver also went to work and earned two more. ¹⁸ But the servant who received the one bag of silver dug a hole in the ground and hid the master’s money.

¹⁹ “After a long time their master returned from his trip and called them to give an account of how they had used his money. ²⁰ The servant to whom he had entrusted the five bags of silver came forward with five more and said, ‘Master, you gave me five bags of silver to invest, and I have earned five more.’

²¹ “The master was full of praise. ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’

²² “The servant who had received the two bags of silver came forward and said, ‘Master, you gave me two bags of silver to invest, and I have earned two more.’

²³ “The master said, ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’

²⁴ “Then the servant with the one bag of silver came and said, ‘Master, I knew you were a harsh man, harvesting crops you didn’t plant and gathering crops you didn’t cultivate. ²⁵ I was afraid I would lose your money, so I hid it in the earth. Look, here is your money back.’

²⁶ “But the master replied, ‘You wicked and lazy servant! If you knew I harvested crops I didn’t plant and gathered crops I didn’t cultivate, ²⁷ why didn’t you deposit my money in the bank? At least I could have gotten some interest on it.’

²⁸ “Then he ordered, ‘Take the money from this servant, and give it to the one with the ten bags of silver. ²⁹ To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away. ³⁰ Now throw this useless servant into outer darkness, where there will be weeping and gnashing of teeth.’”

— Matthew 25:14–30

Discussion Questions

01 What do these verses tell us about God, Jesus, or the Holy Spirit?

02 What does this tell us about ourselves or other people?

03 Based on these verses and truths, what should I stop doing, start doing, or keep doing?

Devotion

Have you ever borrowed someone's car? If you have, you probably drove it a little more carefully than you would your own. Were you nervous about denting it or scratching it? Probably so. It would not be a good idea to borrow someone's car and not treat it with value and respect!

Simply put, this is the whole idea of stewardship. A steward is someone who has been entrusted to safeguard someone else's possessions. So, if someone loaned you their car, you would be a steward of that car. It is then your responsibility to return it to them safely. The Bible says that we are stewards of God's possessions. God made everything and owns everything. So whatever we have isn't really ours; it's His. As followers of Jesus who obey what God says, we need to handle His possessions well. But there's a little bit of a catch to this. Our job isn't just to keep God's possessions safe; we're supposed to do something with them. That's what Jesus taught about in Matthew 25.

Jesus told a story about a man who went on a trip and left three of his servants in charge of his money. The man made each servant a steward,

entrusting them to use his money wisely. He gave the first steward five bags of silver, the second two bags, and the third one bag.

When the man returned from his trip, he called his servants to show him his money. The first servant showed how he had invested and doubled the man's money. The second servant showed the same. The man praised both of these stewards.

But then the third servant gave the man back only what he had received! He had been afraid of the man, so he kept the bag of silver safe and sound. The man didn't thank the third servant for taking care of what was his; instead, he cursed him and threw him out. Yikes! The man was upset that the third servant didn't even put the money in the bank to draw a small amount of interest. He did absolutely nothing with it.

Here's the point of Jesus' story: The man represents God, and the servants represent us. God has given us possessions, talents, time, energy, and more as His stewards. But He didn't give them to us to do nothing with. He doesn't just want

back what He gave us. He wants us to do something with it. He wants us to use everything He has given us to bring Him glory. We have to invest it by using it to build His everlasting kingdom. That's what it means to be a faithful steward.

Just like the man gave the servants different amounts of silver, God gives us different amounts of possessions to steward. You might have little. You might have plenty. The amount or type of possessions don't matter,

though. Your calling is to be a good steward of whatever you have.

Take care of it. Use it wisely. Invest it into others. And – enjoy what God has given you, because that's part of stewarding, too. But, most importantly, look for ways to use what you have to share the love of Jesus and the story of Jesus with others. Live in a way that enables you to hear God tell you, "Well done, my good and faithful servant. Let's celebrate together!"



Challenging Thought

Consider how you are stewarding God's possessions. Do you have things you hardly ever use or never use? Do you have things you really don't need? If so, consider donating items to a shelter or other nonprofit. You could also have a yard sale and donate the proceeds to an organization that helps provide the basic needs for others.

WEEK ONE**Memory Verse**

"The master was full of praise. 'Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together!'"
— Matthew 25:21

Prayer

Ask God to help you have an eternal perspective of your possessions, time, talents, and whatever else He has given you.

WEEK TWO**Memory Verse**

Then God blessed them and said, "Be fruitful and multiply. Fill the earth and govern it. Reign over the fish in the sea, the birds in the sky, and all the animals that scurry along the ground." — Genesis 1:28

Prayer

Thank God for trusting you as His steward and for giving you such an important assignment.

WEEK THREE**Memory Verse**

Now, a person who is put in charge as a manager must be faithful.
— 1 Corinthians 4:2

Prayer

Ask God to help you be a faithful steward in big and small ways.

WEEK FOUR**Memory Verse**

"If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities." — Luke 16:10

Prayer

Thank God for promising rewards to faithful stewards, even though we are just doing what He has commanded.

Supporting the Church's Ministry

What does it mean to tithe?

To tithe is to give 10 percent of your income to the local church. Tithing comes from the Old Testament as a way God's people supported the Tabernacle and, later, the temple. While followers of Jesus can certainly give more than 10 percent to the church and may give to other worthwhile organizations, the tithe is the standard for our giving.

Bible Story

⁸ "Should people cheat God? Yet you have cheated me!

"But you ask, 'What do you mean? When did we ever cheat you?'

"You have cheated me of the tithes and offerings due to me. ⁹ You are under a curse, for your whole nation has been cheating me. ¹⁰ Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the Lord of Heaven's Armies, "I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test! ¹¹ Your crops will be abundant, for I will guard them from insects and disease. Your grapes will not fall from the vine before they are ripe," says the Lord of Heaven's Armies. ¹² "Then all nations will call you blessed, for your land will be such a delight," says the Lord of Heaven's Armies.

— Malachi 3:8–12

Discussion Questions

01 What do these verses tell us about God, Jesus, or the Holy Spirit?

02 What does this tell us about ourselves or other people?

03 Based on these verses and truths, what should I stop doing, start doing, or keep doing?

Devotion

Did you know that in some surveys, as high as 75 percent of people admit to stealing office supplies from their work? ¹ It's just too easy to rationalize taking a pen, or some paper, or a container of paper clips. Who will notice? Who will care?

While taking office supplies might seem innocent and harmless, it's not. Stealing is stealing, and we should see it all for what it is—no matter the worth of what is taken.

The Old Testament closes with the book of Malachi, written in about 400 BC. God's people had returned home from exile and had rebuilt Jerusalem (see the book of Nehemiah) and the temple (Ezra and Haggai). The problem was that they mistakenly thought they were now good with God. They had been punished for their idolatry (worship of other gods), which was why God had allowed them to be captured by their enemies. Surely, God was happy with them now! He had brought them home and had allowed them to rebuild as if nothing had gone wrong.

But that wasn't true. With this attitude, they soon became

complacent. The people didn't really care too much about God's ways. They didn't worship idols, but they didn't worship God either. They began taking advantage of one another, especially the poor and outcasts, and their society started falling apart.

In Malachi 3, God points out one of their worst offenses—they weren't just stealing from each other but from *Him*. They were no longer tithing as He had commanded. Now, it's important to understand that God didn't command a tithe because He needed the people's money. He is God. He owns everything! Instead, God commanded the tithe because the people needed it. We need it. Tithing builds faith and confidence in God's provision and connects us to God's work. God was angry about the people not tithing, but His anger was for His people's good.

Notice what God promised: if His people would simply do what He had commanded and tithe again, He would bless them. He didn't have to do this, of course. Tithing is a command that the people were obligated to obey. Any blessing

was just that. But here, we see the endless love of God. He delights in the obedience of His people, and His heart rewards even what is required.

Like it was for those in Malachi's day, tithing is just as difficult for many people today. Ten percent might not seem like much—until you have to give it. But remember: God loves you. He wants to bless you. And one of those blessings is being part of His work through the local church that you tithe to. When you tithe, you invest in all the ministries of a church. That means when you see

people baptized, for example, you had a part in that! God might bless you with extra possessions when you tithe. But He might not. He made that promise to the people on Malachi's day, but it's not a direct promise to us. But the principle remains. God will indeed bless you in one way or another. Keep this in mind: Every good gift comes from God, and everything is His. He tells us to give a small part back and promises to provide for our lives. Be faithful and obedient to tithe, and know you're working with God!

¹ <https://www.bbc.com/worklife/article/20180524-the-psychology-of-stealing-office-supplies>

WEEK ONE

Memory Verse

"Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the Lord of Heaven's Armies, "I will open the windows of heaven for you. I will pour out a blessing so

great you won't have enough room to take it in! Try it! Put me to the test!" — Malachi 3:10

Prayer

Ask God to help you trust Him enough to put Him to the test in your tithing.

WEEK TWO

Memory Verse

Honor the Lord with your wealth and with the best part of everything you produce. Then he will fill your barns with grain, and your vats will overflow with good wine. — Proverbs 3:9–10

Prayer

Ask God to help you honor Him with all you have—what you tithe and even what remains.

WEEK THREE

Memory Verse

Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. — 2 Corinthians 9:6

Prayer

Ask God to give you a cheerful heart for giving and a deeper desire to give beyond a tithe.

WEEK FOUR

Memory Verse

"Give, and you will receive. Your gift will return to you in full—pressed down, shaken together to make room for more, running over, and poured into your lap. The amount

you give will determine the amount you get back." — Luke 6:38

Prayer

Thank God for giving so much to you.



Next Steps

Create a budget based on your current income from a part-time job or allowance and birthday and Christmas money, or create a budget for when you will start working. In your budget, start with a tithe first. Then, account for your other needs and desires. Pray over your budget and ask God to bless it so that you can stick to it.

Notes:

God Gives Good Gifts

What does it mean that God gives good gifts?

God, as our loving and caring Father, provides us with everything we need—both physically and spiritually. He blesses us with opportunities and talents for our benefit, and so we can use them to grow His Kingdom!

Bible Story

⁷ “Keep on asking, and you will receive what you ask for. Keep on seeking, and you will find. Keep on knocking, and the door will be opened to you. ⁸ For everyone who asks, receives. Everyone who seeks, finds. And to everyone who knocks, the door will be opened.”

⁹ “You parents—if your children ask for a loaf of bread, do you give them a stone instead? ¹⁰ Or if they ask for a fish, do you give them a snake? Of course not! ¹¹ So if you sinful people know how to give good gifts to your children, how much more will your heavenly Father give good gifts to those who ask him.”

¹² “Do to others whatever you would like them to do to you. This is the essence of all that is taught in the law and the prophets.”

— Matthew 7:7–12

Discussion Questions

01 What do these verses tell us about God, Jesus, or the Holy Spirit?

02 What does this tell us about ourselves or other people?

03 Based on these verses and truths, what should I stop doing, start doing, or keep doing?

Devotion

Imagine it's Christmas, and as you look through the pile of gifts, you pick out the biggest one for yourself. Excitedly, you unwrap it—only to realize it's not something you had been waiting for but rather something useful. At first, you feel disappointed. But as time goes on, you realize that while it may not have been what you wanted, it was exactly what you needed.

above all—the greatest gift: Jesus. When you trust that God's gifts are always good, you begin to see His hand in every blessing, every challenge, and every moment. Instead of feeling discouraged when things don't go your way, you can trust that God is providing exactly what you need, exactly when you need it.

The gifts we receive from God often work the same way. Sometimes, He gives us exactly what we ask for, but other times, He gives us something different—something better—because He sees a bigger picture of our lives than we can. Maybe you've prayed for something specific, but God redirected you toward something greater. Maybe you asked for an easy life, but God challenged you to make you stronger.

James 1:17 says, "Whatever is good and perfect is a gift coming down to us from God our Father, who created all the lights in the heavens. He never changes or casts a shifting shadow." Unlike earthly gifts that fade or break, many of God's gifts are eternal. He gives us wisdom, peace, joy, and—

WEEK ONE**Memory Verse**

And since we know he hears us when we make our requests, we also know that he will give us what we ask for. — 1 John 5:15

Prayer

Thank God for the gifts He has already given you—both big and small.

WEEK TWO**Memory Verse**

So if you sinful people know how to give good gifts to your children, how much more will your heavenly Father give good gifts to those who ask him. — Matthew 7:11

Prayer

Ask God to help you trust Him when His gifts don't look the way you expected.

WEEK THREE**Memory Verse**

Since he did not spare even his own Son but gave him up for us all, won't he also give us everything else? — Romans 8:32

Prayer

Thank God for the greatest gift He has ever given you: Jesus.

WEEK FOUR**Memory Verse**

And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others. — 2 Corinthians 9:8

Prayer

Ask God to help you use the gifts He has given you to bless others.



Next Steps

Make a list of ten gifts that God has given you—whether they are talents, opportunities, people in your life, or answered prayers.

Take time to thank God for each one.

Find a way to use the gift, or gifts, God has given you to bless someone else this week. Whether it's encouraging a friend, helping a family member, or using a talent for God's glory, let His gifts flow through you to others.

Remember: God gives good gifts—not just to make us happy, but to make us holy and to draw us closer to Him!

Notes:

NOVEMBER



Giving in Faith

Why do we give money?

Money is temporary and spent on items that don't last. We give to God's Kingdom to invest in something eternal. We give to the church with our tithes out of obedience, and to the church and others with our offerings out of a generous heart.



Definition

Tithe: giving 10 percent of your income to the local church. It is consistent giving that reflects your belief that God will provide.

Offering: anything above and beyond your tithe given to the local church or other Kingdom-advancing causes.

Bible Story

⁷ You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully."

⁸ And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others.

— 2 Corinthians 9:7–8

Discussion Questions

01 What do these verses tell us about God, Jesus, or the Holy Spirit?

02 What does this tell us about ourselves or other people?

03 Based on these verses and truths, what should I stop doing, start doing, or keep doing?

Devotion

When you are on a team, you have practice, which is required of everyone. Now, some players will decide to use their own time, outside of the necessary practice, to get extra reps in. The coaches don't usually require or plan this extra practice, but the players will do additional work anyway. Why would they go above and beyond? Maybe they have a heart that desires to get the most out of themselves and the game. Perhaps they want to see greater progress. Maybe they want to be a bigger part of a greater cause, or they just love the game. Whatever the reason, the result is the same; it has motivated them to give more than required.

Practicing for a team can sometimes be a duty rather than a passion. Playing a sport for a long time can start to feel repetitive and lose its excitement if you're not careful. This can be the same in our heart posture when tithing or giving an offering. Tithing is a consistent giving that reflects our belief that God will provide. It is the picture of you letting go of what God has given you. Giving anything else on top of what you have already tithed is an

offering. This may be you paying for a homeless man's meal, donating money to a local ministry, donating clothes, or sponsoring an orphan. These are all ways for us to be good stewards of our money; they work to advance God's Kingdom or share Jesus' love.

Letting go of your money can feel like an obligation as a Christian, but it does not have to feel that way. When you view your money and resources as your money, not God's, you begin to miss out on the gift of giving. Psalm 24:1 says, "The earth is the Lord's, and everything in it. The world and all its people belong to him." All the money in your possession is ultimately God's. He is the provider of the job you have, the provider of the education you have, the provider of the ability to work that you have; He provides all because everything is His. He is trusting you to steward His resources well. Where we give our money reveals what we care about. God cares about those in need, and we should too.

To give freely, your heart must be in the right place. Deuteronomy 15:10

says, "Give generously to the poor, not grudgingly, for the Lord your God will bless you in everything you do." As followers of Jesus, we are called to give with generosity. If everything we have is a gift from God, and He promises to care for our needs, we should give joyously, trusting God to keep His word. This isn't to say we can be foolish with our money; rather, we give in faith. We trust God will use what we give in a powerful way, and we trust that God will continue to provide us with what we need. So let us give—and give more than what's required!

WEEK ONE



Memory Verse

Give generously to the poor, not grudgingly, for the Lord your God will bless you in everything you do.
— Deuteronomy 15:10

Prayer

Ask God to help you give you a greater desire to give with a generous heart.

WEEK TWO



Memory Verse

If you help the poor, you are lending to the Lord—and he will repay you!
— Proverbs 19:17

Prayer

Thank God for providing you with all you have and ask Him to give you the courage to give more to others.

WEEK THREE



Memory Verse

Give freely and become more wealthy; be stingy and lose everything. The generous will prosper; those who refresh others will themselves be refreshed.
— Proverbs 11:24–25

Prayer

Ask God to provide opportunities for you to provide for others so that you may refresh them.

WEEK FOUR



Memory Verse

When God's people are in need, be ready to help them. Always be eager to practice hospitality.
— Romans 12:13

Prayer

Ask God to give you an eager heart to generously provide for those in need.



Next Steps

This month, give your tithe and an offering. You can make an additional offering to your local church, pay for a homeless woman's meal, donate money to a local ministry, donate clothes, or sponsor an orphan overseas. Consider choosing to give to a group that works to share the gospel in addition to meeting physical needs.

Notes:

Maintaining an Eternal Perspective

How do I live each day with eternity in mind?

As followers of Jesus, we want to live each day with eternity, not the temporary, as what is most important in our lives. Each day, we have an opportunity to fix our eyes on Jesus. We use everything we have with the end in mind.

Bible Story

¹ Therefore, since we are surrounded by such a huge crowd of witnesses to the life of faith, let us strip off every weight that slows us down, especially the sin that so easily trips us up. And let us run with endurance the race God has set before us.

² We do this by keeping our eyes on Jesus, the champion who initiates and perfects our faith. Because of the joy awaiting him, he endured the cross, disregarding its shame. Now he is seated in the place of honor beside God's throne.

³ Think of all the hostility he endured from sinful people; then you won't become weary and give up.

⁴ After all, you have not yet given your lives in your struggle against sin.

— Hebrews 12:1–4

Discussion Questions

01 What do these verses tell us about God, Jesus, or the Holy Spirit?

02 What does this tell us about ourselves or other people?

03 Based on these verses and truths, what should I stop doing, start doing, or keep doing?

Devotion

Imagine you are a runner in a race. You are moving quickly, and your eyes are fixed on the finish line. You know the finish line is right ahead; the most fantastic prize you could imagine awaits you! But as you're running, you start looking down at your feet to ensure you don't trip. You begin to watch all the runners go by and compare yourself to them. You look over to admire the crowd of onlookers. Instead of focusing on the finish line in the distance, you are focused on your feet, the road, others, and all the noise. In that moment, you have forgotten about the finish line—you have forgotten what was most important because you fixed your eyes on lesser things. Doesn't make much sense, does it? But we do it every day; as Christians, we fix our eyes on less-than-things far too much.

As Christians, we fix our eyes on today's worries, ourselves, those around us, and all the distractions instead of the finish line—an eternity with Jesus. Our goal as believers is to use each day, our time, our talents, and our resources to grow the Kingdom of Heaven. We don't want to get so distracted by day-to-day

tasks and worries that we forget to look ahead to eternity. Look back at Hebrews 12. Our lives are compared to a great race that God has set before us. We make it through the race well by doing what Hebrews 12:2 says: "We do this by keeping our eyes on Jesus, the champion who initiates and perfects our faith." While there are temporary things like school, sports, friends, breakups, struggles, and more, we want to make sure that we keep our faith as the priority. We want to look forward, knowing that Jesus has gone before us and is waiting for us at the finish line. When we keep our eyes on Jesus and remember that He ran that race for us, we can thrive in the middle of these momentary times, good and bad.

Our time on Earth is temporary. The days might seem long at times, but we will not be here forever. Jesus wants us to remember what is most important: Him! He wants us to use each day for His glory because that will last. If I share the gospel with a friend, that can change their eternity! Spending time in prayer draws me closer to the Savior with whom I will spend an eternity. Our

calling is to use our resources and lives with eternity in mind, seeking to make Jesus a part of every day. Matthew 6:33 says, "Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need." Each day, keep your eyes on Jesus. Spend time in the Bible, in prayer, in loving others as we are called to, and looking for opportunities to share the truth of Jesus. Run your race well, with your eyes fixed on the finish line!

WEEK ONE



Memory Verse

And what do you benefit if you gain the whole world but lose your own soul? — Mark 8:36

Prayer

Ask God to enjoy the gifts He gives you each day, but not to see any of them as your greatest treasure.

WEEK TWO



Memory Verse

Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. — 1 Timothy 6:17

Prayer

Thank God for being completely trustworthy for today and forever.

WEEK THREE



Memory Verse

Those who love money will never have enough. How meaningless to think that wealth brings true happiness! — Ecclesiastes 5:10

Prayer

Ask God to help you find your greatest happiness and joy in knowing Him.

WEEK FOUR



Memory Verse

"No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money." — Matthew 6:24

Prayer

Ask God to protect your mind and heart from choosing any other master to serve but Him.



Challenging Thought

Focusing on eternity allows us to live our best lives now.
What about your life most distracts you from God and His eternal Kingdom?

Notes:

Using My Time

How do I use my time for God's glory?

As followers of Jesus, we want to be aware of how we use our time. Are we using it for God's glory or spending most of it on worldly things?

Bible Story

¹⁵ So be careful how you live. Don't live like fools, but like those who are wise.

¹⁶ Make the most of every opportunity in these evil days.

¹⁷ Don't act thoughtlessly, but understand what the Lord wants you to do.

— Ephesians 5:15–17

Discussion Questions

01 What do these verses tell us about God, Jesus, or the Holy Spirit?

02 What does this tell us about ourselves or other people?

03 Based on these verses and truths, what should I stop doing, start doing, or keep doing?

Devotion

Imagine being handed a new Apple iPhone box. The box has never been opened, and the thin plastic is still covering it. The iPhone is all yours, and you get to use it however you please, but there is one small catch—the iPhone is fully charged but can never be charged again. The time you have to use it is limited, so you must make the most of it! What do you need the phone for most? Will you get distracted by things like games and social media? Will you use the battery time to make a difference or pass the time? Just like this iPhone only has one battery, we are only given one life, so we need to make the most of it!

Ephesians 5:16 tells us to “make the most of every opportunity” because our time on Earth is short. This is not to scare us, but to make us aware that how we use our limited time matters. We want to use our days to bring God glory because that is our purpose and calling. Even through things like school and extracurricular activities, we can still find ways to use that time to bring God glory. If you’re in class next to a friend, use that time to check in on them. See how they are doing and ask how

you can pray for them. If you’re at practice, use your words in a God-honoring way. Build others up with encouragement; don’t tear them down. You can use social media to invite others to church or share Bible verses. Don’t endlessly scroll, but balance your self-focused activities with time serving others. Our time is valuable, and we are called to spend it wisely.

Our options are to use our time on things that don’t last or to invest in people. People are eternal; although our bodies won’t last, our souls do. They will be with God or apart from God forever. Using our time wisely means we use it to focus on and point others to Jesus. It’s only through Jesus that we can live with God forever. Since we know that our time on earth is limited compared to our time in eternity, why wouldn’t we spend our time investing in forever?

We must ask ourselves: Am I using my time wisely? One indication is your phone screen time. What receives the most time in our day? We often use our time on things that don’t benefit our day-to-day. One healthy tip is to limit apps that rob

us each day so we can use that time to help our spiritual life, physical health, mind, and our day as a whole! We are called to use our time wisely because our time on Earth is limited. When we steward our time well and use it for others and eternity, we invest it wisely. Time is temporary, but God's Kingdom is forever!

WEEK ONE



Memory Verse

But you must not forget this one thing, dear friends: A day is like a thousand years to the Lord, and a thousand years is like a day.
— 2 Peter 3:8

Prayer

Ask God to give you an eternal perspective in each of your days.

WEEK TWO



Memory Verse

For everything there is a season, a time for every activity under heaven. — Ecclesiastes 3:1

Prayer

Thank God for the season of life He has you in.

WEEK THREE



Memory Verse

So be careful how you live. Don't live like fools, but like those who are wise. Make the most of every opportunity in these evil days.
— Ephesians 5:15–16

Prayer

Ask God to help you squeeze out the most from every day.

WEEK FOUR



Memory Verse

Teach us to realize the brevity of life, so that we may grow in wisdom. — Psalm 90:12

Prayer

Ask God to use all the days He gives you on earth for His glory, starting with today.



Reflection Questions

01 How are *you* using your time?

02 How can you invest in eternity?

03 What changes can you make this week to use your time for God's glory and your good?

Using My Talents

How do I use my talents for God's glory?

God has given us different talents—gifts and abilities—that are meant to be used for His glory. We are responsible for developing and nurturing those gifts to bless and encourage others.

Bible Story

¹ So then, since Christ suffered physical pain, you must arm yourselves with the same attitude he had, and be ready to suffer, too. For if you have suffered physically for Christ, you have finished with sin. ² You won't spend the rest of your lives chasing your own desires, but you will be anxious to do the will of God. ³ You have had enough in the past of the evil things that godless people enjoy—their immorality and lust, their feasting and drunkenness and wild parties, and their terrible worship of idols.

⁴ Of course, your former friends are surprised when you no longer plunge into the flood of wild and destructive things they do. So they slander you.

⁵ But remember that they will have to face God, who stands ready to judge everyone, both the living and the dead. ⁶ That is why the Good News was preached to those who are now dead—so although they were destined to die like all people, they now live forever with God in the Spirit.

⁷ The end of the world is coming soon. Therefore, be earnest and disciplined in your prayers. ⁸ Most important of all, continue to show deep love for each other, for love covers a multitude of sins. ⁹ Cheerfully share your home with those who need a meal or a place to stay.

¹⁰ God has given each of you a gift from his great variety of spiritual gifts. Use them well to serve one another. ¹¹ Do you have the gift of speaking? Then speak as though God himself were speaking through you. Do you have

the gift of helping others? Do it with all the strength and energy that God supplies. Then everything you do will bring glory to God through Jesus Christ. All glory and power to him forever and ever! Amen.

— 1 Peter 4:1–11



Definition

Serve: Acting on your care for others by valuing their needs over yours; seeing and meeting a need.

Discussion Questions

01 What do these verses tell us about God, Jesus, or the Holy Spirit?

02 What does this tell us about ourselves or other people?

03 Based on these verses and truths, what should I stop doing, start doing, or keep doing?

Devotion

In 2009, Tim Tebow was the quarterback for the University of Florida. During that season, he made the decision to write “Philippians 4:13” on his eye-black. Initially, it attracted some attention from local newspapers, but it didn’t gain national recognition. Tebow continued this practice throughout the season, and during the National Championship game, he changed the verse to “John 3:16.” After their victory, Tebow was with his head coach, Urban Meyer, when Meyer received a phone call from Florida’s PR Manager. Following the call, Meyer shared with Tebow that during the National Championship game, 94 million people googled “John 3:16.” Tebow was astonished and wondered, “How do 94 million people not know John 3:16?” A reflection: How often do we underestimate the impact of our small acts and the gifts we possess, believing they won’t make a difference? Because of Tebow’s talent and intentional use of his gifts for God’s glory, 94 million people sought a verse that shares the gospel truth.

God desires to use the talents He has given you so that you can share

His name with those around you. To steward your talents well, you need to adopt a mindset of serving others. God has given you talents not only for your enjoyment but also so you can make His name known. This requires valuing others as more important than yourself. When you serve someone, it is because you value them more than your comfort. Serving can be uncomfortable, but it’s important to use your talents for God’s glory.

What gifts has God given you to make His name known? In 1 Peter 4:1–11, you see that because of your relationship with Jesus, you now live differently. The world is “surprised that you do not join them in their reckless, wild living, and they heap abuse on you.” The world will not understand that you live for Jesus. So we show them, each in our own way, and then we share our hope—Jesus. Tim Tebow did this with eye-black; you use whatever talents God has given you. Peter 4:10 says, “Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in its various forms.”

So, what are you good at? Maybe it's school, music, or sports. Maybe it's art, communication, or comedy. Maybe it's leadership, compassion, or organization. The real question is this: Do you use your talent to love and serve others? In all that you do, do it

for the glory of God. Use your talents to point to Jesus. You may think it won't have an impact, but leave that part to God. If He can take a verse written on eye-black and turn it into 94 million people hearing the good news of Jesus, He can do anything.

WEEK ONE



Memory Verse

Kenaniah, the head Levite, was chosen as the choir leader because of his skill. — 1 Chronicles 15:22

Prayer

Thank God for the examples He gives us of others using their talents for His good.

WEEK TWO



Memory Verse

I have filled him with the Spirit of God, giving him great wisdom, ability, and expertise in all kinds of crafts. — Exodus 31:3

Prayer

Thank God for giving you talents and skills to use for Him.

WEEK THREE



Memory Verse

"Come, all of you who are gifted craftsmen. Construct everything that the Lord has commanded." — Exodus 35:10

Prayer

Ask God to help you use your talents for His kingdom.

WEEK FOUR



Memory Verse

It was by faith that Abel brought a more acceptable offering to God than Cain did. Abel's offering gave evidence that he was a righteous man, and God showed his approval of his gifts. Although Abel is long dead, he still speaks to us by his example of faith. — Hebrews 11:4

Prayer

Ask God to help you always view your talents as an acceptable offering to be given to God.



Challenging Thought

God has given you specific gifts to make you uniquely able to reach others. How are you using your talents to serve others?

How are you using your gifts and abilities to point people to Jesus?

Notes:

Using My Possessions

How do I use my possessions for God's glory?

In the Bible, stewardship is our responsibility to manage and care for the resources and gifts God has entrusted us with while we live on earth. We must be good stewards who understand that what we have today is not really ours.

Bible Story

¹⁶ Someone came to Jesus with this question: "Teacher, what good deed must I do to have eternal life?"

¹⁷ "Why ask me about what is good?" Jesus replied. "There is only One who is good. But to answer your question—if you want to receive eternal life, keep the commandments."

¹⁸ "Which ones?" the man asked.

And Jesus replied: "'You must not murder. You must not commit adultery. You must not steal. You must not testify falsely. ¹⁹ Honor your father and mother. Love your neighbor as yourself.'"

²⁰ "I've obeyed all these commandments," the young man replied. "What else must I do?"

²¹ Jesus told him, "If you want to be perfect, go and sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me."

²² But when the young man heard this, he went away sad, for he had many possessions.

²³ Then Jesus said to his disciples, “I tell you the truth, it is very hard for a rich person to enter the Kingdom of Heaven. ²⁴ I’ll say it again—it is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of God!”

²⁵ The disciples were astounded. “Then who in the world can be saved?” they asked.

²⁶ Jesus looked at them intently and said, “Humanly speaking, it is impossible. But with God everything is possible.”

— Matthew 19:16–26



Definition

Treasure: items of ultimate value.

Here, Jesus contrasts the young man’s earthly wealth with a true treasure: eternal life through faith in Jesus. It wasn’t that being rich kept the man from heaven, but that his true faith was in his possessions, not Christ. He loved his gifts, but not the Giver of them. We should examine our lives to ensure we desire Jesus above all else.

Discussion Questions

01 What do these verses tell us about God, Jesus, or the Holy Spirit?

02 What does this tell us about ourselves or other people?

03 Based on these verses and truths, what should I stop doing, start doing, or keep doing?

Devotion

Do you know what the best-selling board game of all time is? It was introduced to the world around the year 1200. Every year, approximately 3 million sets are sold, used, and exchanged as gifts. It's a royal game, containing both a king and a queen. Have you guessed it? The answer is Chess! For more than 800 years, it has remained one of the most popular board games. To excel in chess, one must understand the abilities of each piece and develop a strategy to outmaneuver opponents. Now, while grasping the rules and creating a plan is essential, the most important part of chess is something obvious: having an opponent! Without someone to compete against, your knowledge and strategies hold no value. Without someone to play against, you cannot experience the game as it was intended. Although you could practice on your own, chess's fun and genius fade if you're by yourself. To truly experience chess, you need to share that experience with another.

Our world today deeply desires material wealth. The culture tells us that having money, wearing certain

clothes, driving certain cars, and even having certain phones and devices will bring us joy, meaning, and purpose. But does it? In Matthew 19:21, Jesus told a rich young ruler that possessions don't make us truly wealthy. We are truly rich because of our relationship with Jesus. Your possessions are a tool, not your true treasure; they are meant to be enjoyed but ultimately used for God and others. They are *never* meant to take God's place in our lives.

Just like in chess, what good are our experiences, possessions, and wealth if we don't share them with others? Romans 11:36 says, "For everything comes from him and exists by his power and is intended for his glory. All glory to him forever! Amen." Everything we possess during our time here on earth is not ours; it's God's. Because we know this, we know that we have an opportunity to serve others with what God has allowed us to possess momentarily. Instead of storing up the things of this world, we can use them for others.

Although most of us are not as wealthy as the rich young ruler

was, we all have possessions we can use to serve God and others. We can generously serve those in need with our time, availability, care, and other resources. We can open our homes and create a safe place for those needing community and encouragement. We should give to those in need. We can even use the ways God has gifted us to love others. But ultimately, we should not prioritize and love possessions

more than we prioritize and love Jesus. If we fall into the world's ways, like the rich young man, we will only find sadness. When we view our possessions as a way to serve others and God, we find ourselves more content and joyous than ever. Using our possessions for God's glory points people to Jesus and the ultimate, treasured possession He shared with us: Himself.



Next Steps

Sell your most valued or expensive possession, and give the money to the poor. Just kidding! But, examine how your heart felt as you read those words. Then, evaluate further with these questions:

- 01** How did you feel at the potential loss of your most valued possession?
- 02** Do you value that possession more or less than your relationship with Jesus? Why or why not?
- 03** Do you spend more time with that possession or Jesus?
- 04** How can you use what God has given you to point others to true treasure: Jesus and a relationship with Him?

WEEK ONE**Memory Verse**

Don't look out only for your own interests, but take an interest in others, too. — Philippians 2:4

Prayer

Ask God to help you be more selfless and like Jesus. Pray that He would increase your service, humility, and care for others.

WEEK TWO**Memory Verse**

And I have been a constant example of how you can help those in need by working hard. You should remember the words of the Lord Jesus: "It is more blessed to give than to receive." — Acts 20:35

Prayer

Ask God to give you the desire to give to others more than you receive.

WEEK THREE**Memory Verse**

And don't forget to do good and to share with those in need. These are the sacrifices that please God. — Hebrews 13:16

Prayer

Ask God to increase your desire to share with those in need and help you find opportunities to do so.

WEEK FOUR**Memory Verse**

Then he said, "Beware! Guard against every kind of greed. Life is not measured by how much you own." — Luke 12:15

Prayer

Thank God that your worth is never measured by what you own, but rather by who owns you: Him.

Using My Money

How do I spend money for God's glory?

Every dollar we receive is a gift from God. Using our money wisely helps us make choices that honor Him, help other people, and prepare us for the future. We should focus on God because that is where our treasure is truly found.

Bible Story

³⁸ Jesus also taught: "Beware of these teachers of religious law! For they like to parade around in flowing robes and receive respectful greetings as they walk in the marketplaces. ³⁹ And how they love the seats of honor in the synagogues and the head table at banquets. ⁴⁰ Yet they shamelessly cheat widows out of their property and then pretend to be pious by making long prayers in public. Because of this, they will be more severely punished."

⁴¹ Jesus sat down near the collection box in the Temple and watched as the crowds dropped in their money. Many rich people put in large amounts.

⁴² Then a poor widow came and dropped in two small coins.

⁴³ Jesus called his disciples to him and said, "I tell you the truth, this poor widow has given more than all the others who are making contributions.

⁴⁴ For they gave a tiny part of their surplus, but she, poor as she is, has given everything she had to live on."

— Mark 12:38–44

Discussion Questions

01 What do these verses tell us about God, Jesus, or the Holy Spirit?

02 What does this tell us about ourselves or other people?

03 Based on these verses and truths, what should I stop doing, start doing, or keep doing?

Devotion

When you play your favorite game, you may earn coins or points that you can spend on upgrades, skins, music, or other items. While it's tempting to buy cosmetic upgrades and flashy things to make yourself look cooler, using those points to level up your character is far wiser. You might be stuck when a new challenge arises if you don't.

While not exactly the same, God has called us to be wise with our money and invest in spiritual things. Money is one of the easiest things to turn into an idol, so God has much to say about our money and possessions. Every dollar we receive is an opportunity to make a difference—whether in our own lives, the lives of others, or in growing God's kingdom. God has given us resources to “steward,” or to use wisely and generously in ways that reflect what He cares about.

Using your money wisely isn't just about avoiding waste or flashy spending; it's about aligning what you care about with what God cares about. There is nothing wrong with buying yourself a new dress or going out to eat now and then. But how

much money do we pour into junk instead of people? Sometimes we don't even know where our money goes, which isn't being a good steward. Christians must take steps to take care of their money; when they budget, save for the future, give to their church, or help someone in need, they tell God, “I trust You more than I trust my impulses.” And we should trust God in every area! As you continue to walk with Jesus and grow to be more like Him, let your spending habits be a way to honor God and reflect His love to the world.

WEEK ONE**Memory Verse**

You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully."
— 2 Corinthians 9:7

Prayer

Ask God to give you a heart that gives joyfully, not reluctantly.

WEEK TWO**Memory Verse**

Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time. — Proverbs 13:11

Prayer

Ask God to give you a strong work ethic so that you can use your earnings for the greater good.

WEEK THREE**Memory Verse**

Just as the rich rule the poor, so the borrower is servant to the lender. — Proverbs 22:7

Prayer

Ask God to guard your mind and heart and protect you from wanting more than you need and spending more than you should.

WEEK FOUR**Memory Verse**

And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?
— Luke 16:11

Prayer

Ask God to give you wisdom in every decision about spending, saving, and giving.



Next Steps

Take some time this month to create a simple budget. Divide your money into three categories: one for needs, one for saving, and one for giving.

Reflect on your spending for a week. Make sure to tithe first. Keep a small journal to write down what you spent, why, and how you could use that money to honor God. Share something you've learned with a friend or family member, and encourage them to think about how they can use their money wisely!

Remember: It's not about how much you have, but how you use it that matters. Use your money to show trust in God and to bless the lives of those around you!

Notes:

MAY

...

..

•

Using My Influence

How can I use my influence for God's glory?

God has placed each of us in a position to be a Godly influence. He has placed us in a circle of people we can influence in ways others cannot. Inside these relationships, we must point to Jesus with our words and actions.

Bible Story

⁷ Soon a Samaritan woman came to draw water, and Jesus said to her, "Please give me a drink." ⁸ He was alone at the time because his disciples had gone into the village to buy some food.

⁹ The woman was surprised, for Jews refuse to have anything to do with Samaritans. She said to Jesus, "You are a Jew, and I am a Samaritan woman. Why are you asking me for a drink?"

¹⁰ Jesus replied, "If you only knew the gift God has for you and who you are speaking to, you would ask me, and I would give you living water."

¹¹ "But sir, you don't have a rope or a bucket," she said, "and this well is very deep. Where would you get this living water?" ¹² And besides, do you think you're greater than our ancestor Jacob, who gave us this well? How can you offer better water than he and his sons and his animals enjoyed?"

¹³ Jesus replied, "Anyone who drinks this water will soon become thirsty again. ¹⁴ But those who drink the water I give will never be thirsty again. It becomes a fresh, bubbling spring within them, giving them eternal life."

¹⁵ "Please, sir," the woman said, "give me this water! Then I'll never be thirsty again, and I won't have to come here to get water."

¹⁶ "Go and get your husband," Jesus told her.

¹⁷ "I don't have a husband," the woman replied.

Jesus said, "You're right! You don't have a husband—¹⁸ for you have had five husbands, and you aren't even married to the man you're living with now. You certainly spoke the truth!"

...

²⁵ The woman said, "I know the Messiah is coming—the one who is called Christ. When he comes, he will explain everything to us."

²⁶ Then Jesus told her, "I am the Messiah!"

²⁷ Just then his disciples came back. They were shocked to find him talking to a woman, but none of them had the nerve to ask, "What do you want with her?" or "Why are you talking to her?" ²⁸ The woman left her water jar beside the well and ran back to the village, telling everyone, ²⁹ "Come and see a man who told me everything I ever did! Could he possibly be the Messiah?" ³⁰ So the people came streaming from the village to see him.

³¹ Meanwhile, the disciples were urging Jesus, "Rabbi, eat something."

³² But Jesus replied, "I have a kind of food you know nothing about."

³³ "Did someone bring him food while we were gone?" the disciples asked each other.

³⁴ Then Jesus explained: "My nourishment comes from doing the will of God, who sent me, and from finishing his work. ³⁵ You know the saying, 'Four months between planting and harvest.' But I say, wake up and look around. The fields are already ripe for harvest. ³⁶ The harvesters are paid good wages, and the fruit they harvest is people brought to eternal life. What joy awaits both the planter and the harvester alike! ³⁷ You know the saying, 'One plants and another harvests.' And it's true. ³⁸ I sent you to harvest where you didn't plant; others had already done the work, and now you will get to gather the harvest."

³⁹ Many Samaritans from the village believed in Jesus because the woman had said, "He told me everything I ever did!" ⁴⁰ When they came out to see him, they begged him to stay in their village. So he stayed for two days, ⁴¹ long enough for many more to hear his message and believe. ⁴² Then they said to the woman, "Now we believe, not just because of what you told us, but because we have heard him ourselves. Now we know that he is indeed the Savior of the world."

— John 4:7–18, 25–42

Discussion Questions

01 What do these verses tell us about God, Jesus, or the Holy Spirit?

02 What does this tell us about ourselves or other people?

03 Based on these verses and truths, what should I stop doing, start doing, or keep doing?

Devotion

Have you ever wanted to be famous? Millions of followers, paparazzi pictures, commercials on television—that kind of fame can certainly have appeal. But what about the wrong kind of fame? What if you were infamous—your name is known for a mistake you made or a sin you struggled with? That sounds like a much less fun situation.

The woman at the well was the second kind of famous. All the people in her town, Samaria, knew her name, but it wasn't for a good reason. She was famous for her sin. They all had heard her story, so much so that they avoided her at all costs. They knew who she was, and they wanted no part. However, once she met Jesus, she greatly used her influence and let Him redeem her struggles. Despite the Samaritan woman's past and reputation, Jesus took a moment of rest on His journey to meet her where she was. Jesus transformed her life; after she met Him, she took His good news to those around her. They might not have liked her, but they listened to her. And because she used her influence, they too were changed.

It is beautiful that God chooses to use us, broken people, to advance His Kingdom. This woman's brokenness qualified her to influence the people around her. We don't want to be in that place, but she rejected her shame and used her situation for good. She returned to her town and testified to Jesus's power and authority. But what if she hadn't? What if her shame of what she did was more significant than being fully known by the coming Messiah? What if she had believed the lie that her past sins invalidated Jesus's goodness? Satan is good at lying to you and doing whatever it takes to get you to believe him. He is a thief who has come to steal, kill, and destroy, but thankfully, John 10:10 doesn't stop there. It says Jesus aims to give you a rich and satisfying life.

Consider where God has placed you – at your job or school, in your family, with your friends. Where do you see him using you where you are? You get to choose what to do with this influence. Are you at work to get a promotion, or to be a good teammate and love your coworkers well? Are you at school to get good

grades and succeed at a sport, or do you view it as a mission field of people who need to hear the good news of Jesus Christ? You can see the people around you as competition or an annoyance, or you can choose to walk with the pace of Jesus, where you take a moment to meet people where they're at and love them as he loves you.

Verse 39 says, "Many Samaritans from the village believed in Jesus because the woman had said, 'He told me everything I ever did!'" Now it's up to you. For whom will you use your influence? Will you listen to the enemy that wants your silence or a loving God that no longer identifies your sin and calls you a child of the King?



Challenging Thought

By God's design, you're around specific people: friends, classmates, teammates, and neighbors. Only you can influence those people, whether by a simple smile, an invitation to church, or sharing the gospel. As you steward your influence, God will be with you. How will you use your influence?

WEEK ONE**Memory Verse**

Now all glory to God, who is able, through his mighty power at work within us, to accomplish infinitely more than we might ask or think.
— Ephesians 3:20

Prayer

Ask God to provide ways for you to be an influence to those around you.

WEEK TWO**Memory Verse**

Don't let anyone think less of you because you are young. Be an example to all believers in what you say, in the way you live, in your love, your faith, and your purity.
— 1 Timothy 4:12

Prayer

Thank God for giving you influence to direct others to Jesus, even now when you are still a teenager.

WEEK THREE**Memory Verse**

Those who are wise will shine as bright as the sky, and those who lead many to righteousness will shine like the stars forever.
— Daniel 12:3

Prayer

Ask God to help you use your influence to point others toward righteous living.

WEEK FOUR**Memory Verse**

The godly give good advice to their friends; the wicked lead them astray. — Proverbs 12:26

Prayer

Ask God to give you godly friends who will influence you as you, in turn, seek to influence others.

Using My Life

How do I use my life for God's glory?

God cares about more than what we give. He also cares about how we live. Our lives are a resource we must use for God's glory. God desires us to live justly, be loving and merciful, and remain connected with Jesus.

Bible Story

Listen to what the Lord is saying:

"Stand up and state your case against me.

Let the mountains and hills be called to witness your complaints.

² And now, O mountains,

listen to the Lord's complaint!

He has a case against his people.

He will bring charges against Israel.

³ "O my people, what have I done to you?

What have I done to make you tired of me?

Answer me!

⁴ For I brought you out of Egypt

and redeemed you from slavery.

I sent Moses, Aaron, and Miriam to help you.

⁵ Don't you remember, my people,

how King Balak of Moab tried to have you cursed

and how Balaam son of Beor blessed you instead?

And remember your journey from Acacia Grove to Gilgal,

when I, the Lord, did everything I could

to teach you about my faithfulness."

⁶ What can we bring to the Lord?

Should we bring him burnt offerings?

Should we bow before God Most High

with offerings of yearling calves?

⁷ Should we offer him thousands of rams
and ten thousand rivers of olive oil?

Should we sacrifice our firstborn children
to pay for our sins?

⁸ No, O people, the Lord has told you what is good,
and this is what he requires of you:

to do what is right, to love mercy,
and to walk humbly with your God.

— Micah 6:1–8

Discussion Questions

01 What do these verses tell us about God, Jesus, or the Holy Spirit?

02 What does this tell us about ourselves or other people?

03 Based on these verses and truths, what should I stop doing, start doing, or keep doing?

Devotion

As we conclude this module together, let's examine the most important aspect of ourselves that we can steward: our entire lives. The specific areas we've focused on are crucial as we strive to utilize what God has granted us for His glory. However, we must also consider the broader concept of managing our lives wisely. If we can embrace the idea that our whole lives need to be used well, it will help us remember to use the individual parts, like our time and resources, for God's glory.

In the book of Micah, God's people, the Israelites, were in complete disorder. The northern kingdom of Israel had already been captured and taken into exile. The southern kingdom, Judah, was covered in chaos because many of their kings were more faithful to themselves than to God, and they led the people astray. God spoke clearly but harshly to His people. He had told them how to live, and they had strayed far from it. Through the prophet Micah, God reminded them of what they had been asked to do: live justly, love mercy, and walk humbly with God. God didn't require extravagant sacrifices or extreme displays of

worship; He wanted their hearts to be like His. God reminded His people, and us, that our job is to live for Him and others. They had not been treating one another fairly, taking advantage of the poor and the outcasts. There was no care for those in need. The people were self-centered and didn't prioritize what God wanted.

Using our lives for God does no good if our hearts aren't right. That's what God was telling His people, and we need it to understand, too. He doesn't want us to scream His praises to others if we aren't genuinely living for Him. He doesn't want us to give money to the church if we don't truly care about His kingdom accepting all people. God doesn't want us to do good for our friends while neglecting those far from Him. He wants us to care about what He cares for: the poor, the widows, the orphans, the oppressed, the overlooked, and those in need. He desires for us to love being merciful and making a difference in the lives of those who can't help themselves. We speak up for those who can't speak for themselves. We tear down systems that keep us at

odds with our brothers and sisters. And God wants us to approach Him humbly, trusting that He will provide us with everything we need as we depend on Him daily.

And why should we do these things? Because that's exactly what God has done for us. We were widows and orphans. We were foreigners and strangers. We were poor and needy. Without God, that was our condition; because of our sin, we found ourselves in a position we couldn't change. But God. He saw us and acted on our behalf. He sent Jesus to die in our place. Thus, we use our lives wisely, being stewards of the gift of breath that God has given us, and sharing the miracle of salvation with everyone we can. As we bring the good news to people's eternities, we also meet their earthly needs. By feeding people, providing them with clothes, standing up against injustice, or advocating for laws that protect them, we give them a temporary taste of what Jesus wants to do for them *forever*.

WEEK ONE

Memory Verse

Instead, I want to see a mighty flood of justice, an endless river of righteous living. — Amos 5:24

Prayer

Ask God to give a love for justice into the hearts of all people, starting with yours.

WEEK TWO

Memory Verse

Learn to do good. Seek justice. Help the oppressed. Defend the cause of orphans. Fight for the rights of widows. — Isaiah 1:17

Prayer

Ask God to provide you with ways to display justice to those around you.

WEEK THREE

Memory Verse

No, O people, the Lord has told you what is good, and this is what he requires of you: to do what is right, to love mercy, and to walk humbly with your God. — Micah 6:8

Prayer

Thank God for telling us what living in justice and love means.

WEEK FOUR

Memory Verse

He loves whatever is just and good; the unfailing love of the Lord fills the earth. — Psalm 33:5

Prayer

Thank God for His unfailing love and justice.



Next Steps

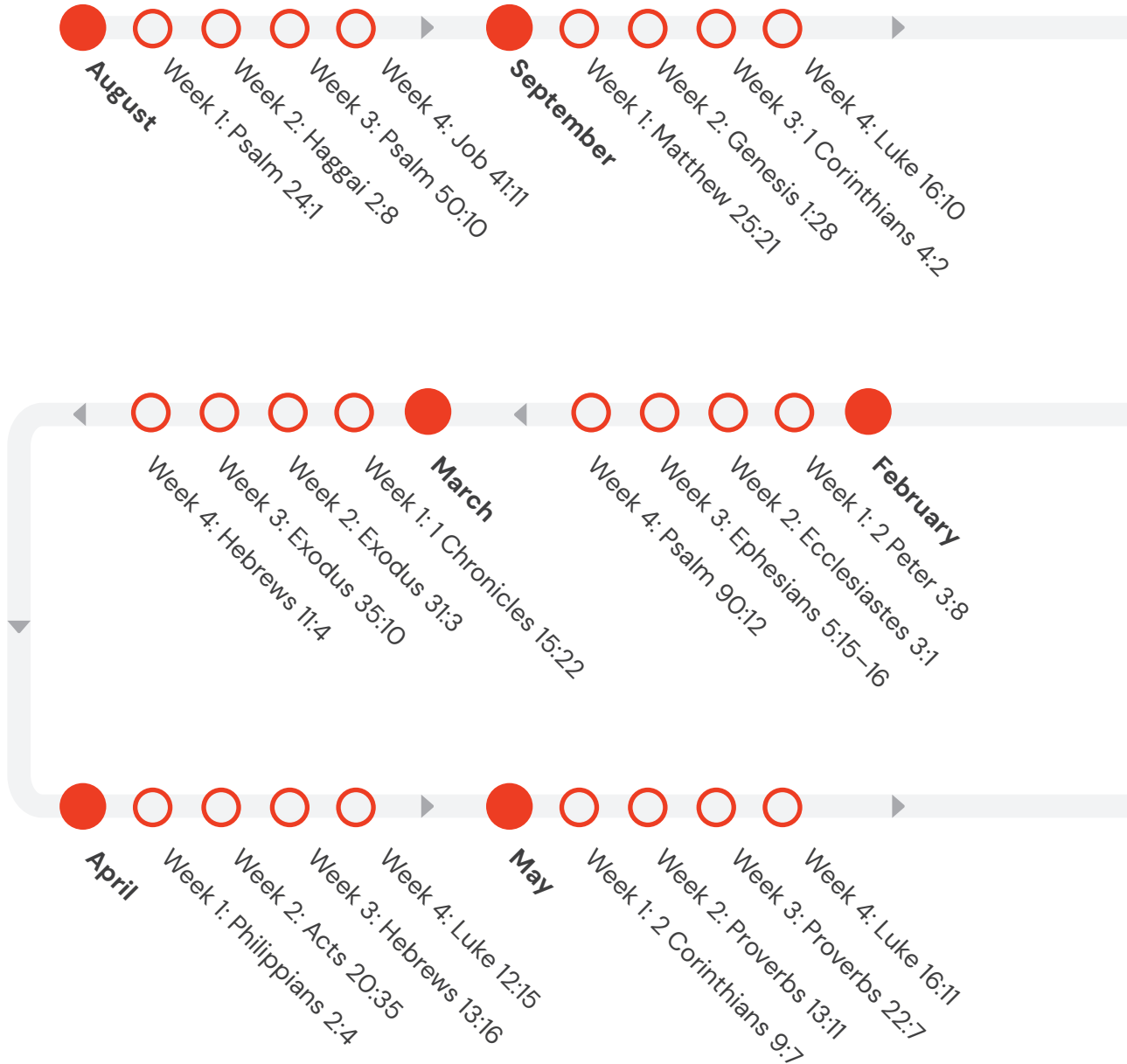
Maybe you haven't found someone to care for, serve, influence, give to, or donate to during this book. Now is the time.

Stewardship is often sacrificial; we give no matter the cost because Jesus gave His life for us. Find a person or group of people to give to, in an area of your life that you've learned about in this book. If you're stuck, reach out to a pastor at your church for guidance.

If you're already giving your time, money, talents, or influence, consider giving some of another resource as well!

Notes:

Memory Verse Tracking Log



ELEVENTH GRADE





NEW VISION